



Financial Supports: Depending on your situation, the following are some routes to explore for seeking financial support

A. Benefits at work you may be entitled to:

- **Drug and Dental Benefits:** Sometimes these benefits can continue. Some employers make you pay a “top up” in order to do this.
- **Short Term Disability (STD):** can pay you for up to 26 weeks away from work; pays between 60-100% of your wages; may be paid through your work’s insurance company or you may have to apply for Employment Insurance (EI) Sick Benefits through the Federal Government (pays up to 15 weeks of sick benefits)
- **Long Term Disability (LTD):** starts after STD is finished; pays between 50-90% of your wages; *is typically paid once a month; a doctor must sign the form and show you have an illness or disability that prevents you from doing your job; not everyone automatically gets LTD (they may decide your disability or illness is not severe enough or not expected to last more than 2 years)

B. Ontario Benefits:

The Ontario government provides 2 types of benefits that are “household income tested” - how much money all people in your household have, and then decide if you are eligible based on this financial information AND your health information.

- **Ontario Works (OW):** immediate financial assistance or “general welfare”; must be in immediate need of money and have no other source of income; if you have an illness or disability, you would go from Ontario Works to the Ontario Disability Support Program (ODSP) as soon as possible. Ask for an ODSP application from Ontario Works.
- **Ontario Disability Support Program (ODSP):** “disability welfare”; must be in immediate financial need AND have a “proven disability expected to last more than 1 year”; it can be a 2-4 month wait to be approved and start receiving money; a doctor must sign the forms;
***Both of these programs provide benefits like a drug card, in addition to money**

C. Federal Benefits:

The Federal government provides 2 types of benefits that are “contribution based.” This means that if you have contributed to Canada Pension Plan and Employment Insurance (through deductions off your pay cheque) then you are eligible to apply.

- **Employment Insurance (EI) Sick Benefits:** pays up to 15 weeks; you must have enough “insurable hours” to apply; a doctor must sign the form; contact your doctor and/or Service Canada office for more information.
- **Canada Pension Plan – Disability (CPP-D):** for 18-65 year olds (once you reach 65, your benefits automatically go over to regular CPP); must have a “severe and prolonged” disability or illness; a doctor must fill out the medical forms; *your rehab team can help you go over the patient forms you are expected to fill out; it can take a few months to be approved and start collecting money
***Both of these programs provide cash only; no additional benefits like Ontario’s OW and ODSP.**
***If you are receiving Long Term Disability through your work, the insurance company can ask you to apply for CPP-D benefits at any time. If you start receiving CPP-D benefits through the Federal Government, the insurance company will deduct this money dollar for dollar off your Long Term Disability cheque.**