

# For Families

*A resource guide for workers and their families coping with serious life-altering occupational disease*



This guide was developed in co-operation 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 for you and your family.

At this difficult time, we at the WSIB care about you and your family. We want you to know that support and advice from your adjudicator or advanced practice nurse case manager are just a call away. There is no charge to you for this service.

Families like yours who are also coping with a work-related occupational disease have reviewed this booklet. They have given us valuable tips and insight on what they felt should be included. 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 & Insurance Board (WSIB)

The WSIB has an occupational disease program that provides specialized services to workers, dependents and employers affected by work-related diseases or conditions.

Whether you are a worker with an occupational disease or a family member, you and your family will benefit from the expertise offered by the program's specially trained personnel. Advanced practice staff includes case managers, physicians, occupational hygienists and nurse consultants – all of whom are experienced with the unique circumstances of occupational illnesses.

### **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:

- ❑ Treatments by health care professionals such as doctors, chiropractors, physiotherapists and occupational therapists
- ❑ Hospitalization, surgery and emergency care, chemotherapy, radiation
- ❑ Prescription drugs related to your work-related illness
- ❑ Prosthetics, orthotics and other assistive devices such as wheelchairs, adjustable beds, and bath benches
- ❑ Contracted services such as a care provider and other measures to help you if you are a severely impaired worker
- ❑ Travel and accommodation costs for medical appointments related to your disease or condition.

(Please remember to keep all your receipts related to health care costs so you can be reimbursed. Make copies to keep in your personal file.)

In some circumstances, your health care provider may recommend hiring home care assistance. Your advanced practice nurse case manager will help make the arrangements.

Your case manager and/or your advocate can provide more information about the types of benefits and services, and how wage replacement is calculated.

### Grief/Loss Counselling for Surviving Spouses and Dependent Children

Your claims case manager and advanced practice nurse case manager can help you access the help you need.

### Non Economic Loss Benefit (NEL)

If your workplace illness results in a permanent impairment, you may be eligible for a Non Economic Loss Benefit. This benefit is paid to recognize that your disease or condition has not only affected your income, it has also affected other aspects of your life. Your case manager will arrange for this assessment at the appropriate time.

### Who will contact you?

We at the WSIB recognize that a serious illness can leave you and your family members shocked, overwhelmed and in need of support and practical assistance. WSIB case managers and advanced practice nurse consultants are here for you and your family to offer emotional

and practical support. *Threads of Life* can also offer support for family members.

An case manager will contact you in the weeks ahead. Your case manager is the one to make the decision as to whether your claim will be allowed. If your claim is allowed, he or she will arrange your benefits and co-ordinate all the WSIB services you need.

Once your claim has been allowed, your advanced practice nurse case manager will make sure that you receive quality health care, and help you and your family understand your health care needs.

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

We do our best to adjudicate claims quickly; however many cases are not simple matters and require that we investigate and collect medical information. In cases of historical exposure to a substance, it can take much longer as we must investigate the exposure before we can approve benefits. Your case manager or advanced practice nurse case manager can provide information to you and your family about other financial assistance that is available while we investigate your claim for benefits. If you are terminally ill, we will give your claim priority.

It is important to note that the WSIB can only make benefit payments to you as the ill worker; benefit payments cannot be made to a relative or other care giver. If payment to you is not appropriate, you may have to arrange for someone to take on the role of Power of Attorney. (See page 12 for more on Powers of Attorney.)

### **Who receives Survivor Benefits?**

If a worker's death is related to a compensable occupational disease, family members may be entitled to receive Survivor Benefits. For details regarding eligibility and benefit amounts, please see the WSIB's *Survivor Benefits Guide*.

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

Your case manager will explain the reasons for the decision with you and your family. If you or your family are dissatisfied with a decision after it has been fully explained, you have the right to appeal. You can discuss your appeal with your advocate, your union representative, the Office of the Worker Adviser (OWA), the Fair Practices Commission, the Ombudsman, or the Occupational Health Clinics for Ontario Workers (OHCOW). (See page 17 for resource contact information.)

All WSIB decisions come with a written explanation about the decision, as well as an invitation to contact the case manager to discuss your concerns. It is important to note that there is a time limit for appealing the decision.

