



Assisting Caregivers Today (ACT) Care and Career **EMPLOYEE** Checklist

Instructions: The purpose of this employee checklist is for employees to understand ways to utilize employer benefits and programs that might assist them (1) while providing care or assistance to someone due to illness, disability or disease and/or (2) to prepare for a future time as a caregiver, which in many instances is unplanned or unexpected. As an employee, use this checklist to review, select and keep track of benefits that might benefit you as an active or future caregiver. You can also have the checklist with you when meeting with Human Resources representatives and to monitor your selections.

What can I do to get the most employer support while providing care or to plan ahead?

Engage with Human Resources

- Schedule a meeting with your Human Resources department to review the information below

Your Care Recipient's Employer Benefits

- Review access to **Employee Assistance Plan** benefits
 - Typically provides 3-5 counseling visits at no cost for care recipient or caregiver (plan limitations may apply)
 - Schedule a meeting following news of diagnosis/prognosis to meet with professionals who can help you manage change
- Review **Medical Plan** benefits
 - Any special case management programs available to your care recipient to manage their medical care (e.g., nurse navigator)?
 - In-network providers will generally save money, while out-of-network providers usually have higher deductibles and copays. Consider the care recipient's treatment needs. When feasible, reducing costs can allow for spending elsewhere for the care recipient and caregiver.
 - Consider telehealth options when available
- Review **Hospital Care** Insurance (if offered)
 - This voluntary benefit provides financial support through reimbursement for in-patient hospitalization (typically \$100 per day for up to 30 days; \$200 per day for ICU stay).
- Review **Long-Term Care** Insurance (if offered)
 - This voluntary benefit can support Nursing Home Care, Home Care, and Assisted Living Care pending plans. There could be enrollment limitations for pre-existing conditions.
- Review **Critical Illness** Insurance (if offered; sometimes offered by vendors like Aflac)
 - This voluntary benefit provides reimbursement for certain critical illnesses such as major heart attack, stroke, invasive cancer
- Review **Health Savings Account (HSA) / Flexible Spending Account (FSA)**
 - These plans can be used to reimburse for healthcare costs not covered by the medical plan (deductibles, co-pays).



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Adjust Your Work Schedule

- Utilize Time Off balances (vacation, sick and personal)
 - Ask how your time off can be best utilized to support your time away from work
 - Some states require employers to offer Mandatory Paid Sick Leave
- Use your employer Paid Time Off Donation Program (if provided)
 - This type of program provides paid time off to employees if the employee no longer has time off available; the program is typically funded through employees donating their unused time off
- Apply for a FMLA Leave (if necessary), FMLA is a Federal benefit required for employers with 50 or more employees, which offers unpaid leave for a 12-week period for an employee's medical condition or to care for a family member.
 - FMLA can be continuous or intermittent
 - FMLA tracked on a rolling 12-month basis
 - FMLA protects your position during the leave period; employers required to offer same or similar position upon return to work
- Apply for a State Paid Family Leave in addition to FMLA (if applicable)
- Inquire about **Flexible Work Arrangements** that may be available
 - Can you temporarily change your employment status from full-time to part-time?
 - If so, will you still be eligible for benefits?
 - Can you change your work hours to support your caregiving needs?
 - Can you work remotely?
 - Consider becoming an independent contractor if you have a skill set that supports a consulting opportunity

Consider Financial Supports

- Dependent Care Spending Account - use for formal care
- Health Care Spending Account / Health Savings Account - file claims to receive immediate reimbursement
- Disability Insurance
 - Apply for short- or long-term disability benefits when eligible (core or voluntary options might be available)
 - Apply for temporary and/or permanent disability benefits available through state and/or federal benefit programs (social security benefits)
 - Dependent upon severity or length of illness, check into early payouts on life and retirement benefits



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Plan for Future Caregiving

- Review and change benefits during employer's Open Enrollment period to consider the above options
- Consider engaging early in Retirement Planning options
 - Take advantage of employer matching contribution to support financial wellness
 - Review the retirement plan document to see if an early distribution and/or death benefit is available
- Consider Long-Term Care Insurance for self and possible future care recipients
- Consider Voluntary Life Insurance
 - Take advantage of any special Open Enrollment periods that allow employees to elect life insurance without evidence of insurability
 - Review the life insurance plan document to see if an early death benefit is available
- Consider Disability Insurance
 - Benefits are provided during time away from work (short- or long-term disability)
 - Apply for temporary and/or permanent disability benefits available through state and/or federal benefit programs (social security benefits)

Consider Sharing Your Experience

- Share your story and what you've learned (if you feel comfortable)
- Participate in a support group if helpful
- Be a peer mentor and educate others if helpful

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Recommendations might vary over time and depend on your own circumstance.

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