

# For families

*A resource guide for seriously injured workers  
and their families*



This guide was developed in cooperation with Threads of Life, a not-for-profit organization dedicated to supporting families who have been affected by a workplace tragedy. Our goal is to provide you with information and practical advice that you and your family will need as you recover from your injury.

We at the Workplace Safety and Insurance Board (WSIB) care about you and your family. We want you to know that support and advice from your case manager, nurse consultant or occupational therapist is just a call away.

Depending on the nature of the injury, this guide may be used initially by the injured worker's family and then later as a resource by the injured worker during recovery. We have tried to provide information that is useful in both circumstances.

Families like yours who have also been through a serious workplace injury have reviewed this booklet. They have given us valuable tips and insight on what they felt it should include. We acknowledge and thank them for their guidance and assistance.

The WSIB is part of an Ontario-wide system. This system was designed to help protect workers from injury or illness, and to help them if they do suffer an injury.



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## The Workplace Safety and Insurance Board

For workers who have suffered a serious injury, the Workplace Safety and Insurance Board (WSIB) has a Serious Injury Program. Generally speaking, if you have been treated in a trauma unit, burn unit or intensive-care unit, you will be admitted to our Serious Injury Program. Specially trained, professional staff are available to answer your questions and help you with your claim for WSIB benefits.

### Who will contact you?

The WSIB recognizes that a serious injury can leave you and your family members shocked, overwhelmed and in need of support and practical assistance. WSIB case managers, nurse consultants and occupational therapists can offer any emotional and practical support that you need.

A case manager will contact you in the weeks ahead and will manage your claim, arrange for benefits and coordinate WSIB services.

Your nurse consultant will make sure that you receive quality medical care and help you and your family understand your health care needs.

In time, you will also be contacted by an occupational therapist from the WSIB who will conduct a personal and home assessment. Occupational therapists help people whose capabilities have been impaired by physical illness or injury. They help people care for themselves, return to work and resume community activities. WSIB occupational therapists will arrange for any services that you may need.

### NOTE

The Workplace Safety and Insurance Act states that employers must notify the WSIB within three days of learning about an accident or illness.

### NOTE

The WSIB can provide information to you and your family in English, French and several other languages. Please call 1-800-387-0080. We also offer telephone service for the deaf (TTY) at 1-800-387-0050.

## How can the WSIB help?

The WSIB offers a number of benefits to seriously injured workers.

### Loss of Earnings Benefit

This benefit is based on 85% of the injured worker's take-home pay, up to a pre-set annual maximum.

### Health Care Benefits

The WSIB pays health care professionals for most treatments associated with the work-related injury. This can include:

- ❑ Treatment by health care professionals such as doctors, chiropractors, physiotherapists and occupational therapists
- ❑ Hospitalization, surgery and emergency care
- ❑ Prescription drugs
- ❑ Prosthetics, orthotics and other assistive devices such as glasses, crutches and wheelchairs
- ❑ Contracted services such as an attendant or other measures to help you live independently
- ❑ Travel and accommodation costs for medical appointments related to the injury
- ❑ Grief/loss counselling

### Non-Economic Loss Benefit (NEL)

If your workplace injury is severe enough to cause permanent impairment, you may be eligible for a Non Economic Loss Benefit. We pay this benefit to recognize that, beyond your wage loss, you may also have suffered a permanent physical, psychological or functional loss. This assessment takes place when you have improved as much as possible from your injury.

### Loss of Retirement Income Benefit

The Loss of Retirement Income Benefit replaces money that you would have saved for your pension had you not been injured at work. It is meant to add to your retirement income. It does not affect any other retirement pensions you may receive from your employer, the Canada Pension Plan or old-age security.

Your case manager can provide more information about WSIB benefits/services and how we calculate these benefits.

**How quickly can you get financial assistance from the WSIB?**

If we get all the information we need quickly, we usually begin to pay benefits within two weeks. It is important to note that the WSIB can only make benefit payments payable to the injured worker, not to a relative or other caregiver. If payment to the injured worker is not appropriate, arrangements may have to be made for a power of attorney (see page 11).

**What if you disagree with a WSIB decision about entitlement to benefits?**

If you are dissatisfied with a decision after it has been fully explained to you, you have the right to appeal.

