# EMPLOYMENT MATTERS

# MS IN THE WORKPLACE



# Managing MS in the Workplace

#### Introduction

Finding a job can be tough; this toolkit is designed to provide tips to help you succeed.

Multiple sclerosis often strikes in the prime of life – during the most productive years of many people's careers. The diagnosis can raise difficult questions, like:

- How is MS affecting your ability to do your job?
- What accommodations must your employer provide you?
- How long will you be able to work?

This uncertainty can be isolating, but you are not alone. There is an extensive support system to help you keep working while living with MS. Whether you're employed, considering a career change, thinking about leaving the workforce or hoping to get back in, this toolkit provides you with all the resources you need to get on track.

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# Are You Ready to Work?

While the difficult economy has posed a challenge for job hunters of all types, everywhere, people living with multiple sclerosis and other disabilities face even greater difficulties. Job hunting can be exhausting for anybody, but for someone who experiences symptoms such as fatigue or has a disability that makes daily activities difficult, it can be even tougher.

People with MS and other disabilities frequently feel like there's a strike against them before they even start their job hunt. They're often afraid of discrimination because, unfortunately, it does exist. There's a lot of misunderstanding and stigma about disability among both employers and employees.

#### Questions to Get Started

- Am I ready and fully motivated to search for employment and/or work?
- How will MS affect my ability to work? Am I aware of the symptoms I may experience, as well as triggers?
- What's my plan for beginning my job search or employment?
- Is my resume and cover letter template ready?
- Am I looking for full-time or part-time work?
- Will I have transportation to and from work?
- What is my physical capacity? Am I able to do the type of job I am searching for?
- Do I have the necessary skills and training for the type of work I would like to do? If not, how do I plan to get them?
- What phone number and email address will I list for potential employers to contact me?

# Recognizing and Developing Your Skill Set

Every journey starts with making decisions and planning. Your career and job search should be no different. The first important step you must take when looking for a new job is to know yourself. Recognize your own strengths and weaknesses and what you are looking for in a career. Take a good look at yourself and understand your personality, values and what drives you. The better you know yourself and your likes, dislikes, strengths and weaknesses, the better your chances are of finding a job that is the right match for you.

A few common questions you may ask yourself include:

- Describe your personality traits
- Identify your personal values
- List your work-related skills
  - If you have a particular job in mind, list the specific skills that you possess for that line of work
  - List your transferrable skills (skills that are good in more than one type of job)
- Identify skills you may need to acquire for jobs you are considering
- List your goals for your professional life
  - Short-term
  - Long-term

There are many self-assessments available online and through rehabilitation programs. A few assessments also are available on the employment page of the National MS Society's website: national MSsociety.org/workplaceoptions

# Job Search Techniques and Staying Motivated

When it comes to job searching methods, more is definitely more. More time, more contacts, more resumes, more resources, etc. are required to secure a position that best matches your skills, interests and needs. Most certainly, one size does not fit all when you're job hunting, so cast a wide net to capture your desired outcome.

## Getting and Staying on Track

- Expand your personal contacts: Many jobs are not advertised and are acquired instead through networking. Expand your personal contacts by joining professional organizations, business networking groups and community associations, or volunteer for a charity that might allow you to network with other professionals while serving. See page 8 for more tips on networking.
- Identify potential mentors: Recognize and contact individuals in your field of interest who have demonstrated success; seek their input and feedback in a non-threatening manner. Make it clear you are not making contact in order to a secure a position, but instead that you are seeking a mentor or adviser who may be in a position to offer objective input and direction. Be respectful of their time and availability.

