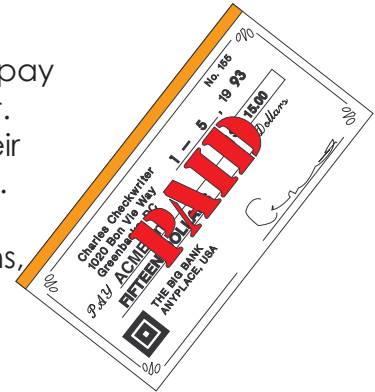


# Employee Rights & Protections

## Section 1: Fair Wages

### Fair Wages

Employees have the legal right to expect their employers to pay them regularly. Most employees are paid with a weekly chart. The employee can expect deductions will be taken out of their check. These include state, federal, and social security taxes. Employers are required to give a wage statement with each pay check. The statement shows gross wages, tax deductions, hours worked, hourly rate and any other deductions. If an employee is not paid on time, he/she may contact the Department of Labor.



Employees are entitled to worker benefits to which the employer has agreed. Benefits are listed in the employee manual. These might include sick leave, vacation time, personal leave, medical coverage, meals, or employee discounts. It is important to consider benefits when choosing a job. Benefits are not required by law. Be especially careful to look for a job with such benefits as medical insurance.

Employee pay cannot be lower than the local minimum wage. This can vary from state to state and city to city. Many employers are required to pay a wage equal to others in a similar position. To check for a fair wage, compare the starting pay for a job with two companies. Employees are also entitled to over time pay if they work over 40 hours per week. Overtime pay is usually one and one-half times the regular pay.

1. How are employees usually paid?
2. What deductions are taken out of an employee's pay?
3. What employee benefits are required by law?
4. What benefits do you want to have provided by your employer?
5. What is the lowest wage you can be paid on a job?
6. How can you find out the fair wage for a job position?
7. What is the overtime pay for a person who makes \$8.00 per hour?
8. Why is it important to have laws that protect employees?

# Employee Rights & Protections

## Section 2: Unemployment Insurance

### Unemployment Insurance

Unemployment insurance is protection for workers who lose their job through no fault of their own. For example, if a company shuts down employees are entitled to unemployment benefits. Employers are required to pay for unemployment insurance.



An employee who loses a job should go immediately to the unemployment office listed in the phone book. The person should bring the following documents: social security card, a picture ID, credit card, insurance card, voter registration card and paycheck stubs for the last year.

Workers must wait at least one week after applying before collecting their benefits. Benefits are available for a limited time and the payment is usually about half the person's wages. While receiving these benefits, the employee must look for work. They just show that they are actively filling out applications and interviewing for job positions. To collect unemployment insurance, the employee must have worked at least 20 weeks in the last year and earned a specific amount.

If a person is fired from a job, they usually are not eligible for unemployment insurance unless there are unusual circumstances. For this information, check with the unemployment office (usually called EDD or the Employment Development Division) in your area. Anyone may contact this office in person, by phone or online for help finding a job or to get more information about these benefits.

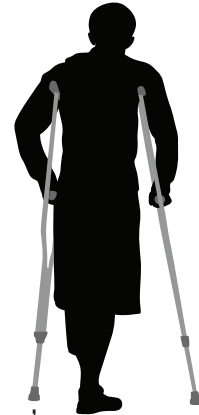
1. When is a person entitled to unemployment insurance?
2. Who pays for unemployment insurance?
3. How does a person apply for unemployment insurance?
4. What is the usual unemployment insurance payment?
5. How long can a person receive unemployment insurance payments?
6. When can a person who is fired collect unemployment payments?
7. Where should an employee go to collect unemployment insurance?
8. Do you think unemployment insurance is an important benefit? Why?

# Employee Rights & Protections

## Section 3: Workers' Compensation

### Workers' Compensation

Workers' Compensation provides protection and benefits for workers who are hurt or disabled on the job. Injured employees receive medical attention from a doctor. In addition to medical treatment, while disabled the employee may receive up to two-thirds of her/his regular salary.



When an employee is injured on the job, he/she must report the accident to the employer within 30 days. Some employers want a report of the accident within 24 hours. The employer pays a workers' compensation insurance company for this coverage. After a report is filed, the workers' compensation insurance company will start a file and contact the employee to begin services.

The injured employee receives pay benefits every two weeks while they are disabled and out of work. If the employee can work part time, he/she will still receive full time pay. For example, if the disabled employee can work only four hours per day instead of eight, workers' compensation will pay the other four hours of pay.

If the employee has a total disability, and cannot work, workers' compensation will pay up to two-thirds of the wage. Workers' compensation will also help a person train for and find another job if he/she can no longer do the job.

1. What is workers' compensation?
2. Who can get workers' compensation benefits?
3. What must an injured worker do to get workers' compensation benefits?
4. What benefits will a worker receive who is injured on the job?
5. What benefits will a worker receive who works part-time because of an injury?
6. How much will a person be paid if they cannot work because of an injury?
7. What will workers' compensation provide for a person who is disabled and can no longer do their job because of an injury?
8. Why is workers' compensation an important benefit for all workers?