

Job Benefit Questions to ask your Employer or Benefits Carrier



Stroke Network
Southwestern Ontario

If you were employed or self-employed when you experienced a stroke it is important to understand 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. This information will help you make informed financial and recovery decisions about return to work.



QUESTIONS TO ASK ABOUT YOUR BENEFITS:

1. What disability benefits do I have?

Short Term Disability Benefits Questions:

- What is the application criteria?
- What is the amount of my weekly benefit?
 - Are they taxable or non-taxable? Does the benefits carrier deduct other benefits such as Canadian Pension Plan disability?
- What is the duration of my benefits?
 - How long am I paid benefits and who decides the time frame?
- Can I still contribute to my company's retirement pension plan?
- Can I still access my health benefits? If yes, is there a cost?

Long Term Disability Benefits Questions:

- What is the application criteria?
- What is the amount of my benefits?
 - Are they taxable or non-taxable? Does the benefits carrier deduct other benefits such as Canadian Pension Plan disability?
- What is the duration of my benefits?
 - How long am I paid benefits and who decides the time frame?
- What type of coverage do I have?
 - Own Occupation: unable to do essential task of own job
 - Any Occupation: unable to do any job based on education, training and experience
- Can I still contribute to my company's retirement pension plan?
- Can I still access my health benefits? If yes, is there a cost?

2. What rehabilitation benefits are available from the Long-Term Disability benefits carrier?

- Are services for return to work available?
- Who decides what services I receive?
- Is there a mandatory rehabilitation clause in my disability coverage (Am I expected to participate in rehabilitation? What does this mean and what happens if I choose not to participate?)
- Is re-training 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 the therapies I need?
- Will it cover the cost of any special equipment I may need (e.g. 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

Additional Considerations:

1. Who do I talk to (employer/benefits carrier) regarding a return to work?
2. Who determines when I can attempt a return to work? What can I do to help?
3. What is the role of my doctor/specialist regarding a return to work?
4. Is there a job for me to return to?
5. Can my employer terminate my job? Is there government legislation (e.g. Duty to Accommodate) that my employer must follow?
6. If I cannot do my job due to my disability, what happens?
7. Can I work part-time? How does it affect my disability benefits?
8. What if my attempt to return to work fails? How does this affect my benefits?
9. How do I manage my co-workers' reactions to my changed abilities?
10. Is there information available for my employer and my co-workers that provides education about stroke and some of the changes I may be experiencing?

This resource was developed by the members of the Southwestern Ontario Occupational Therapy Stroke Network in alignment with the Canadian Stroke Best Practice Recommendations. Information was adapted with permission from various Provincial Resources. Inquiries can be made to swosn@lhsc.on.ca; Last Updated: July, 2024