- Harness the power of online resources. Social media outlets like Facebook, LinkedIn, Zoominfo and Ziggs.com allow you to post your professional profile, join groups relevant to your area of search or interests, connect with friends and contacts based on the nature of your connection to them (school, where you live or lived, former employment settings, etc.). Sites like Workbloom or MSNCareers offer online advice, resume templates, job descriptions and open positions. Monster, Hotjobs, Yahoo!, and CareerBuilder are just a few of many sites to which available jobs are posted and are widely used by employers of all sizes and industries.
- **Target specific companies** in which you have interest. Keep abreast of employment opportunities within those companies.
- Utilize the counseling or placement services offered by your college or university, no matter how long ago you may have graduated. They serve an alumni population and, at the very least, can offer resources for developing resumes, networking and otherwise seeking leads. Private employment agencies remain a source of opportunity, but be wary of those charging fees, or asking you to sign an agreement of exclusivity that may limit your exposure. Remember, too, that those charging employers fees may make you "unaffordable" to a prospective employer or their fees may influence your ultimate pay rate.
- Seek an internship or part-time position. While perhaps not fulfilling your ultimate professional goal, such opportunities offer you the proverbial foot-in-door exposure to the work environment, a chance to maintain or hone existing skills, develop new skills, interact with colleagues who may serve in a networking capacity, expose you to opportunities within the organization, and can fill or reduce employment gaps. However, don't to allow your part-time or intern work prevent you from seeking or finding your permanent placement. Carve out time to focus on your ultimate goal.
- Tap into government job opportunities through usajobs.gov and through state and local government job placement services.
- Check classified ads to identify open positions although many jobs are not advertised. Beyond newspapers, professional and trade journals often post help-wanted ads and may allow for a more targeted job search. Recognize, however, that especially in a hard labor market, ads will draw volumes of resumes, certainly offering the employer the greatest leverage. It is critical that your resume or application stands out, and that you follow up on resumes sent and applications submitted. Convey your ongoing interest in and enthusiasm about the position.
- Be clear about your objective. As much as a haphazard, disorganized approach to job search is unproductive, failing to truly understand and express your objectives will waste time and effort and lead to frustration for you, your contacts and prospects. Your resume and related application documents

should leave no question about your skills, objectives and value to an employer. Ensure that your contacts understand your skills and interests to maximize their efforts.

- Structure your day: Manage your job search as professionally as you manage your job. Establish a plan to direct you; review and refine it periodically. Set daily, weekly, and monthly goals and objectives. Be accountable to your things-to-do; diary your activities using a calendar to track your efforts; document your contacts and jobs for which you have applied. Act as your own boss, evaluating your performance as objectively as possible, and then change your approach as may be indicated.
- **Keep up with your field:** Staying on top of what's new in your field can help you feel connected to the work world and prepares you for an interview where you could be asked about the latest news in your field.
- Follow up, follow up, follow up. Be persistent and keep your contacts fresh. Stay in the sights of your allies, prospects and employers with whom you have interviewed or otherwise directly inquired. Often timing is a key factor in job search success. Standing out as a candidate just when a need arises will place you in top contention. Be persistent but not a pest by tailoring your ongoing outreach around the nature of the work, the business, and the interviewer. Follow the interviewer's lead in terms of the best means of ongoing contact (phone, letter, email or other).

## Staying Positive and Motivated

You've prepared your resume and cover letter, done some research on what jobs are out there, submitted your application to several jobs, even gone on a few interviews -- now what? Try to stay motivated and positive during the job search process. There will be waiting periods and you may be turned down on several offers. Do not be discouraged, keep plugging away, and think of each interview as "practice"- you will eventually land a job.

To help stay positive during the job search, remember to take care of yourself. Regular sleep, exercise and good nutrition are important. Celebrate small successes along the way. Surround yourself with positive people. Lastly, be persistent! Keep going until you find a job. Persistence means keep applying, email companies, follow up, set and meet your goals, and utilize all available resources.

# Keys to Successful Networking

Networking is all about making connections and then using those connections to continue making more – that eventually lead to you meeting your goal. In an increasingly competitive world, networking has become crucial to success, no matter what your goal is. Networking comes naturally to some, but is a skill that can be developed with practice and the right tools!

## 10 Tips for Successful Networking

- 1. **Develop the right attitude:** Be approachable, smile and enjoy the opportunity to meet new people.
- 2. **Make the first move:** Prepare open-ended questions ahead of time and use them to get a conversation going. If you are at a networking event, look for individuals standing alone and don't be afraid to approach them.
- 3. **Prepare an introduction ahead of time:** Prepare a short introduction of who you are and what you do.
- 4. Set and meet networking goals: For example, "I will make two new connections this week."
- 5. **Volunteer:** This is a great way to make connections and keep your skills up to date.
- 6. **Think outside the box**: Networking can happen any time; it doesn't have to be at a formal event. Whenever there is another person present, there is a chance to network. Perhaps it's at your son's baseball game, at a doctor's appointment, etc. they are all opportunities.
- 7. Carry your business card with you always: When swapping cards, make notes on the back of cards you receive so you remember when and how you met the person.
- 8. **Organize your network:** Whether it's an address book, a Rolodex, an Excel spreadsheet or online, use a system that works for you to keep in touch with your contacts.
- 9. **Stay in touch:** Nurture and follow up with your contacts. By definition, networking offers mutual reward. Work on your relationships to the extent that your contacts become members of your team and your achievement becomes a shared success.
- 10. **Never stop networking:** There's always an opportunity.

# Writing Your Resume

With unemployment rates at a record highs and employers receiving hundreds of resumes for one position, make sure that your resume is the best that it can be. You have approximately 10 seconds to grab an employer's attention, so make sure you've edited your resume and you market yourself well.