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

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

If you belong to a union, contact them. 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 on appealing a WSIB decision. The service is free and confidential to you as a non-unionized worker.

### NOTES FOR THE FAMILY

- Keep all your receipts for expenses such as hotel bills, meals, parking, distances travelled, etc. The WSIB may reimburse you for these charges; however they will need the receipts to do so.
- Keep a copy of all receipts and correspondence for your records.
- Make a list of things to do and consider keeping a log of everything that happens. You will likely be overwhelmed with information and worry. You may find it hard to concentrate. Making lists and keeping a record of all that happens will help keep names, numbers and appointments organized and clear, and ensure you don't forget to do things.
- Ask for help. When your friends say, "Please let me know what I can do," they really mean it. Let them help you.
- Reach out to others as much as you can. Contact *Threads of Life* or other support groups in your area.
- Contact your place of worship (church, mosque, synagogue or temple) if you need someone to talk to. Some churches offer a Parish Nurse Program. Parish nurses are people 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. Your family doctor may also be able to refer you to locally available services.
- Take care of yourself. Develop a personal first aid kit for yourself complete with activities that provide you comfort. Take time for long walks out of doors and spend time meditating or praying.
- Contact the Community Care Access Centre in your area.

## Can the family sue?

The WSIB provides compensation to workers who develop an occupational disease and to the families of workers who die as a result of the disease. The WSIB insurance system is a no-fault insurance system. This means that generally, the worker's family and the worker's estate, cannot sue.

However, when a third party is involved, you may be able to sue. A third party generally is a person or company that is not part of the workers' compensation system who may have contributed to the onset of your illness and/or death. Some examples of a third party include: members of the general public, the owner of a private residential property, a physician who treated the worker, the manufacturer of a defective or hazardous product that caused the worker's illness. If the information received by the WSIB suggests that a third party could be involved, you will receive an Election Form and an information package explaining this process. You will then have the choice of either suing the third party or claiming WSIB benefits. Should the worker pass on as a result of the illness, the worker's family members who may qualify for survivors' benefits will also receive an Election form. You may also wish to speak to your lawyer before making your decision.

An information sheet on third party actions is available on the WSIB's website to provide more information.

## What do you do if the media calls?

The media often reports on a serious illness in the workplace. Members of the media may contact you, your family or friends for a comment. The following may be helpful in dealing with a reporter:

- ❑ You **do not** have to speak to a journalist if you do not want to. Simply say 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, a friend or a union representative.
- ❑ Always ask who the journalist is and what media they represent. Ask for their contact numbers.
- ❑ Don't bow to pressure. Feel free to tell the reporter that you will call back if you're feeling rushed or aren't ready to be interviewed.
- ❑ Be firm about what you're prepared to discuss and not discuss. Talk with your family members and be very clear as a family about what is acceptable to say publicly.
- ❑ Avoid making comments that sound like you're speculating or guessing.
- ❑ Do not answer questions that you don't want to.
- ❑ You can set boundaries with the media. Stick to what you're comfortable with.



## Other Financial Assistance

### 1. Sickness and Accident Benefits

These benefits may be available through your employer. Speak to your union representative or your supervisor for information.

### 2. Employment Insurance (EI) – Sickness Benefits

#### EMPLOYMENT INSURANCE

Toll-free: 1-800-206-7218

TTY service for the hearing impaired: 1-800-529-3742

Website: [www.servicecanada.gc.ca/eng/sc/ei/index.shtml](http://www.servicecanada.gc.ca/eng/sc/ei/index.shtml)

#### Who is eligible?

To be entitled to EI sickness benefits, you must show that your regular weekly earnings have decreased by more than 40% and you have accumulated 600 insured hours in the last year or since your last claim.

#### How and when should you apply?

To receive sickness benefits, you must submit an EI application online or in person at your local office. You should apply as soon as you stop working, even if you have received or will receive money when you become unemployed.

You will need your Record of Employment (ROE) from your last employer. If you have your ROE, then apply immediately. If for some reason, you do not have your ROE, submit your application along with proof of employment. Your pay stub is the best proof of employment. Your local office can help you if you have trouble getting your ROE from your employer.

