

## Job Benefit Questions for Employer or Insurer and Return to Work Issues

If you were employed or self-employed when you experienced a stroke it is important for you to be aware of what benefits you have and how to access those benefits. You may have job benefits with an employer or if you are self-employed you may have purchased benefits. Here are some questions to ask your employer or benefits carrier about your options. This information will help to inform you when making financial and recovery decisions about return to work.

### **Benefit Issues:**

#### 1. What disability benefits do I have?

- *Short Term Disability*
  - Application criteria
  - Amount of weekly benefits
  - Duration of benefits
  
- *Long Term Disability Benefits*
  - Application Criteria
  - Type of Coverage:
    - Own Occupation – unable to do essential tasks of own job
    - Any Occupation – unable to do any job based on education, training and experience
  - Amount of Benefits
    - Are they taxable or non taxable
    - Does the insurer deduct other benefits such as CPP disability
  - Duration of benefits
    - How long am I paid benefits and who decides the time frame

#### 2. What rehabilitation benefits are available from the LTD insurer?

- Are services for return to work available (type, when are they available)
- Who decides what services I receive
- Is there a mandatory rehabilitation clause in my disability coverage (will I be expected to participate in rehabilitation). What does this mean and what happens if I choose not to participate
- Is retraining available if I cannot return to my former job

#### 3. What coverage do I have for extended health?

- What benefits are available and what is the funding criteria
- Will it pay for therapies I need
- Will it cover the cost of my special equipment (i.e. wheelchair)

#### 4. Where do I find additional information on the benefits that I have coverage for?

- Human Resources/Payroll
- Benefits booklet

- Online resources
- Insurance company

**Return to Work Issues:**

5. Who do I talk to (employer/insurer) regarding a return to work?
6. Who determines when I can attempt a return to work and what can I do to help?
7. What is the role of my doctor/specialist regarding a return to work?
8. Is there a job for me to return to?
9. Can you as my employer terminate my job? Is there government legislation (Duty to Accommodate) that an employer must follow?
10. If I cannot do my job due to my disability, then what happens?
11. Can I work part-time? How does it affect my disability benefits?
12. What if my attempt at a return to work fails? How does this affect my benefits?
13. How do I manage employee's reactions to my changed abilities?
14. Is there information available for you as an employer (and your employees) to provide education about stroke and some of the changes I may be experiencing?