Your resume is your marketing tool. Include all relevant experience and skills. Your resume and the contacts who may speak on your behalf serve as your "commercial." It is imperative the right messaging is conveyed in the right way to attract the right "buyers."

## Helping Your Resume Stand Out

- **Keep it up to date.** This is ongoing, not just when you are looking for a job. Always have an updated resume on hand. You never know when you will need to produce a current resume.
- Tailor it. Know what kind of job you are looking for and tailor your resume to each opportunity. Develop several versions of your resume, not only to emphasize certain skills and experiences to match particular job openings, but to accommodate different dissemation vehicles (in-person delivery, mail, electronic, etc.). Make certain your qualifications statement, objective or profile is customized to best suit the position you are seeking and the company to which you are applying. Keep it honest though!
- Make it clean and uncluttered. White space is okay. Avoid overly fanciful formatting (unless you're seeking a position in a creative arts field, perhaps).
- Have a summary of qualifications section. You only have a matter of seconds to impress a HR or hiring manager. Don't make them search for the important material. This section provides a snapshot of your skills and accomplishments.
- **Proofread, proofread.** One or two typos could be enough to have your resume put in the "no" pile. Check spelling and grammar, and, if not your forte, have someone you trust proofread it for you.
- Focus on accomplishments, not just duties.
- Leave out personal information. This is not a time to share your hobbies; keep it professional.
- Include your contact information and your email address that is suitable for employers.
- Do not put why you left your last job on resume (e.g. I was let go).

- Describe your strengths. How do you stand out from competition?
- **Use buzz words.** Many employers rely on resume-reading tools and tracking systems that seek out certain keywords tied to particular vacancies. Ensure you use key words from job posting into your resume, but make it your own (don't overuse buzz words or use words that don't fit you).
- **Highlight transferrable skills.** These are skills you have acquired from past experience that are transferrable to a different type of job, industry or environment.
- Avoid gaps whenever possible: Volunteer or take a class to keep your skills up to date and to fill gaps on a resume. If you do have gaps, consider a functional resume where you list your experience by skill categories rather than chronologically.
- **Be proactive!** Keep a job log; follow up with companies when appropriate. Keep applying and do not give up. Use the tools and resources available to you, including online sites, a career coach, employment agencies and networking.

# Sample Resumes

# Chronological

Jane B. Doe 123 Street, Anytown, NJ 11111 609-555-4422

janebdoe@janebdoe.com

#### PROFESSIONAL SUMMARY:

- 20+ years of administrative experience
- Excellent knowledge of Microsoft Office Suite

#### PROFESSIONAL EXPERIENCE:

# **ABC Wellness Partners**, Administrative Assistant *Anytown*, *NJ*

2005-present

- Maintain computerized schedules for six wellness instructors;
- Schedule appointments and utilize an automated system;
- Answer and triage all incoming calls;
- Greet customers and assist in meeting their wellness needs.

## **Community Wellness Center**, Front Desk Administrator 2000-2005 *Anytown*, *NJ*

- Answered multi-line telephone system;
- Greeted and directed customers to appointments and classrooms;
- Performed data entry and maintained up-to-date customer accounts.

# Anytown YMCA, Receptionist

1990-2000

Anywhere, NJ

- Maintained customer files;
- Answered and triaged all incoming calls;
- Greeted members and provided them with information about services.

#### **EDUCATION:**

University of Anytown N.J. Anytown, NJ

1992

Bachelor of Arts in Administration

#### **Functional**

#### John S. Joe

ABC Somewhere Street, Somewhere, NJ 00030 609-555-5544 johnsjoe@johnsjoe.com

#### **QUALIFICATION SUMMARY**

Administrative support professional experienced working in fast-paced environments demanding strong organizational, technical, communication and interpersonal skills. Detail-oriented and resourceful in completing projects, able to multi-task effectively and work in both a team and individual environment. Capabilities include:

- Customer service
- Microsoft Office suite
- Accounts payable/receivable
- Filing & data entry
- Telephone reception
- Problem solving

#### PROFESSIONAL EXPERIENCE

#### **Administrative Support**

- Performed administrative and secretarial support functions for president of a non-profit organization. Coordinated and managed multiple priorities and projects.
- Scheduled appointments and maintained up-to-date confidential client files.
- Provided telephone support and triaged calls.

#### **Customer Service**

- Registered new members of a non-profit organization. Conducted member interviews to obtain necessary information for registration.
- Demonstrated ability to maintain composure and work efficiently in a fast-paced environment while preserving confidentiality.