It's important to note that if you delay filing your claim for benefits beyond four weeks from the time your earnings decreased by more than 40%, you may lose your right to benefits.

#### When will you receive your first payment?

Once all the required information is received after you qualify for benefits, your payment will likely be issued within 28 days from the date of filing your claim. If you do not qualify, the office will notify you of their decision.

#### How long a period of time can you receive EI insurance?

If you are unable to work because of illness, you may receive sickness benefits for up to 15 weeks. You must, however, provide a medical certificate stating how long your illness is expected to last. If you are making a claim for sickness benefits, you must prove that you are unable to work but are otherwise available for work.

A notice of last payment will be issued to you saying that you have received all the sickness benefits to which you are entitled. If you cannot return to work, you may be eligible for regular EI benefits without a waiting period. Check with your local office to find out if this is applicable to your situation.

### NOTES FOR THE FAMILY

You may apply separately at the same time for both EI and Canada Pension Plan Disability Benefits.

### Canada Pension Plan Disability Program

The Canada Pension Plan (CPP) Disability Program benefit is available to you if you contributed to the plan while you were working and then, because of your disability, became unable to work at a job on a regular basis. The primary purpose of the benefit, which is administered by Service Canada, is to replace a portion of your employment income. There are also benefits for children if at least one parent qualifies for the CPP Disability benefit.

To qualify, your illness 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 AN ILLNESS

On the day that you found out about your family member's illness, 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 17 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. Before someone can have the authority to make decisions on your behalf, they need to have Power of Attorney – for financial decisions and for personal care decisions. This requires legal documentation. Powers of Attorney are legal documents that give people that authority.

For Power of Attorney in financial decisions, you can name someone in a document called a “Continuing Power of Attorney for Property.” It is a legal document, signed in front of two witnesses, that authorizes a person or persons to make decisions about all of your property on your behalf. Your property includes all of your assets and finances, unless you specifically exclude certain things.

Alternatively, individual banks may have their own power of attorney forms that allow you to appoint someone to manage your dealings with a particular bank(s). This is a much more limited delegation of authority.

For Power of Attorney in personal care decisions, you can name someone in a document called a “Power of Attorney for Personal Care.” This is a legal document, also signed in front of two witnesses, that authorizes a person or persons to make personal care decisions on your behalf.

People named in powers of attorney documents are referred to as your attorney. An attorney is simply someone who has the legal authority to make decisions for you.

While it is very important to consider whether to appoint attorneys, you do not have to. No one can force you to appoint an attorney if you do not want to appoint a person in that role. It’s important to remember, however, that if you do not appoint someone in that role, a court may formally appoint one for you if you become incapable of managing your affairs. That person will have to make decisions on your behalf. This may not be the best arrangement, particularly if those decisions involve matters other than medical treatment.

You may appoint the Office of the Public Guardian and Trustee (“PGT”) as your attorney. If you become incapable of managing your affairs, the PGT may also be appointed as your statutory guardian of both property and personal care.

#### 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/)

## Living Wills

A Living Will (also known as an “Advance Directive”) is a document in which you write down what you want to happen if you become ill and cannot communicate your wishes about medical treatment. It is quite common, for example, for people to write a Living Will saying that they do not want to be kept alive on artificial life supports if they have no hope of recovery. Living Wills also relieve your loved ones from the burden of making difficult decisions for you.

It is a good idea to discuss your Living Will with your doctor. He or she can help you understand your choices and make sure that the instructions are suitable for your personal health situation.

There is no requirement for you to register your Living Will with the government. The government does not keep a registry. You should make sure that the people in your life who need to know about this document have a copy or know where to get one if needed. The law varies from province to province and in other countries regarding Living Wills. If you are not living in Ontario or plan to leave the province for an extended period of time, you may want to consult with a lawyer locally.

Because a Living Will speaks for you when you are no longer able to speak for yourself, other people must know that it exists. Give copies to your doctor, lawyer and family members. You may want to review your Living Will with your family so that when the time comes, they will be more likely to follow your wishes.