All WSIB decisions come with a written explanation about the decision, an invitation to contact the case manager to discuss your concerns and the time limits for appealing the decision. Your case manager is prepared to discuss the reasons for a decision with you.

If you have additional information you think might affect the decision, make sure you send copies of this information to the case manager.

**Who can you talk to if you need help dealing with the WSIB?**

If you belong to a union, contact it. If you need help finding your union, call the Ontario Federation of Labour.

If you do not belong to a union, the Office of the Worker Adviser (OWA) can help you by providing information, advice, representation and education in appealing a WSIB decision. The service is free and confidential to non-unionized injured workers.

Contact information is provided in the Helpful contacts section of this guide.

## NOTES FOR THE FAMILY

- Keep your receipts for the expenses that you incur (hotel bills, meals, parking). The WSIB may reimburse you for these charges.
- You may be overwhelmed with information and worry or you may find it hard to concentrate. Make lists of things you need to do. Keep a diary and note the dates and times of various meetings, e.g., physicians, social workers, WSIB staff, Ministry of Labour staff.
- Don't be afraid to ask for help. Those friends who say, "Please let me know what I can do" really mean it.
- If you need someone to talk to but can't find a local resource, call your church, mosque, synagogue, temple or place of worship. They may be able to help. Your family doctor may also be able to refer you to services available locally.
- Some churches offer a parish nurse program. Parish nurses are persons of faith who are experienced registered nurses. Some of the work they perform includes coordinating plans of care, directing you to community resources and making home and hospital visits.
- Take time to de-stress. You may be on the go constantly, but it is important that you take time for yourself. Develop a personal first aid kit with activities that provide comfort. For example, take a warm bath with soothing oils, take time for a long walk out of doors, meditate or pray.

## Will there be an investigation into the accident?

If you have been seriously injured as a result of an accident at work, there may be an investigation.

The Ministry of Labour (MOL) investigates serious injuries that occur within its jurisdiction. Serious injuries in agriculture, federally regulated organizations or traffic accidents on public roadways are not usually within the MOL's jurisdiction.

Employment and Social Development Canada (ESDC) investigates critical incidents occurring in federally regulated organizations.

Depending on the circumstances of the accident, other agencies, such as the police, may also investigate and lay charges.

### **The Ministry of Labour (MOL)**

The MOL enforces the Occupational Health and Safety Act (OHSA) and its regulations. The purpose of the Act is to protect workers from injury and illness in the workplace.

### **What is the MOL's role in the event of a serious workplace injury?**

Under the OHSA, the employer must contact the MOL immediately after a worker is critically injured while at work. Generally, an investigation begins right away but may take up to a year to complete.

Once the investigation is complete, the MOL's Legal Services Branch will assess whether charges are appropriate against workplace parties such as employers, supervisors or workers, or other parties outside the workplace. The MOL has one year from the date of the accident to lay charges under the OHSA.

Before charges are laid, the MOL will not discuss the details of its investigation except as required or permitted by law.

### **When is the MOL's investigation report available?**

The MOL's investigation report is available after the MOL's Legal Services Branch has completed its review and determined that charges are not warranted under the OHSA. If charges are laid, the investigation report is available after court proceedings have been completed. To obtain a copy, a request should be made to the MOL's Freedom of Information and Privacy Office at 416-326-7786.

### **If charges are laid, will the MOL advise me of the court date?**

Yes, your MOL representative will let you know when charges are laid and will provide you with the name and telephone number of the prosecutor. You will also be notified when the matter is scheduled to go before the courts.



You or members of your family may choose to attend the court proceedings. This can be a very difficult time for the family. Your WSIB nurse consultant can help by providing support during this time.

### **Can the worker or family sue?**

No. The WSIB was established to compensate workers and their families when a worker is injured or killed at work. It is a no-fault insurance system. This means that, generally, neither the worker nor the family can sue the employer.

When a third party was involved, there are times when you can sue. (A third party is someone besides the worker and the employer who may have caused or contributed to the accident.)

