



Dracut Teachers Association

P.O. Box 178
DRACUT, MASSACHUSETTS 01826

Reduction in Force/Non-Renewal Rights

- Your **Insurance** was paid in 10 month intervals, and is therefore paid in full until September 1, whether you are on a 26 or 21 paycheck plan
- If you need insurance past September 1, you are able to enroll in the **COBRA insurance** for up to an additional 18 months.
 - “The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) requires most employers with group health plans to offer employees the opportunity to continue temporarily their group health care coverage under their employer’s plan if their coverage otherwise would cease due to termination, layoff, or other change in employment status (referred to as “qualifying events”)”
 - This plan is fully funded by you, however you may remain on the current health plan offered to Dracut Public School employees
 - If you wish to join the COBRA plan, you must see Victor Garofalo at the Dracut Town Hall
- With your non-renewal, you are eligible to collect **unemployment** starting on your last day of school. You are eligible to collect unemployment even if you are still collecting paychecks over the summer on the 26 check pay cycle.
 - Unemployment is provided by the state of Massachusetts, and can be applied for using the following website:
 - <http://www.mass.gov/lwd/unemployment-insur/basic-ui-information/initial-claim/how-to-apply-for-ui-benefits/>

If you have any additional questions, feel free to contact your building representative. You may also contact dracutteachersassociation@gmail.com. We will be available throughout the summer to answer any questions you may have.

For more non-renewal resources and information visit: <https://dracut-teachers.org/>

