

Experiencing Lupus in Canada

A Review of Canadian Disability and Related Policy

Technical Report Prepared by:

Francesca S. Cardwell, PhD.
Emily Shantz, MSc.
Andrea Rishworth, MA.
Susan J. Elliott, PhD.

Geography & Environmental Management, University of Waterloo

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1. Introduction

This document intends to act a reference tool for the current Canadian federal and provincial/territorial regulatory environments as they pertain to employment equity, human rights, and income assistance, in the context of individuals affected by lupus. First, an introduction to understanding lupus is provided, including an overview of causes, common symptoms, diagnoses, and treatment options. Next, current Canadian federal legislation, regulations and policies related to disability, employment, and income assistance are outlined, highlighting their relevance for people with lupus. Finally, provincial legislation relevant to individuals with lupus is summarized; the policies in this section are described in 8 categories based on key themes in the provincial and territorial policy. This resource provides an initial basis in which to appreciate the experience of those affected by lupus in Canada.

1.1 Methods

This technical report investigates the current Canadian political environment related to employment, income assistance, and related issues for those with lupus. A scan of the English-language legislation at the federal and provincial levels was conducted. First, a Google search using key words including chronic illness, disability, employment, income, pension, Canada, policy, legislation, and each of the provinces/territories was undertaken, in order to generate a list of possible federal and provincial policies related to employment equity, disability, and income assistance in the context of individuals affected by chronic illness. Once a preliminary list was generated, it was then reviewed in further detail to ensure the policies included in this document fulfilled our objectives; that is, were they relevant with respect to employment equity for those affected by lupus in Canada. For example, if a policy was related to employment but focused primarily on the rights of workers who have sustained an injury in the workplace, it was removed (e.g., Workplace Safety and Insurance Act, 1997). Next, the list of policies was cross-checked following a review of the Canadian Disability Policy Alliance's *Review of Disability Policy in Canada* (McColl et al., 2017). This document has been updated twice in the last 10 years (with the last update in December, 2017), and offers a comprehensive list of federal and provincial disability policy relevant to the health, income replacement, transportation, employment, taxation, housing, education, and citizenship of Canadians.

2. Understanding Lupus

The following section provides a brief overview of lupus.

- Lupus is a chronic autoimmune disease that affects approximately 1 in 1,000 Canadians [1, 2].
- While lupus can affect people of all ages, women 15-44 years of age are at highest risk of developing disease (Centre for Disease Control 2015).
- Lupus can range from a mild to life-threatening illness (Wallace, 2017).
- Lupus is difficult to diagnose because its symptoms are similar to other conditions, illness is episodic, and there is no definitive blood test for diagnosis [1, 2].

- In those with lupus, the immune system produces antibodies that attack the body's own organs and tissues, such as the kidneys, brain, heart, lungs, blood vessels, skin, and joints (Centre for Disease Control 2015).
- Due to increased inflammation in the body, lupus is associated with increased risk for heart disease, stroke, high blood pressure, high cholesterol, and diabetes (Arthritis Society, 2015).
- Early detection and tailored treatment is key to managing lupus symptoms (Lupus Canada, 2016).

2.1 What is Lupus?

Lupus is a chronic inflammatory autoimmune disease that affects multiple organs and tissues within the body (Centre for Disease Control 2015). In the human body, the normal function of the immune system is to fight off invading bacteria and viruses. To do this, white blood cells produce proteins called antibodies. In those with lupus, the immune system malfunctions and cannot distinguish between foreign invaders and healthy tissue (NIAMS, 2016). In this case, antibodies are produced against healthy cells, causing inflammation and tissue damage (NIAMS, 2016). While the causal mechanism of lupus remains unclear, it is thought that genetics, hormones, and environmental factors (e.g., sun exposure, viruses, drugs) may be involved (NIAMS, 2016).

