



MS and Income Security: Planning for the Future

MS Society of Canada, BC & Yukon Division

Wednesday, November 8th, 2017





VLAP Coordinator



Nyssa Lessingham

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9am – 5pm, Monday to Friday





Volunteer Legal Advocacy Program (VLAP)



- Free services for people affected by MS in BC & Yukon:
 - Information and guidance
 - Advocacy support
 - Assistance from trained volunteers with complex applications
 - Referral to *pro bono* (free) lawyers for certain cases, where individuals meet our criteria



Volunteer Legal Advocacy Program (VLAP)



- Assistance is available in the following areas:
 - Canada Pension Plan – Disability
 - Disability insurance
 - Human rights
 - Employment-related issues
 - Wills, estates, financial matters
 - General advocacy and legal concerns



Webinar Content

- 1) Federal Employment Insurance Sickness benefits (EI: Sickness)
- 2) Long Term Disability benefits through a private insurer (LTD)
- 3) Federal Canada Pension Plan – Disability benefits (CPP-D)



Presenters

Tammie Cartwright

Citizen Services Specialist, Citizen Services and Program Delivery Branch, Service Canada

- Employment Insurance (EI) Sickness Canada –
- Pension Plan Disability (CPP-D)

Tegan Maddock

Senior Program Management Specialist, Wellness, Disability & Life, Manulife Financial

- Private Long Term Disability (LTD)

Employment Insurance – Sickness Benefits



Income support

Employment Insurance (EI) includes:

- Regular benefits
- Special benefits
 - Sickness benefits
 - Maternity and parental benefits
 - Compassionate care benefits
 - Parents of Critically Ill Children



Sickness Benefits

- Are for individuals who are unable to work because of sickness, injury, or quarantine.
- To qualify: 600 insured hours in the last 52 weeks.
- Can be paid up to a maximum of 15 weeks.
- Must exhaust all your employer sick leave credits before being eligible.
- You must obtain a [medical certificate](#) signed by your doctor to confirm the duration of your incapacity.
- You are able to collect sickness benefits outside Canada only if you are going to another country to receive medical treatment not readily or immediately available in Canada at an accredited hospital, medical clinic or a similar facility.



How to apply for and receive benefits

- Apply online anywhere Internet service is available, including at home or at your local Service Canada Centre, on or after your last day of work.
- **Important!** – **Do not delay filing your application.**
- You will be informed of your rights and responsibilities when you apply for benefits.
- Shortly after applying for EI, you will receive a **benefit statement** in the mail indicating your **access code**. Keep in mind that this does not mean that a final decision has been made on your claim.
- Generally, you must complete reports every two weeks, either by phone at **1 800 531-7555** or online at www.servicecanada.gc.ca



Payments

- You will usually receive your first EI benefit payment within 28 days of the date your application is received.
- If you are not eligible to receive EI benefits, you will receive notification within the 28-day timeframe.
- You will have to serve a **waiting period** before you receive benefits.
- The **basic benefit rate** is 55% of average insured earnings.



How do you calculate my benefits?

- For most people, the basic rate for calculating EI benefits is 55% of your average gross weekly earnings, up to a maximum of \$543 per week.
- Multiply the result by 55%. Example: If you grossed \$500 per week, your gross benefit rate would be **\$275** (55% of \$500 = \$275).
- Effective April 7, 2013, EI benefits can be calculated using the highest weeks of earnings over the last year for people whose average weekly earnings fluctuate.
- Range from 14 to 22 weeks, depending on the unemployment rate in the particular EI region.



Earnings paid on separation

Examples of earnings paid on separation from employment:

- Pay in lieu of notice
- Severance pay
- Bonus
- Paid sick leave
- Vacation pay

Earnings received from your employer, upon separation, may delay the start of your claim.

Monies are allocated at your normal average weekly earnings from the date of separation.

- **For example:** if you receive severance pay that accounts for 12 weeks of salary, whether it is a lump sum or a weekly payment, your benefits will be delayed by 12 weeks.



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Home

Internet Reporting service online and Direct Deposit

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- [If you are not yet receiving your EI payment by Direct Deposit](#)

What is the Internet Reporting Service?

The Internet Reporting Service is an electronic service that allows you to submit your report using the Internet instead of a telephone with touch-tone™ service. When you complete your report by Internet your payment is deposited directly to your bank account, with Direct Deposit.

Our Internet Reporting Service is available throughout Canada and can be accessed 24 hours a day, 7 days a week. Although our Internet Reporting Service is available to accept your report on Friday morning for weekend reporting, reports submitted on Friday are not processed until Sunday afternoon. Whether you complete your report on Friday, Saturday or on Sunday before 3:00 pm, your report will be processed Sunday afternoon.

If you submit your report between Monday and Thursday your payment is deposited to your bank account 2 business days after processing your report.