If the case manager thinks that a third party was involved, you will receive an election form. You then have the choice of suing the third party or claiming WSIB benefits. You cannot do both. Please speak to your case manager to be sure that you fully understand the situation before making a decision. You may also want to get independent legal advice and consult with your union representative or someone from the Office of the Worker Adviser before making your decision.

### **What if the media call?**

The media often report on a serious injury in the workplace. Members of the media may contact you, your family or friends for a comment about what happened.

The following may be helpful to you:

- ❑ You do not have to speak to the media if you do not want to. Simply tell them that you have no comment.
- ❑ If you choose to speak to the media, you may want to appoint a spokesperson. This may be a family member or a friend of the family.
- ❑ Always ask who the journalist is and what media they represent. Take his or her contact numbers.
- ❑ Don't bow to pressure. Feel free to tell the reporter that you will call back if you're feeling rushed or you are not ready to talk.
- ❑ Be firm about what you do and do not want to discuss with the media. Talk with your family members and be very clear as a family about what is okay to say publicly.
- ❑ Avoid speculation or guessing.
- ❑ Do not answer questions that you do not want to.
- ❑ You can set boundaries with the media — stick to what you are comfortable with.

## Other financial assistance

### Canada Pension Plan disability benefit

The Canada Pension Plan (CPP) disability benefit is available to people who contributed to the plan while they worked and then — because of a disability — became unable to work at any job on a regular basis. The primary purpose of the benefit, which is paid by Service Canada, is to replace a portion of your employment earnings. There are also benefits for children if at least one parent qualifies for the CPP disability benefit.

To qualify, your disability must be long-lasting or permanent. If you qualify for other disability benefits from other programs, you may not be eligible for the CPP disability benefit.

#### CANADA PENSION PLAN

To order application forms, contact the toll-free numbers listed below or visit the website.

Toll-free: 1-800-277-9914 (English)

Toll-free: 1-800-277-9915 (French)

Toll-free: 1-800-255-4786 (bilingual TTY service for the hearing impaired)

Website: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

### How to apply

To apply for a Canada Pension Plan Disability Benefit you will need to complete the application, sign it and return it by mail.

The downloadable Disability Kit includes: application form, general information and guide, questionnaire, consent for Service Canada to obtain Personal Information form, medical report and Child Rearing Provision form. Each form will need to be completed and forwarded to your nearest Service Canada office.

### LIVING WITH THE OUTCOME OF THE INJURY

On the day that you found out about your family member's injury, life as you knew it changed. In the weeks, months and years ahead, you and your family will have to make many adjustments. It is natural to feel overwhelmed. Sometimes it's helpful to understand that you are not alone. We have provided an extensive list of support organizations. Each one of these organizations is also available to help you through this difficult time. (See page 21 for resource information.)

## Other practical matters

There will be many details you will need to look after in the weeks and months ahead, so we have made a list to give you an idea of what you may need to do. This is by no means a complete list, and not all items will apply to your situation.

### Power of Attorney

Many people believe that if something happens and they are unable to make decisions for themselves, their family can do so for them. This is not always true — legal authority is needed. Powers of attorney are legal documents that give people that authority.

For financial decisions, you can name someone in a continuing power of attorney for property. It is a legal document, signed in front of two witnesses, that authorizes a person or people to make decisions about your property on your behalf. Your property includes all of your assets and finances, unless you specifically exclude certain things.

For personal-care decisions, you can name someone in a power of attorney for personal care. This is a legal document, also signed in front of two witnesses, that authorizes a person or people to make personal-care decisions on your behalf, such as where you live or what you eat.

### NOTES TO THE FAMILY

For more information and to obtain the necessary forms, you may contact the Office of the Public Guardian and Trustee at:

Phone: 416-314-2800

Toll-free: 1-800-366-0335

Website: [www.attorneygeneral.jus.gov.on.ca/english/family/pgt/](http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/)

People named in powers of attorney documents are referred to as your attorneys. (Don't confuse an attorney with a lawyer, who is properly known as an attorney at law. An attorney is simply someone who has the legal authority to make decisions for you.)

You may not realize it, but your will is not enough to appoint attorneys, even if you have named executors in it. A will only covers decisions made after you die. In order to appoint someone to decide things while you're still alive, you need to make a power of attorney.