The most common and serious form of lupus is **systemic lupus erythematosus (SLE)** (Centre for Disease Control 2015). **Cutaneous lupus erythematosus** is a skin disease that can occur as part of SLE or independently (Merola & Moschella, 2016). There are three forms: chronic (discoid), subacute, and acute, and patients can develop more than one form (Merola & Moschella, 2016). All three forms are characterized by rashes or sores, and are usually worsened by sun exposure (Lupus Foundation of America, 2013). *Acute cutaneous lupus erythematosus (ACLE)* tends to occur during flares of SLE and does not lead to long-term damage (Merola & Moschella, 2016). *Subacute cutaneous lupus erythematosus (SCLE)* may cause changes in skin pigmentation, but does not lead to scarring (Merola & Moschella, 2016). *Chronic cutaneous lupus erythematosus (CCLE)* results in both pigmentation changes and scarring (Merola & Moschella, 2016).

Drug-induced lupus occurs when certain drugs trigger an autoimmune response, which results in the development of symptoms similar to SLE and SCLE (Merola, 2016). Drug-induced lupus can be treated by discontinuing the medication responsible for the symptoms (Merola, 2016). Drugs that may lead to drug-induced lupus include procainamide (for ventricular arrhythmias), hydralazine (hypertension medication), and minocycline (antibiotic) (Merola, 2016). The risk for a person to develop drug-induced lupus is dependent on the medication and the individual (Merola, 2016).

Neonatal lupus affects newborns born to mothers with autoimmune disease, including SLE, which have specific (anti-Ro/SSA or anti-La/SSB) autoantibodies (Buyon, 2014). These babies present with a rash, which often disappears within 6-8 months. In rare cases, babies may have a complete heart block (Buyon, 2014).

2.2 Signs and Symptoms

Lupus has been referred to as “the disease with 1000 faces” because its signs and symptoms vary significantly among those affected (Lupus Canada, 2016). Lupus often presents in a cyclical pattern of disease flares (symptoms worsen) and remission periods (symptoms improve). Common symptoms include exhaustion, muscle weakness, weight loss/gain, fever, headaches, difficulty breathing, bruising, joint pain, swelling, rashes, and sores (Wallace, 2017).

2.3 Diagnosis

Given the variability of symptoms from person to person, a lupus diagnosis is often made after ruling out alternatives (Wallace, 2016). A thorough medical history, physical examination, and a number of laboratory tests are conducted, and the diagnosis is ultimately decided by a clinician’s judgment. Although there are no specific criteria for diagnosing lupus, classification criteria have been developed to distinguish among patients for research purposes (Wallace, 2016).

3. Coping with Lupus

Living and coping with lupus can be challenging. The physical symptoms of lupus can be severe and debilitating, especially during disease episodes or flares. These physical symptoms can also have a powerful impact on other aspects of a patient’s life, including their mental and emotional wellbeing, relationships with family and friends, and their financial situation. This section provides an overview of some of the personal challenges commonly encountered by people living with lupus.

3.1 Physical Effects

Lupus is a chronic disease, in which patients experience cycles of “flares”, where symptoms are severe, followed by a “chronic” phase, where symptoms are still present but less severe, and lastly, “remission”, when symptoms may disappear for long periods of time (Lupus Canada, 2016). Patients may experience symptoms such as extreme fatigue, headaches, fever, joint pain, rash, chest pain, weight loss/gain, swelling, sensitivity to the sun, and hair loss (Lupus Canada, 2016). It is important to remember that each lupus patient has a unique experience, and a person may experience any number of these symptoms. In many cases, the physical pain and exhaustion make it impossible to do everyday tasks, forcing patients to greatly restrict or discontinue their normal activities (Lupus Canada, 2016). Medications used to control the disease, such as corticosteroids, can also have negative side effects including upset stomach, insomnia and increased risk of infection (Lupus Canada, 2016). Some lupus medications may also alter a person’s physical appearance, by causing weight loss or gain, alopecia, skin rashes and scarring (Aberer, 2010). People with lupus are also at a higher risk for developing conditions such as heart disease, osteoporosis, glaucoma, and cataracts (Lupus Canada, 2016).

