

# PATHWAYS TO INDEPENDENCE

SEPTEMBER 29<sup>TH</sup>, 2021, 1:30PM TO 3:30PM

ZOOM VIRTUAL PEER GROUP MEETING NOTES

**Hosted By:**

**Paul Gauthier,**

Executive Director

Individualized Funding Resource Centre Society

**Ruth Marzetti**

Executive Director

Technology For Living

**Guest Speakers:**

Taylor Danielson, Technology for Living,

Nancy Lear, Technology for Living

Hilary Currie, Individualized Funding Resource Centre Society

Tim Louis, Association of CSIL Employers

George Tomlinson, Georis

Shawn Perryman & Jordan Armstrong, Vantage Corporate Benefits Advisory



The goal of Pathways To Independence meetings are for peers to come together and share information and updates on current issues facing people with disabilities. More than ever, people with disabilities must come together as a unified group. How we support each other through crisis and every day hurdles will strengthen us as a community and as individuals. Living independently is a choice and comes with challenges. Through unification people with disabilities make a difference; each voice is important.

**The September 29<sup>th</sup>, 2021, meeting was attended by approximately 88 people.**

## Table of Contents

<b>Technology for Living</b> .....	2
<b>Simon Cox Student Design Competition with Taylor Danielson</b> .....	2
<b>Technology for Living Updates with Nancy Lear</b> .....	3
<b>Community Updates with Paul Gauthier</b> .....	4
<b>September 30<sup>th</sup> National Day for Truth and Reconciliation</b> .....	4
<b>COVID-19 Mandatory Vaccination for Workers with Hilary Currie</b> .....	6
<b>What does it mean for you?</b> .....	6
<b>Vaccination Proof of Vaccination, QR Codes and Verifier Apps</b> .....	6
<b>BC Human Rights and COVID-19</b> .....	9
<b>Tips on Informing Employees</b> .....	11
<b>Association of CSIL Employers Updates, with Tim Louis</b> .....	12
<b>Communications with the Ministry of Health</b> .....	12
<b>The IFRC Personal Protective Equipment (PPE) Project with George Tomlinson, Georis</b> .....	13
<b>CSIL Employee Benefit Package, with Shawn Perryman and Jordan Armstrong, Vantage Corporate</b>	
<b>Benefit Advisory</b> .....	14
<b>Contact Shawn Perryman &amp; Jordan Armstrong</b> .....	20
<b>Upcoming Pathway Meeting</b> .....	21
<b>Date &amp; Time</b> .....	21
<b>Agenda</b> .....	21

## Technology for Living

### *Simon Cox Student Design Competition with Taylor Danielson*

Welcome everyone to *The Seventh Annual Simon Cox Student Design Competition*, facilitating greater independence for people with disabilities by encouraging creative and assistive technology. The competition brings together post secondary students with our peers, to find solutions for their everyday problems.

The competition is an opportunity for us, the peers, to work with student teams to develop a unique idea for a device which would augment independence.

The competition is a momentous event, creating 3D models for our two most promising concepts. Who will be the next leader in the field of assistive technologies? There's only one way to find out; join the competition today!

**To watch the 2022 Simon Cox Student Design Competition Trailer** [Click Here!](#)

The video demonstrates a Blanket Remover with our Peer Facilitator Nancy Lear, which was developed a few years ago and I am here today to ask you for your ideas. Currently we have a lot of student teams interested in participating but lack new, exciting ideas for them to develop and build.

Terry LeBlanc has given me permission to share his submission for this year's competition. Terry would like a lightweight series of sensors to run along a muscle group. He is unintentionally clenching and would like an audible warning to let him know that he is clenching his muscles and needs to relax them. The clenching becomes quite painful and is inhibiting his independence when he cannot function due to sore muscles.

#### **Comment from Terry LeBlanc:**

We scientists call it biofeedback. You described it correctly and this weather is a great reminder for everybody that brings their shoulders up around their ears like mine do. That once I started doing it, there would be a beep that would get faster, or lesser, the intervals between beeps would tell me that I am clenching that muscle, so need to relax.

**Peer Comment:** A small pad or cushion that can be inflated or deflated by turning on a switch, much like a mini Roho.

**Peer Request:** We would really appreciate a heavy sliding door opener for independent safety reasons.

**Taylor Danielson:** This is something you have mentioned to me before. You are looking for something that would open and close a sliding glass door. I will add your ideas to our list of potential projects.

#### **Peer Comment:**

There is a device that will open a sliding door. I am not sure if they have tried it yet, it is called the auto slide. I received it from Technology for Living, as part of the TIL Program. I do not know if maybe it is more of a costly quote for heavy duty, but the auto slide works well for me.

**Peer Request:** I would like to develop a device to help me leash and vest my service dog independently.

**Peer Request:** I would like Hoyer lift type boom that attaches to a power wheelchair for out of home transfers for vehicles, hotels etc.

**Peer Request:** A higher, portable headrest to increase comfort in an airline chair that is too low for a tall person.

**Peer Request:** A pressure mapping system that will alert you when too much pressure is on vulnerable body areas.

**Peer Request:** A device like a tire gauge that would sense when the air pressure in a Roho cushion is low; my son's cushion can have slow leaks and he bottoms out.

**Taylor Danielson:** That already exists. Roho can come with pressure gauges built into them. It is not as easy as you would like; it is a specialty seat, not an add on unit, it is internal in the seat. I can add it to the list and will follow up with most of you.

**Peer Comment:** Last competition year I entered the competition for a tabletop extender. It worked out somewhat, but it is not quite right. It is not as easy to use; it is not as adjustable as need be. I did not know if there is any way to continue with that process or not.