## Management & Supervision

- Promoted quickly from front desk clerk to assistant front office manager at an upscale hotel.
- Oversaw all operations including restaurant, housekeeping, fitness center, and maintenance. Troubleshooter who resolved problems and handled customer complaints.
- Hired, trained and supervised front desk staff.

#### **EMPLOYMENT HISTORY**

Administrative assistant, National MS Society, Anytown, NJ Patient services registrar, Anytown Health System, Unknown Town, N.J.

#### **EDUCATION**

University of Anytown, Anytown, N.J. 2000-2004 Concentration in Business Administration

# Sample Buzz Words

# Try Not to Use the Same Word Twice

- achieved
- acquired
- adapted
- addressed
- administered
- analyzed
- anticipated
- assembled
- assisted
- audited
- budgeted
- calculated
- centralized
- changed
- collaborated
- composed
- condensed
- conducted
- constructed
- contracted
- converted
- coordinated
- created

- cultivated
- demonstrated
- designed
- developed
- devised
- discovered
- doubled
- drafted
- edited
- eliminated
- enforced
- established
- evaluated
- expanded
- explained
- forecasted
- formed
- founded
- generated
- guided
- hired
- implemented
- improved

- informed
- insured
- interpreted
- interviewed
- launched
- maintained
- managed
- marketed
- minimized
- motivated
- negotiated
- obtained
- operated
- organized
- originated
- oversaw
- performed
- planned
- prevented
- produced
- programmed
- promoted
- provided

- publicized
- published
- recruited
- reorganized
- reported
- researched
- resolved
- reviewed
- selected
- separated
- set up
- simplified
- solved
- surveyed
- staffed
- supervise
- taught
- tested
- trained
- used

# Resume Development Worksheet

Duties, Tasks and Responsibilities	Programs, Projects or Problem	What did I do?	Outcome	Selected Accomplishment
Ex: Worker's Comp	Close out old workmen compensation cases and reduce the number of people on short-term disability.	Worked hand in hand with the Third Party Benefits Administrator for workmen's compensation to close out cases where emplaoyees were not receiving benefits and transferred the rest of the cases to case management for review of care and expected timeline.	This reduced our open cases from seven to two and reduced the amt paid for our workmen's compensation coverage from 650K to 530K for 2008. Will be able to reduce our payment to roughly 300K for the 2009 budget.	Worked with Third Party Administrator to reduce Workers Compensation open cases from 7 to 2 and also reduced the amount paid for our WC coverage by 18% for 2008. Will be able to reduce another 30% for the 2009 budget.

# Job Seeker Log

Date	Position	Company/Contact Name	Contact Info: (P-F-E)
Where/How F	ound	Date to Follow-up	Response/Result
Date	Position	Company/Contact Name	Contact Info: (P-F-E)
Where/How F	ound	Date to Follow-up	Response/Result
Date	Position	Company/Contact Name	Contact Info: (P-F-E)
Where/How F	Found	Date to Follow-up	Response/Result
Date	Position	Company/Contact Name	Contact Info: (P-F-E)
Where/How F	Found	Date to Follow-up	Response/Result
Date	Position	Company/Contact Name	Contact Info: (P-F-E)
Where/How F	ound	Date to Follow-up	Response/Result

# Writing Your Cover Letter

Along with a resume, you will need to send a cover letter. A cover letter should be a short professional letter that draws attention to the specific reasons why you are applying for a job and why you should be interviewed for a possible position.

Do not skip this step. An eye-catching cover letter is just as important, if not more important, than a resume. Job seekers must understand how to use a resume and cover letter in combination to sell themselves to potential employers.

#### Explain why you are sending a resume.

- Be specific; do you want a summer internship opportunity or are you inquiring about a future employment possibility?
- Mention specifically how you learned about the position or organization (a flyer, want ad, mutual friend)

#### Explain what you have to offer that specific company.

- When responding to an ad, refer to the specific qualifications listed and illustrate how your particular abilities and experience relate to the position to which you are applying.
- Use examples to emphasize relevant experience to the position you are seeking.
- Demonstrate how your work skills are transferable and relevant to the position for which you are applying.

#### Explain how you will follow up.

- Close by reiterating your interest in the job and letting the employer know how they can contact you or state how you will follow up with them.
- Check the ad for follow up procedures. Do not call an employer if it states on the ad they are not accepting phone calls about the position.
- Sign your cover letter. A typed signature is acceptable if sending the letter electronically.

#### Cover Letter Do's & Don'ts

#### Do's:

- Keep your cover letter brief and to the point.
- Proofread.
- Explain why you want to work for this company.
- Highlight your most relevant qualifications.
- Tailor the cover letter to specific employers.
- Make sure your contact information is current.
- Sign your cover letter.
- Use white paper, black ink and a properly addressed business envelope if sending a hard copy.
- Save an electronic version of your cover letter.

