

For Spirit Airlines Employees Affected by Layoff

Start here: File for unemployment right away, even if you are not sure you qualify. Then, if you need work or training help, or help with transportation, child care, housing, health coverage, uniforms, or other costs so you can get back to work, contact an American Job Center to learn about assistance available to you.

Quick Links:

1. [Unemployment.gov](https://www.unemployment.gov)
2. [American Job Centers](#)
3. [Dislocated Worker Coordinator](#)

Unemployment & Financial Assistance

1. How can I apply for unemployment benefits?

- Visit [Unemployment.gov](https://www.unemployment.gov) to learn more about Unemployment Insurance and learn where to start your claim. Do this as soon as possible after you lose your job. If you worked in more than one state, tell the unemployment office so they can explain where to file. If you are receiving severance pay, you should check with the state workforce agency to determine whether it affects your eligibility for UI benefits. When filing your application, you will need your Social Security number, contact information, employer name and address, dates worked, last day worked, and the reason your job ended (e.g., Spirit Airlines closed its business.), among other information. Keep your layoff notice, pay stubs, and, if you have any, emails or letters about training or a job offer from a new airline. Keep filing weekly claims while the state reviews your claim. Missing weekly claims can delay or stop payment.

2. If I start my training with a new employer, can I still collect unemployment benefits?

- Maybe. You are able to receive unemployment while in training if your state approves the training and you are otherwise eligible for benefits. If the training is not approved, in order to be eligible for unemployment benefits you must still be available to accept work. If you are in full-time training, there is a greater chance the state may decide that you are not available for work, which can affect your eligibility for benefits. Before training starts,

contact your state unemployment office and ask how to report the training and how to request approved training status. Do not assume airline training is automatically approved just because it is required by the new employer. If you are paid while you are in training, or if you have other wages, payments, and certain other income, it will impact your benefits. Report any wages, income, training pay, and stipend, and if required by the state, report lodging, travel reimbursement, or other payment from the new employer. Keep the training offer, schedule, location, start and end dates, and any notice showing whether the training is paid or unpaid. Keep filing your weekly claims unless the state tells you not to.

3. If I start my training with a new employer and I am not receiving a salary or unemployment benefits, are there other funds available to help with transportation, healthcare, and/or childcare costs?

- There may be help available. Ask your American Job Center about your eligibility for dislocated worker services, training help, supportive services, needs-related payments, and any National Dislocated Worker Grant or Rapid Response resources available in your area.

Supportive services can sometimes help with costs to make it possible for you to take part in WIOA program activities such as job search or training. Depending on local policy and available funds, this can include help with transportation, child care or dependent care, housing-related needs, legal aid referrals, uniforms, work clothes, tools, testing fees, certification fees, books, supplies, and referrals to health care or community services. Your American Job Center can also help connect you to other resources or employment.

For health coverage, also ask about Marketplace coverage, Medicaid or CHIP, and COBRA. Losing job-based health insurance may give you a special enrollment window, and Medicaid or CHIP are available any time if you qualify.

4. What do I need to tell my local American Job Center if I need help with transportation, healthcare, childcare or other training-related expenses?

- Be direct. Tell them what changed, what you are trying to do next, and what you need help with to get back to work. Below, please find some sample

wording: “I was laid off from Spirit Airlines. I am trying to get back to work and participate in training with another airline. I need help with transportation, child care, health coverage, housing or eviction risk, uniforms, testing fees, or other costs so I can attend training and get reemployed. Please help me find available services, including WIOA Dislocated Worker services, Rapid Response services, National Dislocated Worker Grant help, supportive services, needs-related payments, and any on-the-job training or customized training options with the employer.” Bring your layoff notice or separation letter. Bring the new airline offer, training schedule, location, start and end dates, and whether training is paid or unpaid. Bring proof of the costs you need help with, such as child care estimates, transit costs, gas or mileage needs, uniform costs, testing or certification fees, rent or eviction papers, and health coverage documents. If you are not in training, ask for an individual employment plan and ask what services can be approved quickly.

