

## Returning to Work

There are several reasons why you may be thinking about returning to work:

- your MS is in remission
- you miss the social and mental stimulation of being in the workplace
- your disability insurance plan requires you to participate in a rehabilitation program
- your disability benefits have been cancelled
- you need the income
- you are considering working part-time or on an occasional basis
- you are considering moving from part-time to full-time work
- you want to become self-employed

Find out what impact returning to work will have on your eligibility for disability benefits and learn about vocational rehabilitation and retraining programs and services that can help ease your re-entry into the workforce. If you are receiving disability benefits from your workplace, consult with your employer and insurance provider to structure your return to work. Even part-time work will need to be part of a structured return-to-work program in order for it to be permitted by your insurance company.

### Long-term disability benefits

Most long-term disability insurance plans have rehabilitation benefits. After you have been off work for a specified period of time, many insurance companies require you to participate in a rehabilitation program and they cover the cost of rehabilitating and retraining you to return to work. If you can work again and earn income, your disability benefits will be cut off. Only a few private insurance policies will allow you to work part-time and still collect benefits. If, in addition to a work-related disability benefit, you receive the CPP disability benefit, be aware that the return-to-work provisions of the two benefits may be in conflict. Read the terms of your long-term disability policy closely.

### CPP disability benefits

If you receive the [CPP disability benefit](#) and return to work on a regular basis, your CPP disability benefit will continue for a three-month work trial period, then stop.

### Automatic Reinstatement

If, within two years, the attempt to work on a regular basis is unsuccessful because your MS-related disability has become severe and prolonged again, your CPP disability benefit will be automatically reinstated. For reinstatement, you must fill out a form confirming that you cannot continue working because your MS-related disability has

returned and requesting that your benefits be reinstated. Your doctor must fill out another form confirming this. You have one year from the time you stop working to request a reinstatement of benefits. There is no limit on the number of times you can apply.

### **Return to work on an occasional basis**

The Canada Pension Plan disability benefit allows you to work and earn some money without losing the CPP disability benefit. The amount that you are allowed to earn changes each year but is determined by calculating 10% of the year's maximum pensionable earnings (YMPE). For more information please see the booklet [How To Fill out An Application for Canada Pension Plan Disability Benefits](#).

### **Federal government programs**

If you are disabled and eligible for Employment Insurance (EI) benefits, you may also be eligible for one or more of the following EI initiatives:

- financial assistance for skills development
- targeted wage subsidies, for a limited period of time, paid to companies that hire people with disabilities
- work experience on projects developed in job creation partnerships
- financial support, planning assistance and mentoring to help you become self-employed.

### **Opportunities Fund for persons with disabilities**

The [Opportunities Fund](#) for persons with disabilities can help you increase your employment skill level, integrate into the workplace through special services, arrangements or equipment tailored to meet your needs, or start your own business. To be eligible for the Opportunities Fund for persons with disabilities, you must:

- self-identify as having a permanent physical or mental disability that restricts your ability to perform daily activities
- be unemployed and seeking employment
- be legally entitled to work in Canada
- require assistance to work or become self-employed
- not normally be eligible for Employment Insurance benefits

In Quebec, the Opportunities Fund for Persons with Disabilities is jointly administered by [Sphere-Quebec](#).

## **CPP disability vocational rehabilitation program**

The CPP vocational rehabilitation program offers career counselling, skills and education upgrading, retraining, and job search skills. To be eligible to participate in the CPP vocational rehabilitation program, you must:

- be receiving CPP benefits
- be medically stable
- be motivated and willing to participate
- be considered by your doctor to be able to cope with a work-related rehabilitation program
- be a resident in Canada

When you have successfully completed the program, a vocational rehabilitation specialist will help you look for a job. The job search period runs to a maximum of 12 months. You will receive the CPP disability benefit throughout the program and the job search period.

If you find a job, you will continue to receive the CPP disability benefit during a three-month work trial period. After that, if you continue working regularly, your CPP disability benefit will stop. If you don't find a job, your CPP disability benefit will stop at the end of the job search period.

## **Provincial government programs**

Provincial governments offer vocational rehabilitation services and local job placement services. Most provincial governments also offer wage subsidies for a limited time to companies that hire people with disabilities.

## **Private and community services and programs**

Private companies and community organizations offer a range of vocational services and programs, including vocational, interest and skills testing, career counselling, retraining, skills upgrading and job placement.

For more information on these topics please visit: [Employment and Social Development Canada](#)