#### Don't:

- Don't repeat your resume verbatim. Explain things that you could not in your resume in more detail.
- Don't send a generic cover letter show your personal knowledge of and interest in that particular company.
- Don't overuse the word "I."
- Don't focus on what you hope to gain. Instead, describe what you can offer the employer.

# Sample Cover Letter

Ms. Joan D. Applebee Human Resource Manager Anytown Wellness Center 1234 Street Lane Anytown, N.J. 00001

#### Dear Ms. Applebee:

I was very interested to see your advertisement for a director of yoga at the Anytown Wellness Center in the Philadelphia Inquirer (10-5-10). I have been seeking an opportunity such as this, and believe my background and your requirements are an excellent match. My resume is enclosed for your review.

My education and professional background have provided me extensive organizational and managerial experience. For instance, in my internship at Wellness World, I helped establish the fitness class program, market it and was closely involved in designing the assessment and prescription exercise system now utilized.

My bachelor's degree in wellness science is a comprehensive education in anatomy, kinesiology, management concepts in sport and fitness settings, worksite wellness, fitness assessment and prescription, stress testing, EKG and athletic training. I have also taken courses related to fitness for special populations, such as the elderly and people with disabilities.

I enjoy working in the fitness industry and feel I am most capable of developing an excellent rapport with the people I assist because of my dependability and the pride I take in my performance as a professional. I am committed to working hard and seeing the challenges I accept lead to successful outcomes. In addition, I am an energetic team player who works well with co-workers and colleagues.

Thank you for providing this opportunity. I would enjoy being a part of your organizational team and look forward to speaking with you in the near future. Please contact me anytime at 609-555-4444. I look forward to talking with you soon.

<u> </u>		
21	ncer	ely,

Jane B. Doe

# Helpful Websites for Job Searches

**ABILITY** Jobs >> www.abilityjobs.com www.americasemployers.com America's Employers >> America's Job Exchange >> www.americasjobexchange.com Career Builder >> www.careerbuilder.com Craigslist >> www.craigslist.org **Employment Guide** www.employmentguide.com >> www.EmploymentSpot.com **Employment Spot** >> Federal Job Opportunities >> www.usajobs.gov GettingHired >> www.gettinghired.com Guru.com >> www.guru.com >> HotJobs www.hotjobs.yahoo.com Indeed.com >> www.indeed.com >> Monster www.monster.com National Business and >> www.business-disability.com Disability Counsel >> Senior Job Bank www.seniorjobbank.com SnagAJo >> www.snagajob.com US Department of Labor >> www.doleta.gov/jobseekers (USDOL)

# Preparing for an Interview

Your resume and cover letter are all set to go and you've landed interview opportunities. Take the time to prepare for your interview – research the company, practice, and plan appropriate attire.

#### For a Successful Interview

#### Before:

- **Research:** Learn about the company be informed when you walk in for your interview. Prepare questions to ask the employer.
- **Practice:** Research popular interview questions and write down answers to them. Use your friends, family, career coach and other resources to help you with mock interviews.

#### During:

#### A few common questions:

- Tell me about yourself.
- What did you like most about your last job?
- Why should we hire you?
- How do you measure success?
- Tell me about a problem you had to solve at a previous job and how you were able to solve it.
- What are your greatest strengths? Weaknesses?
- Tell me about a time you worked as part of a team.
- What are your short term goals?
- Where do you see yourself in five years?

#### The interview:

- **Dress appropriately:** Do your homework on what to wear to an interview. Bottom line: look professional and reliable.
- Arrive on time: Which really means arrive at least 15 minutes early. There is no excuse for being late- none! Leave extra early, and know where you are going and the parking situation beforehand. You do not need added stress!

- **Greeting:** Offer a firm handshake, make eye contact and have a friendly expression when you are greeted by your interviewer.
- **Eye contact:** Maintain good eye contact throughout the interview.
- **Listen:** Listen carefully as the questions are being asked, pause and then answer honestly and thoroughly do not babble.
- Attitude: Keep a positive attitude and offer why you would be a good fit for this company. Avoid talking negatively about previous employment situations.

#### After:

• **Follow up:** Send a thank you letter or email promptly after the interview. A sincere, handwritten note is the best option.