5. Where can I find my local American Job Center?

- Use the [American Job Center finder](#) and enter your city, state, or ZIP code. You can also call the national employment and training helpline at 1-877-US2-JOBS, or 1-877-872-5627; TTY: 1-877-889-5627.

6. If my local American Job Center is unresponsive, or tells me they do not have funding to help with my retraining, transportation, childcare, or healthcare costs, who do I contact?

- Do not stop after the first “no.” Funding and rules vary by local area, but you can ask for the issue to be reviewed. Ask to speak with the American Job Center manager or a dislocated worker case manager. Ask for the name and contact information for the Local Workforce Development Board.

Contact your State Rapid Response or Dislocated Worker Unit and explain that you were laid off and need help reconnecting to work or training. DOL maintains [a state Rapid Response contact list](#).

Call CareerOneStop at 1-877-US2-JOBS, or 1-877-872-5627, for help locating another American Job Center or the right state contact.

For problems with an unemployment claim, contact your state unemployment insurance agency. American Job Centers can give

information and referrals, but they usually do not decide unemployment claims.

Employee Benefits, Bankruptcy, and Health Coverage

7. What should workers do if their employer files for bankruptcy?

Contact your plan administrator or union representative as soon as possible to ask about the status of your benefits. Your **Summary Plan Description (SPD)** should explain how to contact the plan administrator.

8. What questions should workers ask?

You may want to ask:

- Will the benefit plans continue or be terminated?
- Who will administer the plans during and after bankruptcy?
- If a retirement plan is terminated, how will benefits be paid?
- Will COBRA coverage be available?
- How will unpaid health claims be handled?

9. What documents should workers keep?

Keep copies of important records, including:

- your **Summary Plan Description (SPD)**,
- **Summary Annual Report (SAR)**,
- pay stubs or earnings and leave statements, and
- individual benefit statements.

These documents can help you understand your rights and support any claims related to benefits during the bankruptcy process.

10. I lost my health coverage. What are my options?

If you lose job-based health coverage, you and your covered family members may have special enrollment options.

11. Can I enroll in another employer-sponsored health plan?

Yes. You may have special enrollment rights, if other employer-sponsored group health coverage is available—such as through a spouse’s employer or a parent’s job-based plan if you are under age 26—you should consider that option.

Your health plan materials should include information about special enrollment rights. Look at the materials you received when coverage was first offered.

12. How long do I have to request special enrollment in another employer plan?

You must request special enrollment within **30 days** after losing coverage.

13. When would the new coverage start?

Once you request special enrollment, the new coverage must begin no later than the **first day of the next month**.

14. Can I enroll in Marketplace coverage?

Yes. If you lose health coverage, you may qualify for a **special enrollment period** through the Health Insurance Marketplace.

15. How long do I have to enroll in a Marketplace plan?

You can enroll in a Marketplace plan within **60 days before** or **60 days after** losing your job-based coverage.

16. Where do I go for Marketplace coverage?

Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596.

17. Can I get help paying for Marketplace coverage?

You may qualify for:

- a **premium tax credit** to lower your monthly premium, and/or
- **cost-sharing reductions** to lower deductibles, copayments, and coinsurance.

When you apply, you can also find out whether you qualify for **Medicaid** or **CHIP**.

18. What if I get a new job?

You may become eligible for health coverage through your new employer. Review the:

- **Summary of Benefits and Coverage (SBC)**, and
- **Summary Plan Description (SPD)**

19. Can a new employer plan deny me coverage because of a preexisting condition?

Generally, no. Under the Affordable Care Act, employer-sponsored group health plans generally cannot deny coverage because of a preexisting condition.

20. Can I be denied enrollment or charged more because of my health?

Generally, no. Federal law prohibits discrimination based on health factors such as:

- medical history,
- prior claims experience, and
- genetic information.

21. Where can I learn more about COBRA?

Visit our [COBRA](#) page on our website.

22. Where can workers find more information?

Visit our website for helpful resources, including:

- [Retirement and Health Care Coverage...Questions and Answers for Dislocated Workers](#)
- [What You Should Know About Your Retirement Plan](#)

23. How can I get help with my employee benefits questions?

Contact EBSA through [AskEBSA](#) or call **1-866-444-3272** toll-free.