**Taylor Danielson:** I will email you to find out more of what you are dealing with.

**Peer Comment from Nancy Lear:**

To address the concern with respect to a new device that might not work as good as you thought it would. I worked with the students with the Bed Blanket Remover, and it took two to three years to get to the point where it is good for me now. The students are very adaptable to work year after year to fix the problems. Please keep on with that project, I am sure they will get it to where you need it to be.

**Taylor Danielson:** All requests have been noted. If anyone has any more ideas, please email me. If you have an idea which you need help with formulating, making it a little bit better where you feel comfortable moving forward developing the idea, I am more than happy to talk to you about that.

I will follow up with whomever has submitted ideas, thank you very much; this has been great.

Taylor Danielson

Email: [tdanielson@technologyforliving.org](mailto:tdanielson@technologyforliving.org)

**Paul Gauthier:** Thanks for Technology for Living for continuing to put people with disabilities in the forefront of technology. We, the peers at Pathways, were honoured to be part of the team of people that got to select the winners last year. We were excited to be part of that.

*Technology for Living Updates with Nancy Lear*

**Announcement – The Peer Hub:** I am very excited to announce that we are launching a new peer group from Technology for Living called **The Peer Hub**. Our first meeting is on Tuesday October 5<sup>th</sup> from 1:30pm – 230pm, virtual doors will open at 1:00pm for casual chat, and for IT Support.

This meeting is a question and answer period with Dr. Jeremy Road and two of Technology for Living Respiratory Therapists. We will be discussing the Philips Respironics Recall 2021, on all the trilogy Vents and Bipaps machines.

**Update:** If you were not able to attend this event and require information or support, please contact Nancy Lear at her email provided below.

**Accessible Nature Wellness Program:** I would like to thank the Pathways Peers for taking part in the three installments; already presented. Technology for Living will team up with Eco Wisdom partnered with Paul at the Individualized Funding Resource Centre Society to bring this worthwhile health initiative to the peers. It was highly successful, so please stay tuned for more updates for future dates.

**Peers on Pages (POP):** TFL is gearing up for our second year of Peers on Pages! POP is six free and exciting, peer led creative writing workshops. Check out the TFL website to learn about POP and to register for the workshops beginning in November

**For Peers on Pages website page, [Click Here!](#)**

TFL will be sending out a MailChimp announcement very soon, with all the details for you to register so check your inboxes (and junk boxes) for further details. Thanks, Paul, for this opportunity; I hope to see everybody soon.

Contact Nancy Lear with your feedback and if you are interested in attending these meetings.

Email: [nlear@technologyforliving.org](mailto:nlear@technologyforliving.org)

### Community Updates with Paul Gauthier

#### *September 30<sup>th</sup> National Day for Truth and Reconciliation*

Many of you have been starting to receive emails advising you that the Health Authorities are going to reimburse CSIL employers who make the decision to observe the National Day for Truth and Reconciliation as a statutory holiday. It is not mandatory but recommended.

The Province of BC has not yet made a decision on whether they will adopt this day as an official Statutory Holiday. We can anticipate a decision over the next year. The reimbursement is for this year and subsequent years have not yet been addressed. They will be continuing to communicate with Indigenous groups to discuss what is the best way to honour them going forward.

I am happy to say that Kim Ho is joining us today. Kim is with the Individualized Funding Resource Centre Society; she is our accountant and manages payroll for many of our clients.

What this means for employers, we are going to have additional financial ability to provide the regular statutory payment for our workers. If we decide to do that, as it is still a choice for employers in British Columbia, the Health Authority will reimburse CSIL Employers for this expense.

**If you are observing the day as a Statutory Holiday:**

As an example, if you are planning to offer that stat day and have an employee who is going to be working that day, and they qualify normally for a Statutory Holiday, you will pay them their time and a half as you normally would for an official Statutory Holiday.

Those who are not working on that day would be entitled to their Stat average. There is an Excel form to complete called Appendix A.

The deadline to submit the Excel sheet was October 15<sup>th</sup>.

**Question:** I did not receive the information, I had it forwarded to me today by another CSIL Employer who called me to ask, if I was doing this, I said no I do not know anything about it. She sent it to me, and I am wondering if I have enough in my surplus; maybe \$300. Can I just take it out of my surplus and write them a note to say I am taking it out of my surplus instead of filling out all those forms?

**Paul Gauthier:** This has been rolled out very quickly, I want to congratulate the Ministry of Health to provide this to CSIL Employers. Regarding your question related to utilizing your surplus, you are allowed to do it that way if that is something you want to do in order to avoid the paperwork. You just need to be aware that the money is available there for you if you would like.

**Peer Comment:** I was going to ask the same question as I assumed that taking it out of surplus is cheaper.

**Answer:** It is less work for you for payroll, there is that choice. I know that many people are in this situation where they do not have a very large surplus. This will be very helpful to them; I look at it like the pandemic pay, it is the same kind of process that we are needing to go through.

**Question:** Looking at the spreadsheet, there is a box that says Benefit Cost Impact Column E. It says cost for additional staff benefits related to the extra premium. Do you have any insight on what that means? Are they talking about the deductions for federal tax?

**Kim Ho:** Benefit costs is mandatory employer related costs which is CPP, EI, Vacation pay, and WorkSafeBC.

**Peer:** Only if you pay someone overtime?

**Kim Ho:** There are two things in the Stat Holiday; when somebody works on the Stat holiday, we pay them overtime and then when someone doesn't work the day, but are entitled to Stat holiday average day pay.

**Peer:** Yes, but if you are not paying anyone overtime and it is just a normal Stat holiday for everyone, should we claim those MERC's?