Similarly, a bank's power of attorney allows you to appoint someone to manage your assets, but only with that particular bank. To manage all your assets, you should consider making a continuing power of attorney for property.

While it is very important to consider whether to appoint attorneys, you don't have to, and no-one can force you to make a power of attorney if you don't want to. But remember that if you don't, someone may have to be formally appointed by the Court to make decisions for you, if those decisions involve matters other than medical treatment.

### **Bank accounts, credit cards and insurance**

- ❑ You or a family member may want to meet with your personal banking officer
- ❑ Review all automatic withdrawals with the bank
- ❑ Check to see if disability insurance has been purchased for mortgage or other loan/credit card payments
- ❑ You may need a copy of your tax return from the previous year. This may be used by various pensions to determine how much pension you are entitled to

### **Home and other personal property**

- ❑ Find or obtain title documents for property, mortgages, bonds, debentures and any other investment certificates
- ❑ Determine your assets and liabilities. Contact insurance companies, brokers, employers and financial institutions

## Helpful Contacts

### **ARCH Disability Law Centre**

A Legal Resource Centre for Persons with Disabilities is a specialty legal aid clinic dedicated to defending and advancing the equality rights of persons with disabilities. The ARCH website provides a comprehensive list of disability organizations available to provide support and information.

425 Bloor Street East, Suite 110  
Toronto, Ontario M4W 3R5

☎ Phone: 416-482-8255

☎ Phone service for the hearing impaired (TTY): 416-482-1254

TTY Toll-free: 866-482-ARCT (2728)

Website: [www.archlegalclinic.ca](http://www.archlegalclinic.ca)

### **Accessibility Directorate of Ontario – Guide to the Services and Programs of the Government of Ontario for People with Disabilities**

These important programs and services improve the lives of Ontarians with disabilities and those who care for them.

☎ Toll-free: 1-888-520-5828; 416-326-0207

☎ Phone service for the hearing impaired (TTY): 1-888-335-6611; 416-326-0148

Website: [www.mcass.gov.on.ca/en/mcass/programs/accessibility/index.aspx](http://www.mcass.gov.on.ca/en/mcass/programs/accessibility/index.aspx)

### **Canada Benefits**

The Canada Benefits website provides access to federal, provincial and territorial information on the financial benefits available to persons with disabilities and other individuals.

☎ Toll-free: 1-800-622-6232

☎ Phone service for the hearing impaired (TTY): 1-800-926-9105

Website: [www.canadabenefits.gc.ca](http://www.canadabenefits.gc.ca)

### **Canada Mortgage and Housing Corporation**

CMHC helps Canadians live in safe, secure homes and is Canada's biggest source of information about homes and housing. Visit their Persons with Disabilities Web site to see how they can help you.

☎ Phone: 416-221-2642 (Toronto)

☎ Phone service for the hearing impaired (TTY): 1-800-309-3388

☎ Check local phone listings for an office in your area

Website: [www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca)

### **Canada Pension Plan**

To order application forms, contact the Toll-free numbers listed below or visit the website.

P.O. Box 5100, Station D  
Scarborough, Ontario M1R 5C8

☎ Toll-free English phone service: 1-800-277-9914

☎ Toll-free French phone service: 1-800-277-9915

☎ Toll-free phone bilingual service for the hearing impaired: 1-800-255-4786

Website: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

### **Canada Revenue Agency (CRA)**

This website provides easy access to publications and forms dealing with tax information for people with disabilities. To find the office nearest you, call the Toll-free number listed or visit the CRA website.

☎ Toll-free phone: 1-800-959-8281

Website: [www.cca-adrc.gc.ca](http://www.cca-adrc.gc.ca)

### **Community Care Access Centre (CCAC)**

With locations throughout Ontario, CCACs provide a number of in-house services including assessment and provision of personal care.

To find the office nearest you, check your local telephone directory.

Website: [www.oaccac.on.ca](http://www.oaccac.on.ca)

### **Compassionate Care Benefits**

You can now receive compassionate care benefits if you have to be absent from work to provide care or support to a gravely ill family member with a significant risk of death within 26 weeks. These benefits last up to six weeks. Please note that veterans can receive benefits for longer than six weeks (for a spouse or family member looking after them) from Veterans of Canadian Armed Forces.

