

Frequently Asked Questions Regarding Stay at Work Services Life Smart Services

Common Acronyms:

LS = Life Smart

Q: When was the Life Smart group of services created?

A: At the end of 2007. It started with just legal, financial, childcare, and eldercare.

Q: What are the credentials for our financial coach?

A: For our financial services, we use a vendor called Credit and Debt Services who maintain a national network of telephonic providers. Their providers include:

- Chartered Accountants
- Certified Financial Planners
- Trustee in Bankruptcy - Coach to our Advisors
- Registered Retirement Coach
- Accredited Financial Coach
- Accredited Financial Planners
- Registered Insolvency Coach (Specializing in Budget Planning and Debt Management)
- Fraud Specialist (in the Banking sector)
- Canadian Securities Certificate Holders
- Certificate in Financial Literacy

The client would be matched to the provider based on their financial concern.

Q: Can our financial coaches make bankruptcy recommendations?

A: Our EFAP coach would do a review of a client's financial state. If after review it appears Bankruptcy or a Consumer Proposal could be an option to consider then they would review the Bankruptcy process with the client and then also set up an appointment for the client with a Trustee in their area if the client wants help with that. The financial coach would also review other options if that is a possibility.

Our financial coach is not able to advise that a client file for bankruptcy, only to suggest the client meet with a Trustee in Bankruptcy to get a Professional opinion.

Q: Can you provide more information on the types of topics that are covered when a client accesses financial counselling regarding Retirement Planning?

A: A pre-retirement financial coaching could cover the following.

- Payout options: lump-sum or installments, commuted value or leave the pension in the plan and take it later.

- Discussions around the tax implications.
- Retiring allowance - What it is and how much?
- Continuations of drug and other medical benefits after retirement.
- Bridge benefits
- Considerations for delaying CPP and OAS.
- Review and discussion on pension statement if provided by the client.
- Choice of Pension options - joint, single, guarantee etc.
- Discussion around the budget and dealing with debt with change in income.
- Working after Retirement - discussion around the taxes and the effect on the Government benefits.
- Contributions to CPP, when working after retirement.
- RRSP - withdrawal rules, conversion to RRIF.
- Sending out Financial Review and Planning booklet.
- Other questions around POA, estate planning and investments also can be reviewed if needed.

Q: Can the Life Smart Elder and Family Care service assist with finding care for oneself if they are aging or ill?

A: Yes, our caregiver support can assist with finding one's own care. We have had this request in the past and were very able to support.

We can discuss what types and levels of care are available, ranging from caregivers who would come into one's home and assist with cleaning and cooking, to more medical needs, such as administering medications in home, to live in support, or assisted living facilities. Depending on the client's preferences and needs, we could then send her some agencies that would provide the level of care she is requiring. Her role would be to then reach out to the agencies to arrange her care.

Q: Can you please comment on the process for the Jumpstart your Wellness service?

A: The Jumpstart your Wellness program is a self-directed program that addresses behavioural change from a holistic perspective over a 30 day period. When the client registers for the program, they are contacted by one of the coaches via email. That email includes the workbook and an invitation for a telephonic coaching session. The client is also directed to complete the online wellness assessment, which will help them determine which areas of health require attention, such as weight management, smoking, nutrition, sleep, etc. They then proceed through the Jumpstart your Wellness program as it is laid out on the website and in their workbook.

Q: What types of vocational training or other services are available for individuals who are facing job loss and transition?

A: Any sort of vocational / skills training and aptitude testing is a very specialized and involved process that would be beyond the scope of LS Career services. For clients who are wishing to do career planning, we do including some testing, and are currently using the MBTI for personality testing, and the Strong Interest Inventory, which provides the client with a list of possible career options based on their interests, rather than aptitudes. The career coach would review the reports with the client and discuss what options stand out for them, what kinds of education / abilities / aptitudes would be necessary to fulfill those roles, and if the client is ready to do so, can explore a plan for moving towards one of those career paths.

The career coach will not write a resume for the client, but can coach them on how to do so, provide resources to support the client with the writing portion, and can review the client's drafts. Similarly, the coach will not perform a job search for the client, but would provide resources where the client would be able to search job postings.

The resources that are provided are highly variable because they are specialized to the client's needs. They typically include articles, links to websites, recommendations on books, information on community agencies or other Homewood services, etc.