**Kim Ho:** Yes, we will claim that on Box D, costs for additional day off with pay.

**Question:** Are we allowed to take funds out of our surplus and then be reimbursed from this extra government funding?

**Answer:** Yes you are.

**Question:** Clarification, is it only for the staff people that work that day, September 30th?

**Answer:** No, it is for people that are eligible for Statutory Holidays in general. It operates the same as you would with any other Statutory holiday. The person who works a day might get the time and a half but if somebody did not work that day, they are eligible for that average, then they are entitled to their stat average, just like any other Statutory holiday.

**Update:** If you did not receive communication from your Health Authority and you are learning about this after October 15<sup>th</sup>, you may choose to inform the Health Authority that you were not advised of the reimbursement procedures and the cut off date for the submission and ask if an exception can be made in your case. Include your documents when you make your request.

Email Paul at [paul@ifrcsociety.org](mailto:paul@ifrcsociety.org) for a copy of your Health Authorities original documents.

### COVID-19 Mandatory Vaccination for Workers with Hilary Currie

Effective October 26<sup>th</sup>, COVID-19 Vaccinations will be mandatory for anyone who works in a health care facility, including students, physicians, residents, contractors, volunteers and all other health-care professionals. It also applies to people who work in home and community care locations, including client homes.

1. By Oct. 24, people will need to have been fully vaccinated with two doses for at least seven days.
  - a. So, their 2<sup>nd</sup> vaccination will need to be administered on or before October 17<sup>th</sup>.

The order has not yet been uploaded on the Provincial website. However, below is the link from the Province of BC YouTube channel in which Dr. Bonnie Henry reads the Order to the public.

Dr. Henry reads the Order at the 21:41 mark of the video. [Click Here!](#)

#### *What does it mean for you?*

1. This can be tool for employers to enforce vaccinations if they choose to do so.
  - a. The enforceability in the home from the Health Authority is unclear at this time.
  - b. However, if you as the employer have chosen to have vaccinated employees only, there is this a health order to support you in your decision
2. We received feedback from a peer, who has chosen not to enforce it, who stated that their health authority told them they would not enforce mandatory vaccinations with his staff.
3. There is mixed information so at this point you as the employer can make the decision you are comfortable with
  - a. We will provide updates as they are released to the public
4. If anyone has experiences and feedback from the health authority on this, please let us know.

#### *Vaccination Proof of Vaccination, QR Codes and Verifier Apps*

##### **Proof of Vaccination**

There are multiple reasons why you may take the steps to get proof of your employee's COVID vaccinations.

1. You may be a person who is at high risk for COVID-19 and want to ensure your safety at all times.

2. You may have new staff and do not know them well yet.

I have confirmed with Healthlink BC that the Provincial Government have given employers the full right to receive proof of vaccination, including to be able to electronically scan for confirmation that their staff is Vaccinated.

**Please Note: Your employee vaccination policies should be in place, with all staff notified of the job requirement, before you examine their proof of vaccination.**

### Vaccination QR Codes

Vaccinated people can access the provincial Health Gateway to upload the QR code to their cell phones.

1. If you've not already done so, you can obtain a printed code or a code downloaded to your phones
  - a. To access your information on the site, they only ask for your Personal Health Number, Date of Birth and one of your vaccination dates.
2. **DO NOT** share your QR code on social media. This is a personal health document.

**Proof of vaccination and the BC Vaccine Card.** To obtain yours [Click Here!](#)

### QR Code Verifier

The news agencies reporting that fake Vaccine codes and cards are being used by travellers attempting to enter Canada and E-Commerce websites such as Amazon, Etsy and eBay are selling packs of blank vaccination cards and covers.

**Update:** On October 1<sup>st</sup>, 2021, CBC News reported that there is one seller offering fake proof of vaccination cards or QR Codes for the residents of several employers, including British Columbia for \$200, payable in Bitcoin or Ethereum Cryptocurrencies.

A person can be fined up to \$750,000 in Canada for carrying fake COVID vaccination cards.

**However, if you wish to verify the validity of proof of vaccination, you are entitled to do so. This is not a requirement, but a personal decision.**

A QR Code verifier can read both the print and digital version

To confirm that code is live (real) and if you want to confirm when they had their last vaccination a QR Code verifier will provide you with the following information.

The QR code only stores the absolute minimum level of information and is not connected to other health records.

1. First and last name
2. Date of birth
3. Dates of vaccination
4. Type of vaccine
5. The lot numbers of the doses you received
6. The clinic location where you received your doses

Employers, Restaurants, Events, businesses and services etc. use a QR Code Verifier App.



1. You can download the BC Vaccine Card Verifier app from the Apple App Store or Google Play Store.
  - a. The apps are free to download and works on smartphones and tablets.
    - i. For iOS devices (iPhone /Ipad) [Click Here!](#)
      - Requires Apple iOS 11 or later
    - ii. For Android devices [Click Here!](#)
      - Requires Android 8.1 or later

### How to use the QR Code Verifier App

With an internet connection, download the scanner app to your device. You can download the app on multiple devices for free.

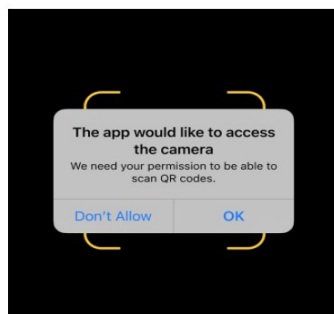
After you've finished downloading, you can continue to use the app offline. No internet connection is required to scan QR codes.