## **Illegal Interview Questions**

By law, interviewers are required to keep questions job-oriented and may not ask disability-related questions. Here are some examples of questions that can and cannot be asked during an interview:

Not OK to Ask	OK to ask
<b>Disability/impairments</b> Do you have any disabilities?	Will you be able to carry out in a safe manner all essential functions of this job?
Do you have any physical or mental impairment that would keep you from performing the job you seek?	An employer may ask about the candidate's ability to perform specific tasks.
Attendance  Do you anticipate any absences from work on a regular basis?	An employer may state the attendance requirements of the job and ask the candidate if they can meet them.
How many days were you sick from your last job?	Can you meet our attendance requirements? How many days were you absent at your last job?
Injuries How did you break your leg?	Do you break bones easily?
<b>Drug use</b> Are you currently using illegal drugs or do you drink alcohol?	What medications are you currently taking? Have you ever been addicted to drugs or alcohol? Have you ever been treated for drug or alcohol abuse?

## You Have Rights!

Employers are not able to conduct medical examinations until after a conditional job offer is made to the applicant. Charges of discrimination can result from improper questioning during the interview process.

Several laws have brought about improvement over the years, in particular the passage of the Americans with Disabilities Act (ADA) in 1990. Title I of the ADA helped clarify the legal rights of both people with disabilities and employers. The ADA prohibits discrimination on the basis of disability in employment Employers with 15 or more employees must comply with Title I of the ADA.

# Key Components of the Americans with Disabilities Act

The ADA prohibits employment discrimination against "qualified" individuals with disabilities. This includes job applicants and current employees in terms of advancement, compensation, training and other privileges of employment.

A **disability** is defined as a physical or mental impairment that substantially limits one or more major life activities.

Major life activities include walking, seeing, hearing, speaking, learning or working.

A **qualified individual with a disability** is a person who satisfies the primary qualifications for a position and who can perform the essential functions of the job, with or without reasonable accommodations.

**Essential functions of the job** are the primary job duties that the person must be capable of performing, with or without reasonable accommodations. The essential functions are why the job exists and can often be found in the job description.

**Marginal functions of the job** Duties that are not one of the reasons for the job's existence and the job would still exist if the duty were not performed.

**Reasonable accommodations**: Changes and/or modifications to the job that allow the employee to continue to perform the essential functions of the position. **Here are a few examples**:

- Flexible work hours
- Air conditioning
- Accessible office furniture
- Adaptive computer equipment
- Ability to work from home
- Rest periods or frequent breaks
- Memory aids or written instructions

For more examples of accommodations contact the National MS Society at 800-344-4867 or **nationalMSsociety.org**, or the Job Accommodation Network (JAN) at 800-526-7234 or **askjan.org**.

Although the employee has a right to request an accommodation, they must factor in the needs and hardship on the company. Employers do not have to provide an accommodation if they believe it will be an undue hardship for their company.

**Undue hardship**: An accommodation need not be made if it is impractical, if it costs more than an equally effective alternative, if it requires renovation that will disrupt business or if it causes unreasonable problems for other employees or customers. This is determined on a case-by-case basis by the employer.

#### Here are some examples:

- Creation of a new job
- Major restructuring of a building
- Provision of medical equipment
- Changes in other employees' schedules or job descriptions

# Disclosure

Multiple sclerosis may change your ability to perform some tasks over time. Being aware of these changes and proactively seeking ways to adjust your work environment and habits can help you maintain employment. Under the ADA, it is your legal right to disclose your disability to your employer and to ask for reasonable accommodations.

Deciding whether or not to disclose is a major decision. It is a personal one and it needs to be right for you and your situation. When deciding whether to disclose, weigh your options carefully; there are many advantages and disadvantages. Below are a few examples:

#### **Advantages**

- Reduces stress
- Educate others about MS and adult-onset disabilities
- Allows the opportunity to ask for accommodations now or in the future
- May be freer to examine health insurance and other benefits
- May simply feel more comfortable

## Disadvantages

- Fear of rejection or losing job
- May fear being pigeonholed at work
- Don't want to be seen as different or weak by others
- Might want to maintain privacy

Should you decide to disclose, think about who, when and what to tell, and know your reasons for disclosing.

When disclosing a disability, be specific, brief and non-apologetic. Explain your symptoms and how they may cause functional limitations on the job, and request appropriate accommodations. Although requesting accommodations is a collaborative process, the majority of the responsibility lies on the employee. Be prepared to negotiate and have back-up solutions if the first accommodation you request is denied. Finally, end on a positive note explaining how the accommodation will help you be a more productive employee, as well as how it will ultimately help the employer.

For more information about requesting accommodations and whether or not to disclose, please the National MS Society at 800-344-4867 or **national MS society.org**.

#### Discrimination

If you feel you have been discriminated against on the job because of your disability, there is support. If you are currently employed, you may want to try to discuss the matter with your supervisor or human resources as a first step. You may also want to seek outside help.