☎ Toll-free phone: 1-800-206-7218

Website: [www.servicecanada.gc.ca/eng/ei/types/compassionate\\_care.shtml](http://www.servicecanada.gc.ca/eng/ei/types/compassionate_care.shtml)

### **The Fair Practices Commission**

The Fair Practices Commission provides information and services in English and French on issues related to the WSIB.

123 Front Street West  
Toronto, Ontario M5J 2M2  
Phone: 416-603-3010

☎ Toll-free phone: 1-866-258-4383

☎ Phone service for the hearing impaired (TTY): 416-603-3022

☎ TTY Toll-free: 1-866-680-2035

Fax: 416-603-3021

Fax Toll-free: 1-866-545-5357

Website: [www.fairpractices.on.ca/index.htm](http://www.fairpractices.on.ca/index.htm)

### **Industrial Accident Victims Group of Ontario**

Provides advice and representation to injured workers in all matters related to claims for workers' compensation benefits. Also attempts to protect the legal welfare of Ontario's injured workers as a whole.

489 College Street, Suite 203  
Toronto, Ontario M6G 1A5

☎ Phone: 416-924-6477

☎ Toll-free phone: 1-877-230-6311

Website: [www.iavgo.org](http://www.iavgo.org)

### **Injured Workers' Consultants**

An independent community legal aid clinic providing free legal services to eligible injured workers.

815 Danforth Avenue, Suite 411  
Toronto, Ontario M4J 1L2

☎ Phone: 416-461-2411

Website: [www.injuredworkersonline.org](http://www.injuredworkersonline.org)

### **Injured Worker Outreach Services**

This organization consists of independent community injured worker groups throughout Ontario, offering injured workers an alternative source of assistance ranging from general advice and information on how to handle their own claims, education of WSIB policies and procedures, peer support for workers and their families, and referring injured workers to specialized organizations for representation.

☎ Phone: 416-344-4763

### **Law Society of Upper Canada**

The Law Society offers public services. The Lawyer Referral Service matches individuals with local lawyers who have the proper expertise to help you. A member directory, with lawyers' contact information, is also available online.

Osgoode Hall  
130 Queen Street West  
Toronto, Ontario M5H 2N6

☎ Phone: 416-947-3300

☎ Toll-free phone: 1-800-668-7380

Website: [www.lsuc.on.ca](http://www.lsuc.on.ca)

### **Legal Aid Ontario**

Legal Aid is available to low income individuals for a variety of legal problems. This includes disability support and family benefits payments.

375 University Avenue, Suite 404  
Toronto Ontario M5G 2G1

☎ Phone: 416-979-1446

☎ Toll-free phone: 1-800-668-8258

Website: [www.legalaid.on.ca](http://www.legalaid.on.ca)

### **Ministry of Health and Long-term Care, Government of Ontario**

The Ministry of Health and Long-term Care oversees and provides for health care in Ontario.

☎ Phone: 416-314-5518

☎ Toll-free phone: 1-800-268-1154

☎ Phone service for the hearing impaired (TTY): 1-800-387-5559

Website: [www.gov.on.ca/health](http://www.gov.on.ca/health)

### **Ministry of Labour, Government of Ontario**

Generally, the Ministry of Labour investigates all critical injuries that occur in the workplace. Check the provincial listing in the blue pages of your telephone book for the nearest regional office.

Web site: [www.gov.on.ca/lab](http://www.gov.on.ca/lab)



### **Office of the Public Guardian and Trustee (Power of Attorney)**

The Office of the Public Guardian and Trustee is part of the Family Justice Services Division of the Ministry of the Attorney General, Ontario, Canada. The Office of the Public Guardian and Trustee would assist if Power of Attorney is needed.