1. QR Code Verifier Apps will read digital codes and printed codes
  - a. Printed codes must not be folded, creased or wrinkled

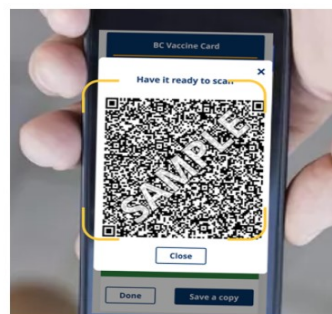
A QR code is the square shaped image and is a type of bar code that can be read by a digital device. B.C. is using the SMART Health Card QR code format, a requirement of the federal government. This means the QR code only stores the absolute minimum level of information and is not connected to other health records.

#### How to scan a vaccine card

Allow access to camera



Scan a digital card



Scan a printed copy



#### What you'll see after scanning

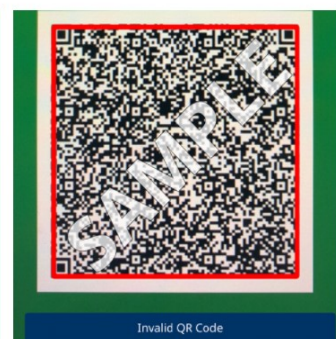
Partially vaccinated



Fully vaccinated



Invalid QR code



## Privacy

The QR Code is a personal document. You are not permitted to take a photo of someone's vaccine card, even if they consent.

If your employee is concerned about privacy, you can tell them:

1. The BC Vaccine Card Verifier app does not store any data
2. The QR code contains the minimum information required to verify a vaccination record
3. The vaccine card system is not connected to any other health record

## Do you require assistance?

If you need assistance implementing your apps, either your own vaccination card or the code verifier, or just have questions, you can speak to an agent at: 1-800-838-2323, seven days a week, 7:00am to 7:00pm (PST).

## *BC Human Rights and COVID-19*

Throughout the Vaccination period for COVID-19 the question of making it a job requirement has come up among the CSIL employers and the businesses in the community.

When I spoke with BC Employment Standards, their position was that the employers could make it job requirement and be treated like any other job requirement.

They further stated that an employer could dismiss if the employee did not meet the job requirement, however, as it was a new territory and had never been challenged, they did not know if this position would stand up if challenged in a complaint.

In July of 2021, BC office of Human Rights released their Human Rights approach to "proof of vaccination during the COVID-19 Pandemic."

This is a 12 page document which I have uploaded to Pathways on the IFRC website, but I'll give you some Key takeaways today, which are relevant to people with disabilities who employ personal care staff.

The document is for everyone, and when you read it, you must apply your situation to the specific details in the document that relates to you.

## **BC Human Rights approach to proof of vaccination during the COVID-19 Pandemic**

The relevance is that people with disabilities are at a very high risk should there be exposure to COVID. The wording is excerpts from the Guidance, as it can be interpreted as relating to employers with disabilities. The use of the word Employer means all employers, so when you read through the document you need to interpret their information as it relates to your situation.

1. Employers can, in some limited circumstances, implement vaccination status policies, but only if other less intrusive means of preventing COVID-19 transmission are inadequate for the setting.
  - a. You can determine that masks and gloves do not adequately protect you from COVID, should a worker carry it into you.

2. Vaccination status policies (i.e. job policy and job requirements) should be justified by scientific evidence relevant to the specific context to proportional to the risks they seek to address and necessary due to a lack of less intrusive alternatives.

Scientific evidence is that diagnosis of the disability and other medical conditions can be justified by the known results of COVID for people with compromised immune and respiratory systems

3. No one's safety should be put at risk because of other's personal choices not to receive a vaccine.
4. If the reason your employee has not been vaccinated is due to an access problem (i.e. you live in a rural area), an employer should do all they can to help that person get vaccinated.
5. Those who are marginalized in our society are most likely to experience harms associated with the pandemic. Vaccination status policies may further perpetuate inequities that affect vaccine access and uptake. **However, such policies may also protect people who are not vaccinated due to inequities. The details matter.**
  - a. *There are some people who are unable to get fully vaccinated due to underlying health conditions,*
  - b. *There are many people who's health conditions are of such great concern that even catching a mild version of COVID after vaccination could put them at risk.*

5.1 This number 5 can be utilized by both the employer and the employee. While we don't want to create inequity for employees who cannot get a vaccination due to an underlying health condition, your risk overrides that.

This is a difficult decision, but one that must be weighed for the ultimate good. You have the right to be safe, but so does your staff. Respecting Human Rights is critical but respecting your rights and your safety is as critical. It is your home, so you can make this policy in favour of your safety.

### What does this mean for you?

1. This means you have a right to minimize the risk of COVID-19 exposure by putting a vaccination policy into place for your staff
  - a. A workplace policy that makes COVID vaccinations a job requirement.
2. You can implement vaccination status policies, but only if other less intrusive means of preventing COVID-19 transmission are inadequate for the setting.
  - a. You can determine that masks and gloves do not adequately protect you from COVID, should a worker carry it into you on their person.
  - b. The close proximity to you when they carry out the care routines puts you at higher risk.
  - c. Sadly, and repeatedly, we have read of countless COVID outbreaks in care homes and facilities regardless of staff wearing masks and gloves.
  - d. Statistically infection still happens when people where PPE, because there is still room for contamination via human error or not having the right PPE.
3. You have the right to be safe.

### *Tips on Informing Employees*

1. Provide all staff with written notice of the Job Requirement Change
  - a. Provide to all staff, even those whom you know are vaccinated.
    - i. If you have an employees guidelines document, update the document and send each employee new copies.
    - ii. Request proof of vaccination
    - iii. State that staff who do not comply are subject to dismissal
2. Advise that you have made this decision because no one's safety should be put at risk because of other's personal choices not to receive a vaccine.
3. Point out that based upon the work environment and the proximity of care, other less intrusive means of preventing COVID 19 transmission are inadequate to the setting.
4. If you live in a rural area, an employer should do all they can to help that person get vaccinated.
5. While employees want to be heard, do not engage in long debates as that will only serve to exacerbate negative feelings, but keep it simple by stating that you appreciate their input but "the decision is final".

