

## Assistance Guide for MBN Employees Based in the U.S.

*This guide is designed to provide comprehensive information for employees facing job loss and/or financial uncertainty. It covers unemployment benefits, financial aid programs, healthcare access, job search strategies, and legal resources, including guidance under point #6 specifically for J-1 visa holders.*

### PLEASE NOTE:

**Time-sheet info** – In case you have NOT completed your timesheet, HR will automatically complete it on your behalf and process your final pay.

**Return of property & assets** – Please arrange with Lesia Halatyn, Director, HR [lhalatyn@mbn-news.com](mailto:lhalatyn@mbn-news.com) or call 202 – 246-7425 to return company equipment and/or to remove personal belongings from MBN.

**Requests for employment letters:** for *verification of employment* – please contact Hadeel Al Janabi, HR Manager [haljanabi@mbn-news.com](mailto:haljanabi@mbn-news.com) or call 703-852-1458; for a *recommendation letter* please contact your last immediate supervisor where possible.

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## 1. Unemployment Benefits & Financial Assistance

If you have lost your job or are facing financial difficulties, you may qualify for various federal and state assistance programs

### Unemployment Benefits

- Virginia Employment Commission (VEC): Administers unemployment benefits.
- Visit <https://www.vec.virginia.gov/> to file claims.
- Eligibility varies based on work history and earnings.

### Supplemental Nutrition Assistance Program (SNAP)

- Provides food assistance based on income eligibility.
- Apply via <https://www.dss.virginia.gov/benefit/snap.cgi>.

### Housing Assistance

- Programs available for rent and mortgage support.
  - Visit <https://www.hud.gov/states/virginia/renting> for federal and state-specific programs.
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## 2. Health & Medical Benefits

Medical and dental coverage continue until the last day of the month, in which your employment was terminated.

### Flexible Spending Account (FSA)

- Claims for eligible expenses must be submitted within the grace period.
- Contact: Plan Administrator at 1-800-437-3539.

## COBRA Coverage

- Allows employees to continue their enrollment in their employer-sponsored health insurance plan for a limited time post-employment.
- Detailed information regarding COBRA will be sent to you in the mail within 10 days of your separation date. If you do not receive information about COBRA in the next two weeks, contact: Hadeel Al Janabi, HR Manager [haljanabi@mbn-news.com](mailto:haljanabi@mbn-news.com) or call 703-852-1458. Alternatively, you may also contact, Lesia Halatyn, Director, HR [lhlatyn@mbn-news.com](mailto:lhlatyn@mbn-news.com) or call 202 – 246-7425

## Alternative Health Coverage

- Virginia: Apply through <https://www.coverva.org/> (Affordable Care Act Marketplace).
  - Maryland: Visit <https://www.marylandhealthconnection.gov/> for ACA-based health insurance.
  - Washington, DC: Apply via <https://www.dchealthlink.com/> .
  - Medicaid: Available based on income eligibility:
    - Virginia Medicaid: Visit <https://www.coverva.org/medicaid/>
    - Maryland Medicaid: Visit <https://health.maryland.gov/mmcp/pages/home.aspx>
    - DC Medicaid: Visit <https://dhcf.dc.gov/service/medicaid>
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## 3. Retirement & 401(k) Options

- Contact: [www.Principal.com](http://www.Principal.com) or call 800-547-7754 for details on individual accounts.
  - Cashing Out 401(k):
    - Subject to income tax & 10% early withdrawal penalty if employee is not yet 59½ years old.
    - Results in loss of future retirement savings potential.
  - Rollover Options:
    - IRA Rollover: Transfer funds tax-free to an IRA for investment flexibility.
    - New Employer 401(k): Maintain retirement savings under new employment.
    - Roth IRA Conversion: Requires tax payment on transferred funds but offers tax-free growth.
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*In case employees fulfill age requirements to begin collecting Social Security retirement benefits and wish to apply for benefits, see the following:*

## 4. Social Security & Retirement Benefits

- Social Security Benefits (Retirement, Disability, & Survivor Benefits)
  - Apply at [www.ssa.gov](http://www.ssa.gov) or call 1-800-772-1213.
- Medicare (Health Insurance for 65+ or Disabled Individuals)
  - Apply at [www.medicare.gov](http://www.medicare.gov) or call 1-800-633-4227.