The US Equal Employment Commission (EEOC) allows you to file a complaint about your employer. There are timelines and guidelines to do this process. For instance, a complaint must be filed within 180 days of the date of discrimination. More information can be found at **eeoc.gov.** 

## **Common Legal Protections**

#### Family and Medical Leave Act (FMLA)

The Family and Medical Leave Act may protect you during an exacerbation. FMLA provides up to 12 weeks of unpaid leave per year and can be used intermittently (with employer's approval). FMLA provides continued health insurance benefits and offers job protection. Upon the employee's return to employment, the employer must allow the employee to return to their same position or one similar to it. There are certain rules and conditions. For more information, visit dol.gov/whd/fmla.

More than half of all people with MS have health insurance that is tied to employment, and their job-based health insurance often provides coverage for their family members too. But employment and circumstances change over time, so making a smooth transition into a new job-based or other health plan is important.

#### Patient Protection & Affordable Care Act

The federal healthcare reform law (known as the Affordable Care Act or ACA) is a very comprehensive change in health insurance with important legal protections to be phased in over a number of years. Among the most important of these legal rights is "guaranteed issue." This will assure that, as of January 2014, health insurance cannot be denied to anyone due to a preexisting condition. For more information about guaranteed issue and other protections in the Affordable Care Act, see **healthcare.gov**.

#### Consolidated Omnibus Budget Reconciliation Act (COBRA)

Even with healthcare reform, however, workers and/or family members must understand COBRA and how to use it. COBRA bridges the gap between the end date of job-based or other group coverage, and the start date of new coverage. The law mandates that employers with 20 or more employees provide continuation of group health benefits to employees and family members, at their own expense. COBRA is expensive! If you do elect COBRA, you are responsible for 100% of the premium, plus up to 2% administrative fee. Family members may elect their COBRA protections separately. In order for you to be eligible, your employment must have ended voluntarily or involuntarily for reasons other than gross misconduct. Find more information at dol.gov/dol/topic/health-plans/cobra.htm.

#### Mini-Cobra

State COBRA expansion programs extend coverage to employees in firms with fewer than 20 workers who are not covered by COBRA (the federal law). These state programs are referred to as Mini COBRA (Mini-COBRA, MiniCOBRA) or state continuation plans. Plans vary by state, and coverage under these state continuation programs may differ in duration, restrictions and eligibility from the coverage provided to workers under the federal law. For more information visit cobrahealthinsurance.com/Resource/Mini\_Cobra\_Health\_Insurance\_laws.html or your state's department of insurance website.

# Social Security Disability Benefits and Work Incentives

Disability may not be something you necessarily want to think about, but it is more common than you may think. Approximately one in five people have a disability that could result in them not being able to continue working or having to reduce their hours. There are two federal programs available to receive disability benefits.

# Social Security Disability Benefits (SSDI)

SSDI benefits are for individuals who can no longer work due to a medical condition that is expected to last at least one year. This benefit is based on a quarter system and your work history. After you have been approved for cash benefits, there is a 24-month waiting period until you will be eligible for Medicare benefits.

If you are receiving SSDI, there are several work incentives in place allowing you to test out working again. This includes the Ticket to Work program, which helps beneficiaries get training and other related services at no cost. There is also a trial work period in which a beneficiary can test their ability to work again, still receive benefits and have no limitations on monthly earnings.

## Supplemental Security Income (SSI)

Supplemental Security Income is for individuals with disabilities who have limited income and assets. If you are applying for SSI, the Social Security Administration will take a close look at all of your income and resources. Things such as wages, your home and your car will be considered. You may also be eligible for Medicaid.

If you are interested in learning more about disability benefits, there are several resources available.

- SSDI Guidebook available from the National MS Society- nationalmssociety.org/SSDI 800-344-4867
- Benefit Eligibility Screening Tool best.ssa.gov
- Social Security Administration **socialsecurity.gov**
- Applying for Social Security socialsecurity.gov/applyfordisability/, 800-772-1213
- Social Security work site socialsecurity.gov/work
- Social Security WIPA directory by state secure.ssa.gov/apps10/oesp/providers.nsf/bystate
- Ticket to Work yourtickettowork.com, 866-968-7842

# Additional Information

To find an employment program in your community, contact the National MS Society at 800-344-4867 or visit **nationalMSsociety.org**.