The full Human Rights document is on the IFRC website under Pathways. You can open it and download it to your computer to study.

To view the Document [Click Here!](#)

If you have questions, please contact Hilary at [hilary@ifrcsociety.org](mailto:hilary@ifrcsociety.org)

**Question:** I have an Anti-Vaxxer employee, two of them have been fully vaccinated but the other one never did. I finally had to ask her, she said she did, but I do not believe her. How do I ask her for proof?

**Answer:** It is difficult to go through this process with an employee with whom we have a relationship. You have built relationships because they may have worked for you a long time. Sometimes you just cannot change how other people think, but at the end of the day, you now have the right to make vaccination a job requirement.

The BC Human Rights has come up with this new policies, or new directive, which support the employers right, under appropriate circumstances, to protect themselves. You have the right to protect yourself and sometimes it does lead to a difficult decision.

**Update:** On Friday, October 8<sup>th</sup>, Dr. Henry made an update to the Provincial Health Order requiring COVID-19 immunization for all those working in long term care and assisted living is in effect. The similar order for acute care and community care will be in effect on October 26<sup>th</sup> and that they apply to health care workers in all settings. *"Together these orders apply to healthcare workers in all settings and all workers in all healthcare settings. It is very broad for the very reasons that we know that these are settings where transmission causes strain on the system if healthcare workers are infected but can also mean transmission to those who are most vulnerable to severe illness."*

**Please Note:** The original video was removed from the BC Provincial Government YouTube account and replaced with a video that does not work. The following update provides clarity on Vaccination mandates and directives.

**Update:** Thursday, October 14<sup>th</sup> 2021, Order of the Provincial Health Officer: HOSPITAL AND COMMUNITY (HEALTH CARE AND OTHER SERVICES) COVID-19 VACCINATION STATUS INFORMATION AND PREVENTATIVE MEASURES, was issued.

The following paragraph includes the CSIL program for community care and is on page 3.

*“community care” includes home nursing, nursing support services in schools, home support, mental health services, drug and alcohol services, continuing care services, health care or services provided under the **Choice in Supports for Independent Living program**, health care provided in an office or clinic, health care or services provided by a child development centre, supervised consumption services, overdose prevention services and public health services;”*

To read the Provincial Order [Click Here!](#)

### Association of CSIL Employers Updates, with Tim Louis

#### *Communications with the Ministry of Health*

Thank you for inviting me to this Pathways to Independence so that I can report on some positive developments.

As you all know ACE was very concerned that despite the ongoing COVID pandemic, all five Health Authorities, following the directives set out by the Ministry of Health, informed CSIL Employers that the Temporary exemptions would end on September 30<sup>th</sup> 2021. The ACE Executive communicated strongly that CSIL Employers were experiencing continued challenges, such as recruitment, due to COVID-19. On September 9<sup>th</sup> the Ministry of Health reinstated the temporary CSIL Policy exceptions, up until April 1<sup>st</sup> of 2022, with a following 90-day transition period ending July 1st, 2022.

I am not positive; those dates are simply aspirational. Nobody knows what the future holds for COVID percentages, within the population, but fingers crossed that the numbers decrease dramatically by then. Those dates will hold; it is certainly very possible those dates will be further extended.

Recapping the four exceptions;

1. Sick Pay exception; the guidelines say that sick pay is listed as an optional expense of 3% per year up till a maximum of five days per year, which is unbelievably low for most employers for more than a month, and the pay will be from the overall funding. Right now, the Health Authorities will allow a time limited exception for CSIL Employers to allocate surplus funding toward two weeks of pay for CSIL Employees required to self-quarantine.

If the CSIL Employers lacks surplus to cover the payroll burden, the Health Authority will provide temporary financial relief on a case by case basis.

It is unfortunate that they are only committing to providing financial relief if the employer lacks the surplus, and if you have been very disciplined and frugal and you have a surplus, you must pay for the two week quarantine out of that surplus. It is unfortunate the Health Authorities don't pay the two weeks, whether you have the surplus or not.

2. CSIL Employers are responsible for creating a respite plan, or back up service plan to ensure their care needs are met on a continuous basis. The Health Authorities may authorize those support services

from an agency in exceptional circumstances, such as short-term emergency coverage with prior approval.

However, the exception of the Ministry of Health allows Health Authorities to suspend the requirement to obtain prior approval to use agencies. You can now use an agency without prior approval.

3. The policy currently states immediate family members cannot be paid to provide care for a client unless an exception is approved by the Health Authority. The exception is that the Ministry of Health allows CSIL Employers to temporarily pay immediate family members including any family member who has been appointed power of attorney, or representative of the CSIL Employer.

This has been implemented for a time limited duration during the COVID-19 outbreak. CSIL Employers must continue to inform case managers of any changes in care. Including the hiring of immediate family members to mitigate risks associated with hiring immediate family members. The Health Authorities are encouraged to assess the quality of the service and the compliance with the CSIL Contract template.

4. The exception which allows employers to spend \$20 to \$40 per month on supplies required for universal precautions and safety supplies, such as masks, disposable gloves, and hand sanitizer. The exception is that all CSIL Employers will temporarily be permitted the expense greater than \$40 per month. If you need financial assistance, the Health Authorities will provide additional funding on case-by-case basis.

I want to give you more good news. We are pleased to let you know that Paul has been successful in getting the Ministry of Health to agree to resume regular meetings with the ACE Executives. Our next meeting is scheduled for late November and our top priority will be to try to obtain an increase in the hourly rate that CSIL Employers receive.