## 5. Job Search & Career Support

- **LinkedIn & Networking Groups:** <https://www.linkedin.com/>
    - Engage in media-focused networking communities.
    - Seek industry mentorship programs.
  - **Job Boards for Media Professionals:**
    - <https://www.nab.org/> (National Association of Broadcasters)
    - <https://www.poynter.org/jobs/> (Poynter Institute's Journalism Jobs Board)
    - <https://www.mediabistro.com/> (Media Bistro)
    - [www.nab.org/careers](http://www.nab.org/careers) (National Association of Broadcasters (NAB) Career Center)
  - **Virginia Career & Training Resources**
    - Virginia Career Works – Offers training programs and employment services.  
[www.virginiacareerworks.com](http://www.virginiacareerworks.com).
    - Workforce Innovation and Opportunity Act (WIOA) – Free job training for eligible unemployed individuals. [www.dol.gov/agencies/eta/wioa](http://www.dol.gov/agencies/eta/wioa).
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## 6. Assistance for J-1 Visa Holders

- **Immigration Resources:**

MBN's Immigration Attorney: Wright, Constable & Skeen, LLP (Jan Pederson)  
Address: 6931 Arlington Road, Suite 450  
Bethesda, MD 20814  
Phone Number: Cell: 202-256-4989  
Phone: 240-583-0003 Fax: 240-583-0013  
E-mail: [jan@wcslaw.com](mailto:jan@wcslaw.com)  
[www.wcslaw.com](http://www.wcslaw.com)
- **Support for Employees on J-1 Visas**
- If you are a J-1 visa holder, you may need legal, employment, and humanitarian support. Here are several practical resources which could be helpful:
- **Visa Status & Legal Assistance**
  - Consult an Immigration Lawyer – If you need further legal assistance, consult a qualified immigration attorney. You can find specialists through the American Immigration Lawyers Association (AILA) at [www.aila.org](http://www.aila.org).

- U.S. Citizenship and Immigration Services (USCIS) – Visit the USCIS website at [www.uscis.gov](http://www.uscis.gov) for official guidelines, forms, and instructions regarding J-1 visa extensions or status changes.
  - National Immigration Law Center (NILC) – Provides resources and legal information for immigrants [www.nilc.org](http://www.nilc.org)
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## 7. Humanitarian & Refugee Support

For J-1 visa holders unable to return home due to war/conflict:

- United Nations Refugee Agency (UNHCR) – [www.unhcr.org](http://www.unhcr.org).
- International Rescue Committee (IRC) – [www.rescue.org](http://www.rescue.org).
- Local Embassy Assistance – Contact your country’s embassy or consulate for guidance.

### Professional Organizations Which Provide Advocacy Support

- Society of Professional Journalists (SPJ) – Provides legal aid and resources for journalists. Visit [www.spj.org](http://www.spj.org) for more information.
  - Committee to Protect Journalists (CPJ) – Assists at-risk journalists worldwide. Visit [www.cpj.org](http://www.cpj.org) for details.
  - National Press Club Journalism Institute – Offers financial aid and job assistance for journalists in need. Visit [www.press.org](http://www.press.org) for more information.
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## 8. Mental Health & Well-Being

- NAMI Virginia (National Alliance on Mental Illness) offers free resources & support groups.
    - Website: <https://namivirginia.org>
  - Free Virtual Mental Health Services:
    - Clinics provide telehealth mental health counseling with volunteer professionals.
    - Website: <https://freementalhealthservices.org>
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This document is designed to provide employees with information concerning various resources which may be available during employment transitions. If you have questions, please send an email to/or call Hadeel Al Janabi, HR Manager/Employee Relations [haljanabi@mbn-news.com](mailto:haljanabi@mbn-news.com) 703-852-1458. You may also contact: Lesia Halatyn, Director, HR [lhlatyn@mbn-news.com](mailto:lhlatyn@mbn-news.com) or call 202 – 246-7425.