Kits on Living Wills are available at a nominal cost from Dying with Dignity ([www.dyingwithdignity.ca/](http://www.dyingwithdignity.ca/)). You can also find more information about Living Wills by searching online or visiting your local bookstore.

There is also a document called a “Proxy Directive.” This is a document that combines a Power of Attorney and a Living Will. A Living Will simply addresses your treatment and personal care wishes and does not need to name anyone to act on your behalf or be written in any specific manner. You can, however, write your treatment wishes down in your Power of Attorney document to be sure that your attorney is aware of them.

## Last Will and Testament

Writing a Will is one of the most important things you can do to protect your loved ones. If you die without a Will, your estate is turned over to the government. Once the government is in charge of your estate, your assets will be divided according to the succession laws of your province. This can mean costly and lengthy legal battles for your survivors, and your loved ones may not be provided for as you wished.

Some people complete their own Will with the help of software programs or pre-printed forms. If you chose to draw up your own Will, have it checked by a lawyer. If your estate is complex, it is recommended that you get legal help with your Will.

The following are tips that are helpful whether you write your own Will or seek professional advice:

- Update your Will after any major life change, such as marriage, divorce, the birth or adoption of children, the death of a spouse, or a move to another province.

- ❑ Make sure your executor knows where your original Will is located and can access it. When you update your Will, destroy the earlier version.
- ❑ Make sure your Will complies with the laws of your province, otherwise it may not be valid.
- ❑ Your Will is not a good place to specify funeral arrangements, since it is often examined only after your burial. Instead, leave written instructions with your friends and family.

### **Bank Accounts, Credit Cards and Insurance**

- ❑ You or a family member may want to meet with your personal banking officer to discuss your situation.
- ❑ Review all automatic withdrawals with the bank.
- ❑ Find out if disability insurance has been purchased for mortgage or other loans or credit card payments.
- ❑ You may need a copy of the tax return from the previous year. This may be used by various pensions to determine the amount of 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, financial institutions.

### Identity theft

- ❑ At the time of a family crisis, especially a bereavement, you could be more vulnerable to one of modern society's fastest growing crimes: identity theft – a crime that has the potential to severely damage your credit rating and reputation.
- ❑ As such, it is important to closely guard your personal information. The Information and Privacy Commissioner for Ontario has published the following Consumer Self-Help Tips, which include:
  - Minimize the amount of personal information you give out, especially online;
  - Do not give out your SIN number unless absolutely necessary, and never disclose it online;
  - Keep items containing personal information, such as your birth certificate, passport, and citizenship card, etc. in a safe place; and
  - Shred all personal records and financial statements instead of just throwing them into the wastebasket.
- ❑ For contact information for the Information and Privacy Commissioner/Ontario, please see the “Helpful contacts” section of this guide.

## Coming to terms with grief

Grief has been defined as a “universal human response to loss.” There are four stages to working through loss:

- a) Accepting the reality of the loss.** This stage must be worked through on all levels of your being – emotional, physical, spiritual and intellectual. This is about coming to terms with the meaning of your ‘new normal’ as it unfolds on a daily basis.
- b) Feeling the feelings associated with the loss.** These feelings are painful and confusing but expressing them is important to healing. Find a supportive environment where you can express these complex feelings safely.
- c) Adjusting to the new reality.** This stage includes coming to terms with new limitations and taking on new roles that often require adjustments to your daily life.
- d) Reinvesting in life after the loss.** This stage is about commitment to self care – eating properly, eliminating negative or destructive behaviours, seeking support, and investing in new relationships and activities. It's a time to begin to find a measure of strength and purpose in surviving the tragic loss. Working through this stage ultimately leads to creating a ‘new world’ with beliefs and ideas that incorporate the significant loss while adjusting to your new reality.

## Coping with being a care giver

Providing care for a friend or family member can be exhausting. There are physical care needs along with the emotions you feel as you adjust to changes in your friend or family member's life. With each change, you may experience feelings of loss. Coping with these feelings while you provide care 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 care givers with the opportunity to share and learn from one another. For those who feel isolated by their responsibilities, consider joining a group by telephone or Internet. Consider contacting *Threads of Life*. Local organizations often provide support groups that you can attend in person. (See page 23 for a list of support groups.)