**Paul Gauthier:** The other good news is that they are willing to engage with us around assessments. I would like to thank Tim and Ken Kramer for continuing to make sure that people with disabilities are being heard and that we have continued to see positive responses like the pandemic component being extended. If it were not for you and Ken, we would not have that extension for another six to nine months, so we thank you so much for that.

### The IFRC Personal Protective Equipment (PPE) Project with George Tomlinson, Georis

The IFRC PPE Project is still available. We now have level three masks and medical grade gloves available. The price of masks and medical grade gloves have dropped substantially, and they are in much demand.

With the occurrence of the Delta Variance, people must be far more diligent in the steps they take to protect themselves, and having medical grade gloves, and masks will aid in that.

Anyone who is still working within close distance doing personal care, vaccinated or not, should be wearing a mask, especially with the Delta virus. We have become a little bit easier going lately but that is clearly not something we want to keep doing. The project has continued to keep a good stock of masks

and gloves because they continue to be in demand, and of course now they can continue to be expensed more with the exception.

**To shop or view available products [Click Here!](#)**

## CSIL Employee Benefit Package, with Shawn Perryman and Jordan Armstrong, Vantage Corporate Benefit Advisory

**Paul Gauthier:** For CSIL Employers and other provincially funded employers, one of the biggest challenges we have is around being able to retain workers. The challenge was to find a program which is flexible enough to allow us to hire only one employee, or seven employees and still provide attractive benefits. The Individualized Funding Resource Centre Society has been working with the talented team at Vantage Corporate Benefit Advisory, who understands the challenges facing private employers and they have created a comprehensive benefit package to meet their needs.

I'd like to introduce you to Shawn Perryman and Jordan Armstrong, Managing Partners of Vantage Corporate Benefit Advisory, to educate us about the new CSIL Employee Benefit Package.

**Please note**, that if you are a person with a disability or a family who supports a family member, and hire staff through CLBC or private funding, you will be eligible for this package.

### Introduction

We appreciate your time today; we have been working with Paul for the last couple of months on this program to create a benefit plan which would attract and retain great support staff. Typically, you would need a minimum of three people in order to have a benefit plan. However, what we have developed is a plan specifically for CSIL Employers where you can have as little as one person, with no health questions, and they can be covered.

The process is extremely simple, and we would like to show you what we have going on.

**To view the CSIL Benefit Package Summary Presentation [Click Here!](#)**

Vantage Corporate Benefit Advisory has been in the business for many years, and Shawn and I have the combined experience of over thirty years, which includes a lot of experience dealing with small businesses.

Shawn's been in the business for nineteen years, and I have, myself, fifteen years and employee benefits is all we do. Every day we talk to people about their staff so we are a full-service company. We are here to keep the process very simple because it does not have to be complicated. That is what we try to do with all our clients, and all the people that we work with.

We partnered with a company that has created a benefits program specifically for CSIL Employer's staff. It is very exciting and is in the final stages right now. In the next couple of weeks, everything will be finalized, but if anybody has questions or anything about the program ahead of the finalized date, we can get you some figures right away.

### **Why provide benefits to Personal Support Workers?**

Benefits is a form of compensation that is tax free to your staff. Staff pay tax on their wages, but benefits have a monetary value, and they are receiving them tax free. It keeps them healthy and keeps them engaged. With a benefits program, staff know that they are valued.

### **What is in a Benefits Program?**

Some of you may have a very good idea of what is in a benefits program, having been under a benefits program already or have administrated one.

### **Health and Wellness**

Health and Wellbeing is often impacted by environmental changes, especially over the last couple of years due to COVID-19. When it comes to mental health due to the pandemic, employees may need additional paramedical practitioners, whether it be massage Chiro, Physio, etc., just to keep them healthy, keep them moving, and keep them engaged on a daily basis.

The employees may be single, have a spouse, and/or may have children as well who they want to look after. It is very tax efficient as you receive all the benefits on a tax-free basis, and nothing has to go to the government when you receive them, which is fantastic.

### **What benefits are in general:**

There are different types of benefits, but what we are talking mainly about here is the health and dental benefits. That can include items from major medical expenses, whether that be prosthetics, wheelchairs, Sleep Apnea machines, insulin pumps etc., to prescription drugs, and paramedical practitioners, and out of country travel. \*Paramedical practitioners include massage, acupuncture, naturopath, etc.

It is quite common to take out travel insurance for travelling. The great thing about these programs is travel insurance is already covered under the program 24/7. If you go on a trip, or you decide to go across the border to get gas or go shopping, people do not always think about the emergency travel coverage, but that would be included as well.

### **When To Contact Us**

The first thing you would have to do is contact us, whether you want to contact us directly, or reach out to us through Paul. We will jump on the phone, or we can visit you or use Zoom.

1. We will discuss what your needs are.
2. How many people you have working for you.
3. What kind of benefits you might be looking for.
4. We can make recommendations or suggestions, if you do not know what to offer your staff.
5. We will make sound recommendations on what a good starting point might be.
6. We can talk about how to implement the benefit program for your team.

### **Plan designs, Benefits Available and what is covered**

There are four pre-set plan designs which we feel helps with reducing the amount of time it takes to make a final decision.

Sometimes choosing a benefit plan can be daunting and overwhelming, and no decisions are made because of that, so we have created four plans: Bronze, Silver, Gold, and Platinum.



- Short and long term disability are available for employers if you have three or more people.
- If you only have one or two people, then short and long term disability is not available.

