

# Job Benefit Questions to Ask Your Employer or Benefits Carrier



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 were 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 your return to work.

***You may choose to print this form so that you can write in the information you receive or you can fill it in on-line.***

## QUESTIONS TO ASK ABOUT YOUR BENEFITS

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

*Short **and** Long Term Disability Benefits*

- What are the application criteria?

- What is the amount of my benefits?

- Are the benefits taxable or non-taxable?

- Does the benefits carrier deduct other benefits such as Canadian Pension Plan disability?

- What is the duration of my benefits? Who decides the time frame?

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*Additionally, for Long Term Disability Benefits*

- What type of coverage do I have?
  - Own Occupation - unable to do the essential duties of my own job
  - Any Occupation - determination of my ability to do any job based on my education, training & experience

## **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 (e.g. vocational) 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 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 are the funding criteria?
- Will the benefits pay for the therapies I need?
- Will the benefits cover the cost of any special equipment I may need (e.g. wheelchair)?

# Job Benefit Questions to Ask Your Employer or Benefits Carrier

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

- Human Resources/Payroll
- Benefits booklet
- Online resource
- Insurance Company

## QUESTIONS TO ASK ABOUT YOUR RETURN TO WORK

1. Who do I talk to (employer/benefits carrier) about my returning to work?
2. Who determines when I can try to return to work? What can I do to help?
3. What is the role of my doctor/specialist in my return to work?
4. Is there a job for me to return to?
5. Can my employer terminate my job? Is there government legislation that my employer must follow (e.g. Duty to Accommodate)?
6. If I cannot do my job due to my disability, what happens?
7. Can I work part-time? How would that affect my disability benefits?
8. What if my attempt to return to work fails? How would that affect my disability 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?