### Write your feelings down

Writing is not for everyone but for those who do enjoy it, writing can be a wonderful way to express your feeling 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. Don't think about how it reads or what it looks like. The writing is for you.

### Read a book on coping with grief

There are several books available on the issues of care giving, self-help, grieving and loss. (See page 26 for books that may be helpful.)

### Make time for yourself

Do what you need to look after yourself. For some people, that may mean spending time with friends, family members or participating in a group. For others, making time for yourself means spending time alone. You may find that for you, gardening, going for walks, drawing or exercising is just the thing to nurture yourself.

### Get help when needed

Coping with changes or loss and trying to meet the demands of care giving is challenging and often painful. Family or friends or a local community organization can provide some of the help you may need. Here are some suggestions on where to begin.


## 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.

 Phone service: 1-888-520-5828; 416-326-0207


 Phone service for the hearing impaired (TTY): 416-326-0148


 TTY Toll-free: 1-888-335-6611

**Website:** <http://www.mcscs.gov.on.ca/en/mcscs/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 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.cra-adrc.gc.ca](http://www.cra-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:** [http://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](http://www.fairpractices.on.ca)

### 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)

### Information and Privacy Commissioner/ Ontario (IPC)

Independent of government, the IPC upholds and promotes open government and the protection of personal information. On the IPC website, you will find numerous resources to assist in protecting your privacy and accessing information.

☎ Phone: 416-326-3902

Fax: 416-325-9195

☎ Toll Free: 1-800-387-0073

☎ (TTY: 416-325-7539

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

### 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: 415-344-4763

### 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:** <http://www.health.gov.on.ca/en/>

### 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

☎ (Toll-free for the hearing impaired (TTY): 1-866-445-3092

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

 Toll-free phone: 1-888-789-4199


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


**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.

 Phone: 905-387-1894; 416-441-2731

 Toll-free phone: 1-800-668-9138


 Phone 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: 905-662-7128

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

## Service Canada


Service Canada's goal is to provide Canadians with one-stop, personalized service they can access however they choose – by telephone, Internet, or in person.


 Phone: 1-800-0-Canada


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

## 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 Occupational Disease and 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)


## Support Organizations

### Brain Tumour Foundation

 Toll-free phone: 1-800-265-5106

**Website:** [www.braintumour.ca](http://www.braintumour.ca)

### The Canadian Home Care Association

 Phone: 905-361-3277


**Website:** [www.cdnhomecare.ca](http://www.cdnhomecare.ca)

### Canadian Hospice Palliative Care Association

 Toll-free phone: 1-800-668-2785

**Website:** [www.chpca.net](http://www.chpca.net)

### Canadian Cancer Society (Cancer Information Services)

 Toll-free phone: 1-888-939-3333


**Website:** [www.cancer.ca](http://www.cancer.ca)

### Cancer Care Ontario

Information for patients, health professionals and the public on cancer prevention, screening, treatment (radiation, chemotherapy, surgery), and supportive care.


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

### Canadian Lung Association

 Toll-free phone: 1-888-566-LUNG (5864)

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

### The Heart and Stroke Foundation of Canada

 Toll-free phone: 1-888-473-4636

**Website:** [www.heartandstroke.ca](http://www.heartandstroke.ca)

### HepNet

Resources to help you learn about the different types of Hepatitis, including the latest news and links.

Website: [www.hepnet.com](http://www.hepnet.com)

### Kidney Foundation of Canada

 Toll-free phone: 1-800-361-7494

**Website:** [www.kidney.ca](http://www.kidney.ca)

### Legacies Inc.

Legacies Inc. is committed to providing free information that is immediately useful to people involved in home care, hospice palliative care and health care leadership. The common feature of all our projects is the desire to help individuals, families and communities enrich their knowledge and skills so they can be more helpful to each other in times of great joy as well as great need.

**Website:** [www.legacies.ca/index.html](http://www.legacies.ca/index.html)

### Ontario Community Support Organization

Caregiver Services support family members and friends in their care giving roles by providing therapeutic counselling and relief from their care duties.