### **Bronze**

- The Bronze plan starts at around 70% coverage for prescription drugs and overall health coverage. What that means is, if somebody is covered under a Benefits Program any expense that they incur, that is covered under the plan, 70% of that expense is covered by the insurance company and 30% comes out of their pocket
- Basic Dental Care including cleanings, scrapings, extractions, X rays, fluoride treatments, taking out wisdom teeth, etc.
- The Bronze plan also covers
  - Life Insurance
  - Prescription Drugs
  - Paramedical Practitioners
  - Vision care
- The Bronze plan does not include short or long term disability

### **Silver**

- With the Silver plan, the limits are a little bit higher, and it covers 80% coverage for prescription drugs and overall health coverage. What that means is, if somebody is covered under a Benefits Program any expense that they incur, that is covered under the plan, 80% of that expense is covered by the insurance company and 20% comes out of their pocket.
- Silver Plan Dental Coverage: Basic Dental Care including cleanings, scapings extractions, X rays, fluoride treatments, taking out wisdom teeth, etc.
- The Silver Plan also covers
  - Life Insurance
  - Critical Illness
  - Prescription Drugs
  - Paramedical Practitioners
  - Vision Care
  - Short and Long Term Disability Coverage

### **Gold**

- When you get to the gold plan, it covers at 80% coverage for prescription drugs and overall health coverage and it includes major dental at 50%.
- Gold Plan Dental Coverage:
  - Basic Dental Care including cleanings, scapings extractions, X rays, fluoride treatments, taking out wisdom teeth, etc.
  - Major Dental care procedures such as caps, crowns, bridges, and dentures, etc.

- The Gold Plan also covers
  - Life Insurance
  - Critical Illness
  - Prescription Drugs
  - Paramedical Practitioners
  - Vision Care
  - Short and Long Term Disability Coverage

### Platinum

- Platinum covers up to 90% coverage for prescription drugs and overall health coverage and it includes major dental at 50%. The cost of the plan will be higher, but they will cover more; the amounts and limits increase.
- Platinum Plan Dental Coverage:
  - Basic Dental Care including cleanings, scapings extractions, X rays, fluoride treatments, taking out wisdom teeth, etc.
  - Major Dental care procedures such as caps, crowns, bridges, and dentures, etc.
- The Platinum Plan also covers
  - Life Insurance
  - Critical Illness
  - Prescription Drugs
  - Paramedical Practitioners
  - Vision Care
  - Short and Long Term Disability Coverage

To view the CSIL Benefit Package Plan Breakdown, page 8 [Click Here!](#)

**Question:** I would like to know if it covers pre-existing conditions?

**Answer:** The benefit of these programs, which is something that we fought hard for and created specifically for CSIL, is it does cover pre-existing conditions. There are no health questions to ask and if there were prescription drugs or something that was covered before, it would be completely covered under the plan as well.

**Question:** I am wondering if an employee needs to work a minimum number of hours?

**Answer:** Typically, the insurance company says that the employee must work at minimum 20 hours a week. That is an average put in there to protect the employer so that at the end of the day if it is somewhere close to that and you want to offer it then that could absolutely be accommodated.

**Question:** Does CSIL funds pay for additional benefits cost for CSIL Employers?

**Paul Gauthier:** The CSIL Program allows you to pay employee benefits, specifically medical and dental. We are working with the government to look at other benefit components.

The major portion is medical and dental, and what you can do as an Employer is do a 50/50 cost share with the employee. What that means is that the 50% that you pay go towards the amounts that are allowed through the CSIL Program, the medical and dental, and the 50% that the employee pays, then can pick up on things like life insurance, long term disability etc.

**Jordan Armstrong:** About 90% of the people that we work with do a 50/50 split with their employees, so that is something to consider.

**Question:** What about claims rejected and coverage with which carrier?

**Answer:** If a claim is rejected, there can be multiple reasons why that happens. We are brokers; we deal with all the major insurance companies in Canada, and if something is more suitable for you outside of the CSIL Plan that is always an option. This was developed specifically for this circumstance. I do not know if that answers your question specifically.

For rejected claims go, we just want you to reach out because anything that is just not cut and dried and if you have specific questions, we can send that directly to a carrier and get responses in writing.

**Paul Gauthier:** I informed Jordan and Shawn that many people with disabilities have a difficult time getting access to these benefits personally. You can have discussions with them about adding yourself to the benefits plan as well as your employees. The CSIL Program is not going to pay for us to get those benefits, but it may be something for you to consider.

Many of you have told me that you have not been able to get life insurance, because you have disability. I am fifty years old and when I tried to get life insurance, they told me that they are going to view me as a sixty five year old. As a result, my premiums would be much higher.

Both Jordan and Shawn told me that they are happy to work with our group and to look at something in relation to this. This is something that has been burning in my mind and I am going to follow up Jordan and Shawn for us to be able to come up with something that might work.

**Question:** Who is the carrier?

**Answer:** The plans we have been building specifically for CSIL Employers is through Assumption Life. They have a fully digital platform and have been very accommodating. We are licensed with every single insurance company though. At the end of the day, if there is one that cannot do something, we have access to all that, but this specific product is absolutely underwritten through Assumption.

**Question:** Is this considered an alternative Chamber of Commerce?

**Answer:** That is exactly what it is, the Chamber has been around forever, and they are an amazing marketing machine. Smaller programs such as this have been developed to compete directly with the Chamber, because over the years, the Chamber's had to make several adjustments to their programs to contain costs.

One of those specifically is pulling their plan back to what they call a managed health care, prescription plan and will only cover the small list of generic prescriptions. If you need anything else that is not on that list, then if you are lucky, you will get covered at 50%. The Chamber has been around a long time, they have a great platform, but this is an alternative to the Chamber.

**Question:** Qualifying period?

**Answer:** If you decide to put something like this in place, it always starts in the first month. There can be a three-to-four-week processing period once the paperwork is sent to the insurance company.