Property Guardianship  
595 Bay Street, Suite 800  
Toronto, Ontario M5G 2M6

☎ Phone: 416-314-2800

☎ Toll-free phone: 1-800-366-0335

Fax to executive office: 416-326-1366

Fax to client services: 416-314-2619

Website: [www.attorneygeneral.jus.gov.on.ca/english/family/pgt/](http://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/)

### **Office of the Worker Adviser, Government of Ontario**

The Office of the Worker Adviser (OWA) can help you by providing information and advice on how to appeal a WSIB decision. The service is free and confidential to non-unionized workers. The following services are available from the OWA:

- ❑ advice and representation in early dispute resolution or appeals
- ❑ advice, written materials and educational services regarding the WSIB and benefits
- ❑ referral to community resources

☎ Toll-free English phone service: 1-800-435-8980

☎ Toll-free French phone service: 1-800-661-6365

☎ Telephone service for the hearing impaired (TTY): 1-866-445-3092

Website: [www.gov.on.ca](http://www.gov.on.ca)

### **Ombudsman Ontario**

The ombudsman's job is to investigate complaints about provincial government organizations. If you feel a provincial government organization has treated you in a way that is unfair, illegal, unreasonable, mistaken or just plain wrong, you should bring your matter forward to the ombudsman.

☎ Toll-Free: 1-800-263-1830

☎ Telephone service for the hearing-impaired (TTY): 1-866-411-4211

Website: [www.ombudsman.on.ca](http://www.ombudsman.on.ca)

## Ontario Disability Support Program (ODSP)

ODSP is an Ontario government program designed to meet the unique needs of people with disabilities and their families who are in financial need, or who want to work and need support. The program has two parts:

- ❑ Income Support
- ❑ Employment Support

To apply for ODSP or to receive further information, contact your local Ministry of Community and Social Services ODSP office. If you are in immediate financial need, ask for the phone number for the local Ontario Works office.

## Ministry of Community and Social Services

Please check the website for the telephone numbers of the regional offices.

Website: [www.mcass.gov.on.ca](http://www.mcass.gov.on.ca)

## Ontario Federation of Labour (OFL)

If you need help finding your union, the OFL can help. The OFL promotes equality rights for people with disabilities and improvements to Ontario's health, safety and compensation system.

The OFL also maintains a province-wide Occupational Disability Response Team. This team provides comprehensive training, information and advisory support on workplace insurance, return to work and disability prevention matters.

☎ Telephone service for the hearing impaired (TTY): 416-443-6305

Website: [www.ofl.ca](http://www.ofl.ca)

## Ontario Network of Injured Workers Groups (ONIWG)

ONIWG is a provincial organization representing local injured worker support groups in the province of Ontario. Our group members are injured worker organizations in the province of Ontario. ONIWG is a democratically governed organization, with groups stretching from Kenora to Cornwall, and from Timmins to Windsor. ONIWG is a member of the Canadian Injured Workers' Alliance (CIWA).

905 Main Street East  
Hamilton, Ontario L8M 1M6

☎ Phone: 905-543-9090

E-mail: [oniwig@sympatico.ca](mailto:oniwig@sympatico.ca)

## Persons with Disabilities

This Web site provides links to information on the action taken by the Government of Canada and its partners to help persons with disabilities. It includes links to the Office for Disability Issues and the Opportunities Fund for Persons with Disabilities.

Website: [www.servicecanada.gc.ca/eng/audiences/disabilities/](http://www.servicecanada.gc.ca/eng/audiences/disabilities/)

**Workplace Safety & Insurance Board (WSIB)**

The WSIB offers benefits and services to workers who have been injured or who have become ill from their job. Our Serious Injury Program will support and help you.

☎ Phone: 416-344-1000

☎ Toll-free phone: 1-800-387-0080

☎ Toll-free phone service for the hearing impaired (TTY): 1-800-387-0050

Fax: 416- 344-4684

Toll-free fax: 1-888-313-7373

Website: [www.wsib.on.ca](http://www.wsib.on.ca)

E-mail: [wsibcomm@wsib.on.ca](mailto:wsibcomm@wsib.on.ca)

## Steps for coping with caregiving

Providing care for a friend or family member can be very exhausting at times. There are physical care needs, along with the emotions you feel as you adjust to changes in your friend's or family member's life. With each change, you may experience feelings of loss. Coping with these feelings while you provide care for your friend or family member can be a challenge.

### **Talk about your feelings:**

Good friends, religious or spiritual-care providers or family members can be good sources of support. Reach out to others — this will help reduce feelings of isolation.