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

### Occupational Health Clinics for Ontario Workers (OHCOW)

OHCOW is a proactive team of health professionals committed to promoting the highest degree of physical, mental and social well-being for workers and their communities. At five clinics in Ontario a team of nurses, hygienists, ergonomists and physicians see patients and identify work-related illness and injuries, promote awareness of health and safety issues, and develop prevention strategies.

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

### Ontario Distress Centres

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

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

### Ontario Psychological Association

This association offers 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 phone: 1-800-268-0069

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

**E-mail:** [info@psych.on.ca](mailto:info@psych.on.ca)

### Sunnybrook and Women's College Health Sciences Centre – Regional Cancer Centre

This website provides a wealth of information on resources available to cancer patients and their care givers.

**Website:** [www.sunnybrook.ca](http://www.sunnybrook.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 an occupational disease and referrals to professional support services. It also promotes public awareness and accountability for workplace health and safety.

☎ Phone: 519-685-4276

☎ Toll-free phone: 1-888-567-9490

Fax: 519-685-1104

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

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

## Books that may help

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

### *All is Not Lost*

**C. Leslie Charles**

Excellent book on grief and loss. It provides an understanding and compassionate look through parables.

### *A Time to Grieve*

**Carol Staudacher**

A compilation of personal reflections on the grief experience.

### *Being Sick Well: Joyful Living Despite Chronic Illness*

**Jeffery H. Boyd**

Nearly half of the U.S. population suffers from a chronic illness, from back pain to brain tumours. Boyd shows sufferers and their loved ones how to live fully in spite of their condition.

### *Chronic and Terminal Illness: New Perspectives on Being a Care Giver*

**Sheila Payne**

Well researched book documenting the experiences of care givers for chronic and terminally ill family members. People in the health care field will find this book particularly interesting.

### *Everywoman's Money Book*

**Betty Jane Wylie and Lynne MacFarlane**

A useful book about investing and handling money, particularly geared to women who aren't used to managing their finances.

### *Get Over It*

**Audrey Stringer**

Bereavement counsellor Audrey Stringer offers support and guidance in overcoming the pain and grief of loss, relating it to all family members.

### *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.

### *Life's Losses: Living through Grief, Bereavement & Sudden Change*

**Betty Jane Wylie**

The author writes about the pain of loss with the compassion and insight of a woman who has lived through it.

### *Living with Life-Threatening Illness*

**Kenneth J. Doka**

A hands-on guide for patients, families and care givers towards living an affirming existence while facing the physical and spiritual traumas of life-threatening illness.

### *Now What*

**Dr. Bill Webster**

A book that assists with the practical realities of managing grief.

### *When Men Grieve: Why Men Grieve Differently and How You Can Help*

**Elizabeth Levang**

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

## Closing Thoughts

While it is important to focus on your physical needs when you are ill, it is important to accept that you also need to take care of the rest of you. Your illness may leave you feeling powerless and frustrated. Draw upon every available resource to help you through all aspects of your illness. It is vital that you take control of your physical, social and emotional healing process.

Do not hesitate to make decisions for yourself. Plan how each day will unfold to the extent that you are able. This will help you feel more in control of your life again. Remember that the illness that has changed your life so dramatically is also a rare experience. Your choices and decisions are always important and significant in determining the course and quality of your life.

Focus on a hobby rather than emphasizing your current limitations. Doing something you love will help shift your focus from disability to creative ability. A hobby by its very nature of engaging your time and energy, can offer a constructive cure for monotony and boredom.

Be gentle with yourself. There will be many moments of intense sadness, anger and frustration. Your body and soul are both hurting and in need of healing. Focus on the steps you choose to take each day, small or large, few or many, that will move you through the balance of your life.

### Loved ones and care givers

A new found strength and closeness are uncovered with you to communicate and share deep feelings about your experiences with your family and friends.

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 each other up in moments of apparent weakness will also allow you to share and rejoice in discovered strengths.

Care giving for a serious illness requires a lot of strength. Care giving requires that you become focused on the care and nurturing of your loved one. Care giving is intensely absorbing and intensely demanding of your physical, spiritual and emotional being.

Taking care of yourself is important in determining how useful you will be in caring for your loved one. Plan your self-care moments. Develop a list of activities that will refresh and energize you.