Use My Service Canada Account for convenient, fast and secure access to your information.

canada.ca/my-service-canada-account



Most requested

- [View my EI status and correspondence](#)
- [View my latest EI claim](#)
- [View my EI payment information](#)
- [View my Records of Employment](#)
- [Complete my EI report online](#)

eForms

Submit or update new information regarding your claim

Message centre

View your MSCA messages

Access CRA's My Account for Individuals

Go to Canada Revenue Agency's (CRA) My Account for individuals to access your income tax information and other services. No need to log in again.

[Access now](#)

View/Print | [Change](#) | [Apply for](#) | [Other links](#)

Canada Pension Plan (CPP) / Old Age Security (OAS) Pension

- [View my CPP contributions](#)
- [View my payment information](#)
- [View my estimated monthly CPP benefits](#)

Employment Insurance (EI)

- [View my status and correspondence – new feature: Alert me](#)
- [View my payment information](#)
- [View my latest claim](#)
- [View my past claims](#)
- [View my Records of Employment](#)
- [View EI publications](#)

Other

- [View my tax slip for EI / CPP / OAS \(T4E, T4A, NR4\)](#)
- [View / change my EI / CPP / OAS tax slip \(T4E, T4A, NR4\) mailing options](#)



Compassionate Care Benefits (CCB)

Are available to people who have to be away from work temporarily to provide care or support to a family member who is gravely ill with a significant risk of death.

- Apply as soon as you stop working.
- You have accumulated 600 insured hours of work in the last 52 weeks.
- You can receive compassionate care benefits for a **maximum of 26 weeks** *(new- effective January 3rd 2016)*
- You must provide **medical proof** showing that the ill family member needs care or support and is at risk of dying within 26 weeks ([INS5216A & B](#))
- The need to do bi-weekly reports can be waived.
- Can be paid outside of Canada.
- Can be shared with other members of your family. Each family member must apply for and be eligible for these benefits.



Long Term Disability (LTD)



Tegan Maddock

Senior Program
Management Specialist –
Wellness, Disability & Life



Manulife Multiple Sclerosis Stats (2017)



Group Benefits LTD overview



Application

Most applications consist of:

- Employee form
- Employer form
- Attending Physician's form



Initial assessment & decision

- Group Benefits Contract
- Definition of disability
- Occupation



LTD Benefit

- How much?
- How long?
- Other earning? Partial disability?



Ongoing Claim Management

- Return to Work (accommodations)
- Change of definition
- Permanent claim status
- CPP disability

LTD Claim Initiation

- LTD application (Employee, Employer, Physician Statements) Received by LTD Case Manager
- Adjudication – Group Benefits Policy
 - Contract between LTD carrier and your Employer
 - Stipulations such as full-time employee, in the country, participating in treatment etc.
- Definition of disability
 - Totally disabled throughout the **qualifying period** and beyond due to illness/injury which prevents you from performing the essential duties of:
 - Your **own** occupation (first 2 years of LTD)
 - **Any** occupation thereafter

LTD Benefit Amount

- How much?
 - Depends on your Group Benefits policy
 - Typically between 50% to 75% of your gross pre-disability earnings

- How long?
 - LTD benefits typically end at age 65 (some exceptions)

- Other earnings?
 - Offsets
 - CPP disability
 - Other income (pension, employment earnings)

What if I'm not TOTALLY disabled?

Partial disability

- Can you perform *some* of your job duties?
- Can you work part-time?
- Can you work some days?

A few employers have a **partial disability** provision

Administrative practices vary by LTD carrier, by policy.