### **Join a support group:**

Support groups provide caregivers with the opportunity to share with other caregivers and learn from one another. For those who feel isolated by their caregiving responsibilities, you can join a group by telephone or Internet. Local organizations often provide support groups that you can attend in person (see page 21).

### **Write your feelings down:**

For individuals who enjoy writing, it can be a wonderful way to express feelings of loss and grief. It doesn't matter what you write or how you spell; the process of putting your feelings down on paper is what's most important, not what the result looks like.

### **Read a book on coping with grief:**

There are several books available on the issues of caregiving, self-help, grieving and loss (see page 24).

### **Make time for yourself:**

Do what works for you. For some individuals, that may mean time spent with friends, family members or participating in a group. Others may need time alone. There are still others who need to spend time doing something. You may need to garden, plant a tree or go for a walk.

### **Get help when needed:**

Coping with changes or loss may cause you pain, and you may need assistance dealing with this pain. You may also need help with meeting the demands of caregiving. Family or friends can provide some of the help you may need. Community organizations are also a great resource for various types of help.

## Support organizations

### **Accessibility Ontario**

This Web site is designed to provide information, useful resources, best practices and motivation to organizations, communities and interested individuals working together to make Ontario more inclusive and accessible to everyone.

Website: [www.mcass.gov.on.ca](http://www.mcass.gov.on.ca)

### **Canadian Association of Independent Living Centres**

Information on programs, resources and locations of Independent Living Centres across Canada.

Website: [www.ilcanada.ca/article/home-125.asp](http://www.ilcanada.ca/article/home-125.asp)

### **Canadian Abilities Foundation (Enablelink)**

The mission of this foundation is to provide information, inspiration and opportunity for people with disabilities. The foundation supports an interactive Web site that provides a wealth of information for people with disabilities and a forum to post message or to participate in on-line discussions.

340 College St., Suite 401  
Toronto, ON M5T 3A9

☎ Phone: 416-923-1885

Fax: 416-923-9829

Website: [www.enablelink.org](http://www.enablelink.org)

E-mail: [info@enablelink.org](mailto:info@enablelink.org)

### **Canadian National Institute for the Blind (CNIB)**

The CNIB's aim is to help people who are blind, visually impaired or deaf and blind find ways to lead independent lives, while being integrated into the mainstream of community life.

1929 Bayview Ave.  
Toronto, ON M4G 3E8

☎ Phone: 416-486-2500

☎ Telephone service for the hearing impaired (TTY): 416-480-8645

Fax: 416-480-7677

Website: [www.cnib.ca](http://www.cnib.ca)

**Canadian Paraplegic Association (CPA)**

This organization assists persons with spinal cord injuries and other physical disabilities to achieve independence, self-reliance and full community participation. CPA also offers a PEER support program.

520 Sutherland Dr.  
Toronto, ON M4G 3V9

☎ Phone: 416-422-5644

☎ Toll-free: 1-877-422-1112

Fax: 416-422-5943

Website: [www.cpaont.org](http://www.cpaont.org)

**Ontario Brain Injury Association (OBIA)**

The mission of the OBIA is to enhance the lives of Ontarians living with the effects of acquired brain injury, through education, awareness and support.

P.O. Box 2338  
St. Catharines, ON L2R 7R9

☎ Phone: 905-641-8877

Website: [www.obia.on.ca](http://www.obia.on.ca)

**Ontario distress centres**

A Web site providing phone numbers for community distress centres. The centres have volunteers who provide support and crisis intervention.

Website: [www.dcontario.org/centres.htm](http://www.dcontario.org/centres.htm)

**Ontario Psychological Association**

The OPA offer a free, confidential referral service to help you find a psychologist in your area. This site also provides information about services offered and the languages in which service is provided.

☎ Phone: 416-961-5552

☎ Toll-free: 1-800-268-0069

Website: [www.psych.on.ca](http://www.psych.on.ca)

### **Threads of Life**

Threads of Life is a not-for-profit organization dedicated to supporting families who have been affected by a workplace tragedy. Threads of Life provides peer support assistance to those who are suffering from referrals to professional support services. It also promotes public awareness and accountability for workplace health and safety.