#### Resources

Available by calling or visiting nationalMSsociety.org/brochures

#### **Employment Issues**

- A Place in the Workforce
- Focus on Employment
- Information for Employers
- Should I Work? Information for Employees
- The Win-Win Approach to Reasonable Accommodations

#### Managing Major Changes

- ADA and People with MS
- Adapting: Financial Planning for a Life with MS

## Managing Specific Issues

- Fatigue: What You Should Know
- Solving Cognitive Problems
- Vision Problems: Basic Facts

# Staying Well

• Managing MS through Rehabilitation

#### **Books**

Jackson, T. (2004). The Perfect Resume. Broadway.

Rumrill, P. D. Jr., & Nissen, S. (2008). Employment Issues and Multiple Sclerosis. Demos Health Publishing.

Szymanski, E. & Parker, R. (2003). Work and Disability: Issues and Strategies in Career Development and Job Placement. Pro-Ed.

#### Online

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Can Do Multiple Sclerosis Webinars >> mscando.org

Career Crossroads >> nationalmssociety.org/employment

Live Fully Live Well >> nationalmssociety.org/Live-fully-live-well

MS In the Workplace >> youtube.com/watch?v=4-HzZqPLAdl

MS Learn Online Series >> nationalMSsociety.org/onlinevideos

Multimedia Library: DVDs >> nationalMSsociety.org/DVDs

National MS Society- Employment >> nationalMSsociety.org/employment
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## **Agencies and Organizations**

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ABILITYAwareness.org >> abilityawareness.org

ABLEDATA >> abledata.com
(800) 227-0216

ADA TAP Program >> ada.gov/taprog.htm
(800) 514-0301 (voice); (800) 514-0383 (TTY)

Alliance for Technology Access >> ataccess.org
(800) 914-3017

American Foundation for the Blind (AFB) >> afb.org
(800) 232-5463

American Printing House for the Blind >> aph.org
(800) 223-1839

Can Do Multiple Sclerosis >> mscando.org
(800) 367-3101
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Online Classes >> national MSsociety.org/online classes

Disability.gov >> disability.gov

Disability Rights Education and Defense Fund (DREDF) >> **dredf.org** (510) 644-2555

Equal Employment Opportunity Commission >> **eeoc.gov** (800) 669-4000; (800) 669-6820 (TTY)

Goodwill Industries >> goodwill.org

The Job Accommodation Network (JAN) >> askjan.org (800) 526-7234

Kessler Foundation >> Kesslerfoundation.org

Microsoft Accessibility Features >> msconnection.org/htmlflipbook

National Association of the Deaf >> nad.org (301) 587-1788; (301)-587-1789 (TTY)

National Board of Certified Counselors >> **nbcc.org** (336) 547-0607

National Institute on Deafness and Other Communication Disorders >> **nidcd.nih.gov** (800) 241-1044; (800) 241-1055 (TTY)

National Institute on Disability and Rehabilitation Research (NIDRR) (including CAP) www2.ed.gov/about/offices/list/osers/nidrr/index.html (202) 245-7640 (Voice/TTY)

National Library Services for the Blind and Physically Handicapped >> loc.gov/nls (202) 707-5100; (202) 707-0744 (TTY)

National Organization of Social Security Claimants' Representatives (NOSSCR) >> nosscr.org (800) 431-2804

National Rehabilitation Information Center (NARIC) >> naric.com (800) 346-2742; (301) 459-5984 (TTY)

#### O\*Net Online >> online.onetcenter.org

President's Committee on Employment of People with Disabilities access4911.org/president%27s\_committee.htm (202) 376-6200; (202) 376-6205 (TTY)

Rehabilitation Services Administration (RSA) www2.ed.gov/about/offices/list/osers/rsa/index.html (202) 245-7488

Small Business Administration >> **sbaonline.sba.gov** (800) 827-5722; (704) 344-6640 (TTY)

Social Security Administration Office of Disability (includes Ticket To Work) >> ssa.gov (800) 772-1213; (800) 325-0778 (TTY)

State Vocational Rehabilitation (VR) agency >> vba.va.gov/bln/vre

Telecommunications for the Deaf, Inc. >> tdi-online.org (301) 563-9112; (301) 589-3006 (TTY)

United Spinal Association >> unitedspinal.org (800) 404-2898

U.S. Department of Labor, Office of Disability Employment Policy >> dol.gov/odep (866)-633-7365

The National MS Society is a collective of passionate individuals who want to do something about MS now — to move together toward a world free of multiple sclerosis.

We help each person address the challenges of living with MS through our 50-state network of chapters. The Society helps people affected by MS by funding cutting-edge research, driving change through advocacy, facilitating professional education, and providing programs and services that help people with MS and their families move their lives forward.



National Multiple Sclerosis Society

national MS society.org

For Information: 1 800 FIGHT MS (1 800 344 4867)