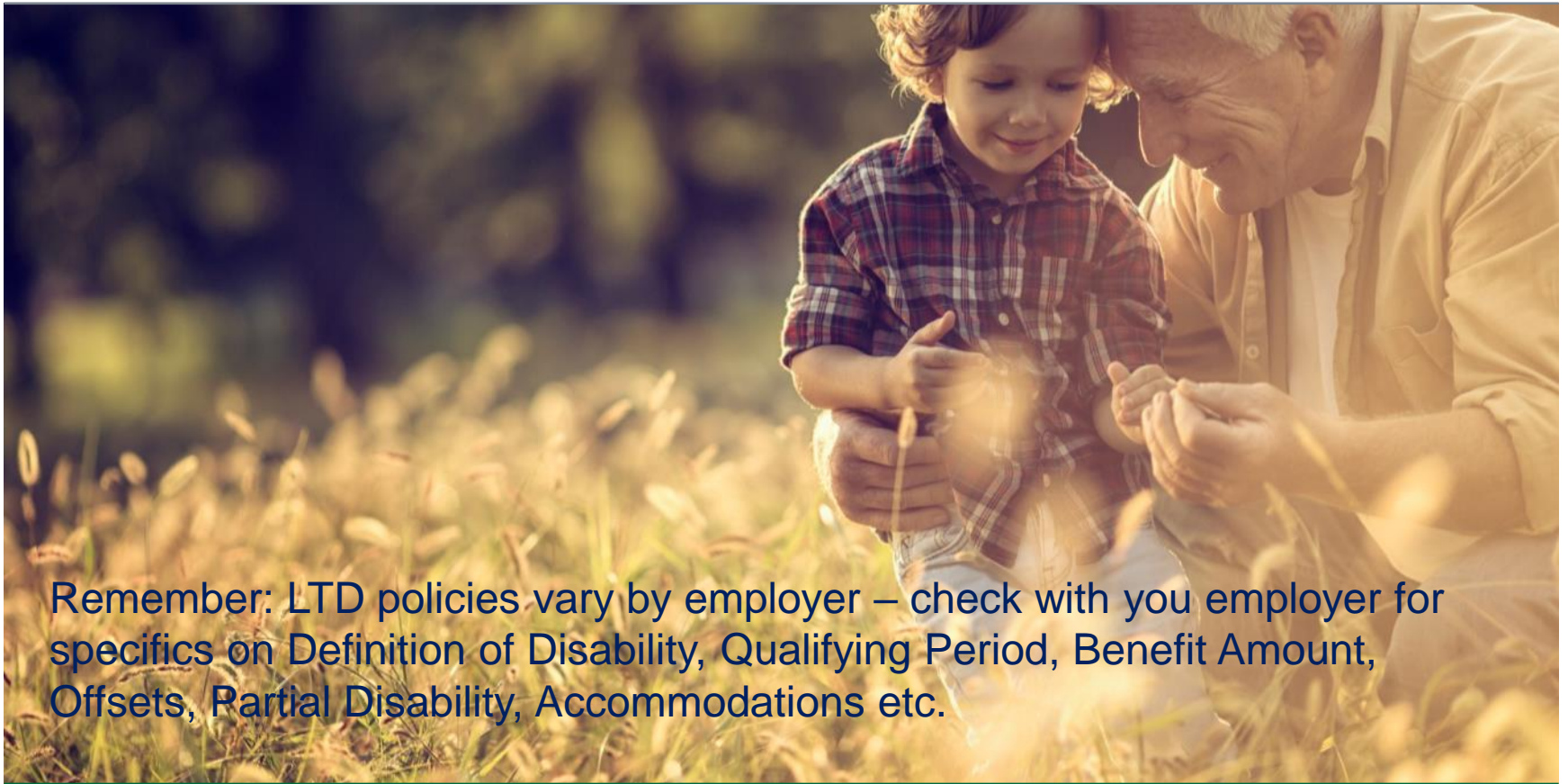
Many Group Benefits policies have a **Rehabilitation Assistance** provision – can your restrictions and limitations be accommodated?

Down the Road

- CPP disability offset
 - Contractually enforced
 - Earned income (paid into it)
 - COLA
- Change of Definition
 - Own occupation to any occupation
- Permanent Disability
 - Fewer check-ins
 - Criteria



Thank You



Remember: LTD policies vary by employer – check with your employer for specifics on Definition of Disability, Qualifying Period, Benefit Amount, Offsets, Partial Disability, Accommodations etc.

Canada Pension Plan Disability Benefits



CPP Disability Overview

CPP Disability Eligibility Criteria:

- You must have sufficient contributions to the Canada Pension Plan (CPP).
- You must be under age 65.
- You must have a “Severe and Prolonged” disability (as defined by CPP legislation).
- You must apply in writing.



Disability Benefit Application

- Application for Disability Benefit
- Questionnaire for Disability Benefits
- Medical Report
- Consent for Service Canada to Obtain Personal Information / Physician's copy
- Consent for Service Canada to Obtain Personal Information / Service Canada's copy
- Child Rearing Provision, Canada Pension Plan
- Application for Benefits for Under Age of 18 Children of Disabled Contributor



Adjudication Process

Step 1: Sufficient contributions

- The applicant is assessed to determine if they have made sufficient contributions.

Step 2: Medical adjudication

- The file is reviewed to determine if the applicant has a severe and prolonged disability as outlined in *Canada Pension Plan Act*.



Adjudication Process

Medical information required to make a decision:

- The physician's whole file is not required.
- All medical information relevant to the applicant's condition and ability to work is needed.
- It is requested that a Medical Report Form 2519 is submitted with each application. The form should be completed by the physician who is most familiar with the medical condition.



Adjudication Process

The decision to grant:

- It is determined that the applicant has a severe and prolonged disability.
- Payments begin the fourth month after the date of onset of the disability as determined by Service Canada.

The decision to deny:

- It is determined that the applicant does not meet the criterion of severe and prolonged.
- This decision is in relation solely to the CPP legislation and the applicant's ability to work at any job.
- Applicants are informed how to request a reconsideration in a letter.



Return to Work Incentives

- Despite having a severe and prolonged disability, many CPP Disability clients are able to attempt a return to work.
- For clients who try returning to work, CPP Disability offers a range of work incentives.



Return to Work Incentives

Return to Work Incentives include:

- Volunteer or Retrain
- Allowable Earnings
- Vocational Rehabilitation
- 3-month paid work trial to test work capacity



Return to Work Provisions

Return to Work Provisions include:

- Automatic Reinstatement of Benefits
- Fast Track Re-Application



Contact Us



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1 800 O-Canada

Social Media



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@ServiceCanada_E





Thank you
to our presenters:

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*Citizen Services Specialist, Citizen Services and
Program Delivery Branch, Service Canada*

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Questions?





Thank you!

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