For example, if you contacted us today, we would be looking at a November 1st start date. When you put a program like this in place for any new staff, there is usually a three-month waiting period. That is decided by the employer, because there is usually a three-month probationary period when you hire somebody new. There will typically be a three-month waiting period for them to be eligible for the plan. However, if you want to waive that waiting period and have them start right away when they join, then that is possible as well.

**Paul Gauthier:** I am getting a number of questions around costs. I know that it varies depending on what plan people choose. Can you provide any kind of give a ballpark figure?

**Answer:** There are values of the benefits that you receive. For example: Jordan spent \$2,000 on prescriptions, maxed out his massage and \$500 is for Chiropractor and \$500 maximizes the dental plan.

All the services are received tax free versus the alternative, which would be the employer pays for them and then they are a taxable benefit.

As far as cost goes, the number that we typically give out is a ballpark figure. Everything from the demographics to the bronze versus the platinum plan, any small change in that co-insurance from 70% to 80% to 90% makes a big difference. But when people want to know a ballpark figure in the simple math, it comes in somewhere around \$100 a month for a single and \$250 a month for a family, and a family can consist of spouses or spouses with one or 10 kids, it is all the same.

**Paul Gauthier:** Remember that if you are budgeting for your CSIL funds, if you are looking at a 50/50 split, we are looking at 50% with those numbers that Jordan has mentioned, that would be per employee if they are single, it is around \$50 from your CSIL funds, or \$125 if they are a couple and/or family.

You need to think about that when you are trying to implement it for two or three employees. It depends on how comprehensive of a package you would like; because if you add more components it will cost more. It sounds like you can come up with some good packages for everyone depending upon available dollars.

**Answer:** Shawn mentioned on demographics, that if you had a team of three twenty year old's, compared to a team of three fifty year old's, the costs are obviously going to vary. The older you get, the more expensive it gets, and typically there are more claims.

If you have an idea, you can send us an email and we can find out some costs for you, there is zero obligation if you do that. We can find out from the insurance company, and will let you know, then you can decide if it makes sense for you or not.

**Paul Gauthier:** I understand that there have been a couple of CSIL Employers that have sent you some information around their staff and what components they are looking for and you were able to come back with a few options for them to consider.

**Answer:** Yes, the new plan with those pre-set plan designs. Just to be clear, it is still in the works. We spoke with them about this today and that should be ironed out this month in October, ready to go into the final stages, but in the meantime, if anyone wants to see exact numbers, we can still put it together with the same carrier.

All we need to do to put together the cost spreadsheet to show you what the Bronze, Silver, Gold, Platinum costs would be. The process is, we send you a datasheet and we gather information to learn about the employees; their age, their occupation and whether they need single or family coverage and from there, the insurance company can put together the absolute accurate numbers, it is simple.

**Question:** Does medical include fertility treatments?

**Answer:** When it comes to specifics like that, just reach out to us individually and we can let you know what is covered.

Under fertility treatments, some insurance companies cover it under prescription drugs. Combination drugs tend to be covered as well, it depends; we would need to get the DIN number on those individual prescription drugs and what the questions specifically might be. Reach out to us personally, and we can find that out for you.

**Question:** Is there is a reason to go directly to a carrier?

**Answer:** There is a great reason. Number one, to get coverage for one or two people it is difficult in the market to find a plan that would cover that with no health questions.

Number two, you cannot go directly to a carrier because you must work through an agent or broker. If there is a specific insurance company that you are interested in, and you have at least three support staff, we can go to another carrier for you. It does not cost anything to use our services. We are paid by the insurance company. Let us know if you have any preferences and we can look into that for you,

**Question:** Would CSIL reimburse us for this separately, outside of our regular funding amount.

**Paul Gauthier:** If you are asking if CSIL will provide you with additional dollars specifically for employee benefits, the answer is no. However, you can use your allocated funding to go towards these benefits. Medical and Dental benefits are an allowable expense from your existing funding. If you are a new CSIL Employer, you may want to budget slightly less for wages so you can offer the tax free benefit plan.

If you are uncertain of how to determine if you can afford it, my team would be happy to look at your budget with you.

**Question:** Are common law couples included in the benefit?

**Answer:** Typically, if you have been living together for 12 months, then a common law would be covered in the plan under family coverage.

*Contact Shawn Perryman & Jordan Armstrong*

**Vantage Corporate Benefits Advisory**

Telephone: 604-788-8971

Email: [contact@vantageadvisory.ca](mailto:contact@vantageadvisory.ca)

Website: [www.vantageadvisory.ca](http://www.vantageadvisory.ca) or [Click Here!](#) to be taken directly there.

## Upcoming Pathway Meeting

### *Date & Time*

Wednesday, October 27th, 1:30pm until 3:30pm

### *Agenda*

1. Technology for Living with Nancy Lear
  - a. Peers On Pages (POP) Update
2. Employment Standards with Andres Barker
  - a. Andres comes with over 10 years of experience in Administrative Law, Discrimination, Freedom of Information, Worker's Compensation, General Practice, Civil and Human Rights, Employment, Labour Law, Wrongful Termination and Employment Contracts.
  - b. Andres will discuss issues commonly faced by CSIL Employers in relation to the BC Employment Standards Act.
  - c. Questions and Answers
3. Open Discussion

Peers are reminded that if they have a topic idea for a future meeting, to please send an email to [pathways@ifrcsociety.org](mailto:pathways@ifrcsociety.org)

**Pathways To Independence Peer Group Meeting Notes and pertinent documents are uploaded to <https://www.ifrcsociety.org/pathways>**

**THANK YOU FOR YOUR ATTENDANCE AND CONTINUED CONTRIBUTION TO THE MEETING!**