

Leaving the workplace

Some people with MS may eventually find it too difficult to continue working and decide to leave the workforce temporarily or permanently. The decision to leave the workplace should be considered carefully, taking into account health status, eligibility for disability and health benefits, personal and family finances, and life outside of work.

Short-term disability benefits.

If you must be away from work for a short period, then you may want to take advantage of the short-term disability benefits offered under your employer or union group plan, private disability insurance policy, spouse's policy or government benefits – the Employment Insurance (EI) sickness benefits. Short-term disability usually begins when your sick days run out. Most plans pay a percentage of normal earnings, for example, 70%, to a specified limit. Plans typically run for 15, 26 or 52 weeks.

Employment Insurance (EI) sickness benefits.

The federal Employment Insurance (EI) program provides up to a maximum of 15 weeks of sickness benefits. The benefits end when you reach the maximum you are entitled to or if you return to work sooner. They cut off automatically after 15 weeks of payment. If you work while receiving EI sickness benefits, your earnings will be deducted dollar for dollar from the benefits. To be eligible for EI sickness benefits:

- you must be unable to work because of illness
 - you must be able to demonstrate that you would otherwise be available to work
 - you must have contributed to EI
 - you must have worked for a specified number of hours during the qualifying period
 - you must have your doctor complete the required medical certificate indicating your medical limitations to perform your job and your expected recovery date
- Application forms are available online at Canada.ca. If you disagree with an EI-related decision you have the right to appeal to the Board of Referees, an independent body.

Long-term disability benefits.

Long-term disability insurance benefits begin when the short-term disability benefits run out. Plans pay up to 60% or 70% of normal earnings, to a maximum dollar amount. Benefits usually run up to two years if you are not able to do your normal job and longer, if you cannot do any job. To qualify for long-term disability insurance, you must satisfy the insurance company that you have been unable to work for a specified period and

that you meet the insurance company's definition of disability. You must provide medical evidence to support your claim. With most plans, for the first two years of disability, you will be entitled to benefits if you are unable to work in your own occupation. After two years, you will be entitled to benefits only if you are unable to work in any occupation for which you are reasonably suited by training, education or experience. The plan may require you to participate in a rehabilitation program to determine if you can work in another type of job.

Long-term disability insurance plans usually require you to take medical examinations to verify that you are still disabled and still eligible to receive benefits. Most disability insurance plans require you to apply for the [Canada Pension Plan disability benefit \(or Quebec Pension Plan disability benefit\)](#) as soon as you move from short-term to long-term disability. Any amount you receive from Canada Pension Plan or Quebec Pension Plan will be deducted dollar for dollar.

Canada Pension Plan (CPP) disability benefit.

The [Canada Pension Plan \(CPP\) disability benefit](#) replaces a portion of your employment income if you are unable to work because of disability, as defined in CPP legislation. It provides income replacement only. It does not provide financial assistance for medical equipment and supplies, prescription drugs or dental care, as is the case with some provincial disability and income assistance programs. The CPP definition of disability requires that the disability be *severe and prolonged and prevent you from working at any job on a regular basis*. The Quebec Pension Plan (QPP) disability benefit is similarly available to residents of Quebec and administered by the Régie des rentes du Québec.

Permanently leaving the workplace.

Permanently leaving the workplace often means saying goodbye to roles and identities built up during the working years. Some people who have retired early because of MS say a necessary step is to mourn the losses due to MS. Seek counselling, if necessary, to help you cope with the feelings of loss. Then begin redefining yourself. Look at your abilities and interests and think of other ways you can get the personal satisfaction and social connection you used to get from work. Volunteering or mentoring provides opportunities for you to put your time and talents to use without jeopardizing your eligibility for disability benefits. It could also pave the way to a return to work if your health allows.

For additional information, please contact an MS Navigator at 1-844-859-6789 or msnavigators@mssociety.ca