☎ Phone: 519-685-4276

☎ Phone: 905-387-1894

☎ Toll-free phone: 1-888-567-9490

E-mail: [info@threadsoflife.ca](mailto:info@threadsoflife.ca)

Website: [www.threadsoflife.ca](http://www.threadsoflife.ca)

### **War Amputations of Canada**

This organization provides people living with amputation with counselling, self-help, and practical assistance.

☎ Toll-free Phone: 1-800-465-2677

Toll-free fax: 1-866-235-0350

Website: [www.waramps.ca](http://www.waramps.ca)

## Books that may help

There are many books written on the subject of grief and sudden life changes. Our crisis intervention counsellors have selected the following as excellent sources of help. You may find these books and many others at your local library.

### **Life's Losses: Living through grief, bereavement & sudden change**

*Betty Jane Wylie*

### **Everywoman's Money Book**

*Betty Jane Wylie and Lynne MacFarlane*

### **All is Not Lost**

*C. Leslie Charles*

Excellent book on grief and loss. Understanding and compassionate look through parables.

### **Ambiguous Loss: Learning to live with unresolved grief**

*Pauline Boss*

Case stories offer heartening narratives of people who learn to cope with ambiguous loss, including those who have lost due to divorce, immigration, adoption, chronic mental illness or brain injury.

### **The Grief Recovery Handbook: The action program for moving beyond death, divorce and other losses**

*John W. James and Russell Friedman*

Essential for anyone who is experiencing grief, whether from a recent loss or one many years ago. Shows the reader how to complete the process and begin enjoying life anew.

### **When Bad Things Happen to Good People**

*Harold Kushner*

Facing his son's illness and subsequent death, Rabbi Kushner shares his thoughts and feelings about why we humans suffer. Explores the questions of life and faith that can occur after a tragedy.

### **Still Me**

*Christopher Reeve*

Reeve's courageous story of his life after sustaining a broken neck, which left him a quadriplegic.



**Grief in Children: A handbook for adults**

*A. Dyregrov*

A handbook for those faced with the task of understanding children dealing with grief and trying to help them.

**When Men Grieve: Why men grieve differently and how you can help**

*Elizabeth Levang*

Psychologist Levang explains the special ways that men grieve so those who love them can better understand what they're going through.

## Closing thoughts

Your healing necessarily focuses on the physical and, in time, on the vocational. Too often, however, we forget the need for psychological healing. The nature of your injuries may have left you handicapped in some ways, and the seriousness of the accident is likely to have left you feeling powerless about your ability to affect or control your own fate. You will need to draw on every available resource to help you through every aspect of your recovery. It is vital that you take control of your physical, vocational, social and psychological healing process.

Do not hesitate to make decisions for yourself; plan for yourself each day to the extent that you are able. In this way, you will regain the sense of having control of your life. Remember that the shattering experience that has changed your life so dramatically is also a rare experience. Your choices and decisions will continue to be important and significant in determining the course and quality of your life.

To reduce emphasis on your current limitations, you may want to try focusing on a hobby, which will shift your focus from disability to creative ability. By their very nature, hobbies offer a constructive antidote to monotony and boredom.

There will be many moments of intense sadness, anger and frustration. Be gentle with yourself; gentle with that body and soul that are both hurt and healing. Focus on the steps you choose to take each day — small or large, few or many — that will move you in directions of recovery.

### LOVED ONES / CARE GIVERS

With communication and deep sharing of experiences and feelings, people become extremely close and new-found strengths are uncovered.

It is important to continue to relate to your loved one with honesty, respect and openness. In this way, you'll have the freedom to navigate your changed world together — the freedom that allows you to shore up each other in moments of apparent weakness and to share and rejoice in discovered strengths.

Recovering from a serious injury takes a long time and a lot of strength. You become intensely focused on the care and nurturing of your loved one. It is intensely absorbing and intensely demanding of you — physically, spiritually and emotionally.

It would not be beneficial to you, or helpful to your loved one, to neglect taking good care of yourself. It is, in fact, imperative that you do take care of yourself. With this in mind, plan your self-care moments. Develop a list of activities that will refresh and energize you. You will find that, by taking care of yourself, you will be better able to support your loved one.

## Notes

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