Finally, an often overlooked resource for clients in this situation, are our e-courses. Specifically:

- *Embracing Workplace Change*
- *Resilience*
- *Taking Control of Your Career*
- *Taking Control of Job Loss and Transition*

Q: What are the contents of the Life Smart packages?

A: We are typically hesitant to tell customers of all items in the standardized kits as contents may change and the information becomes outdated. Contents are based upon supplier availability and are subject to change at any time. Please note, contents may differ for French Kits. Customers may contact the Life Smart team for further information or to provide feedback on the kits.

New Parent Kit

- *Handbook: Preparing For Life & Work After Baby (HHI)*
- *Baby Book: "The Mother of All Baby Books" 3rd Edition*
- *Baby Diaper Bag*
- *Security Kit / Child Proofing Kit*

Eldercare Contents

- *Pendaflex folder*
- *Handbook: Caring for Aging Parents and Loved Ones (HHI)*
- *Book: Doris Inc. A Business Approach to Caring for your Elderly Parents*
- *Jar Opener (HHI)*
- *Card Magnifier*
- *Hardcover Notebook*
- *Printed Material and fact sheets*

Pre-Retirement Contents

- *Pendaflex folder*
- *Handbook: Planning Your Retirement Lifestyle (HHI)*
- *Book: How to Retire Wild, Happy and Free*
- *HHI printed material and fact sheets*
- *Hardcover Notebook*
- *Card Magnifier*

Shiftworker Contents

- *Eye Cover*
- *Blue Tote Bag*
- *Post-it Note Pads*
- *Handbook: Making Shift Work Easier and Safer (HHI)*
- *Door Hangers: "Do Not Disturb: Shift Worker Sleeping"*
- *Mini White Boards*

- HHI printed material and factsheets

Relationship Solutions Contents

- Handbook: Relationship Solutions (HHI)
- Laminated Quote Sheet
- Whiteboard with pen
- Book: 7 Principles for Making Marriage Work, by John Gottman

Q: Can legal services be provided in person?

A: No. Our legal service is purely telephonic. Our vendor, Sykes does not employ face-to-face advice lawyers, nor do we maintain a separate network of face-to-face lawyers. Because the advice lawyers are primarily answering questions and giving simple recommendations on next steps, they do not review nor prepare documentation, so there is no work that would be included in the advice service that requires face to face contact.

Q: When a client receives an external referral to a lawyer at the 25% discounted rate, how does the referral work?

A: When a client requests a legal referral, they are connected with a Sykes intake agent who reviews their requirements (area of law, physical location, etc.) and provides them with typically 2 different lawyers to start. It is the client's responsibility to reach out to the lawyers and determine whether they would like to retain their services. Once they have retained the service of a lawyer, a legal disclaimer is read by the corresponding firm after which the relationship is between that lawyer and the client. Neither Sykes nor Homewood Health oversees the work performed or the client / lawyer relationship. If neither lawyer works for the client (location, rates, unavailable, etc.) the client can request additional names to be referred to. In order to receive the 25% discount, clients must pay the invoiced amount with a month of billing.

Q: What is Grief and Loss Coaching?

A: Grieving can be an overwhelming and complex process. Every individual reacts differently and experiences grief and loss in unique ways. Homewood's Grief and Loss Coaching Service helps employees understand the grieving process by providing them with coaching support and resources to help them manage the range of emotions and difficulties one experiences when faced with a significant loss. This service is helpful to those who have lost a loved one or are experiencing other forms of loss in their life, including job loss, divorce, or ending of a relationship.

Q: What is the service outline for Grief and Loss Coaching?

A: The service outline for Grief and Loss Coaching includes:

- Psychoeducation – grief and loss information, stages of grief, misconceptions, maladaptive behaviours and thoughts
- Plan of Action – legal/financial considerations, next steps/future goals, strategies for honoring the loss, utilizing social support
- Self-Care – strategies; group support, community resources and counselling (if required)

Q: What should the client expect?

A: *The client may expect the following:*

- *Standard Life Smart format : 2-3 sessions*
- *Entitlement: Approximately 3 hours*
- *Telephonic format*
- *Package included*

Q: What does the Grief and Loss package include?

A: *The Grief and Loss package includes:*

- *Homewood Health G&L Handbook*
- *Journal and Pen*
- *EN Book: Living in the Shadow of the Ghosts of Grief - Dr. Alan Wolfelt*
- *FR Book : Aimer, perdre et grandir by Jean Montbourquette*