3.2 Mental and Emotional Burdens

The physical symptoms of lupus can also impact a patient’s mental and emotional wellbeing. People diagnosed with lupus commonly report an intense fear of flares, and uncertainty about when they will happen (Aberer, 2010). They may also worry about things like drugs, medical

tests, and their prognosis (Aberer, 2010). Due to the physical burden of lupus, patients have described feeling like they have lost their independence, the ability to lead a “normal” life and a sense of who they used to be before they became ill (Sutanto et al., 2013). Changes in a person’s physical appearance from the disease or medications can also have a negative influence on their sense of confidence and self-esteem (Sutanto et al., 2013). As a result of these factors, many lupus patients experience high levels of stress and struggle with insomnia (Palagini et al., 2016). Numerous studies have recognized that signs of depression and anxiety are common among people with lupus, and therefore, should be monitored closely (Bai et al., 2016; Hanly et al., 2015; Nishimura et al., 2016).

3.3 Impact on Relationships

Living with lupus can also have a significant impact on a person’s social life and relationships. As the symptoms of lupus may prevent an individual from their normal activities, or even require hospitalization, patients may feel isolated from their family and friends (Aberer, 2010). They might also feel misunderstood, or alone, because they feel like family, friends, or even health care professionals are not able to relate to the physical or emotional experiences that they are going through (Sutanto et al., 2013). Similarly, many people with lupus feel as though others dismiss their symptoms or do not take their illness seriously (Sutanto et al., 2013), and patients report feeling stigmatized for their appearance or simply due to having the disease (Sutanto et al., 2013).

3.4 Financial Challenges

Lupus can also impose a significant financial burden on patients and their families. The debilitating physical symptoms, including pain and fatigue, force many lupus patients to take leaves of absence from school or work. One study in the United States reported that 49% of patients who were employed at the time of their diagnosis experienced work loss during their illness (Drenkard et al., 2014). As a result, people with lupus commonly have reduced incomes, and may have to rely on disability benefits (Aberer, 2010). In some instances, partners or family members of people with lupus may also need to take leaves of absence to provide care and support, thereby reducing the overall household income. Although most direct medical expenses are covered by governmental health programs in Canada, lupus patients may also incur extra costs associated with continuing care, like a special diet, or hiring help for tasks that they are unable to perform, such as housekeeping or child care (Aberer, 2010). This imbalance of decreased income with increased expenses leaves many patients facing significant financial difficulties.

3.5 Workplace Challenges

Lupus, like other invisible illnesses or disabilities (e.g., depression, diabetes, fibromyalgia, heart conditions, hearing and vision loss, etc...) can have a significant impact on work participation for those affected, and impacts include loss of employment and reduced hours of work. Managing illness and related stigma in the workplace is particularly challenging, and can lead to an individual hiding their illness, choosing not to disclose their illness, and avoiding asking their employer for workplace accommodations that may help them manage their illness effectively and continue with meaningful employment (Prince, 2015).

3.5.1 Disclosure of Illness

In Canada, people who are diagnosed with lupus are not required to disclose this information to their employer; this is a personal decision (Lupus Canada, 2016). Some individuals may choose to discuss their diagnosis with their employer, especially if they feel that their employer will be understanding and receptive to making accommodations for the employee's needs. Conversely, some might decide not to share this information. This could be out of fear that it might affect their employer's perspective of them, or they may simply prefer privacy. In either case, although employment equity and human rights legislation exists to protect individuals with disabilities and ensure their full and equal participation in the workplace, employees with an invisible illness are often impacted by the *predicament of disclosure*, whereby although employees may understand that disclosure can help them maintain employment through workplace accommodations, it may be risky to disclose their illness due to potential disadvantages including perceived trivialization or rejection of their condition (Prince, 2015).

4. Lupus Treatment and Management

Since signs and symptoms of lupus are variable among patients, treatment plans are specific to each individual. Treatment usually involves medication as well as lifestyle changes to control symptoms and improve quality of life (Arthritis Society, 2015).

- **Medication:** Medications are frequently used to treat joint pain, skin symptoms, and suppress the immune system. Whenever possible, patients should avoid medications that are linked to drug-induced lupus (Wallace, 2017).
- **Well balanced diet:** Individuals with lupus should consult with their physician based on their symptoms. Generally, low fat, high fruit, vegetable and grain intake, and moderate consumption of meat, poultry and fish is recommended (Wallace, 2017).
- **Exercise:** Regular physical activity is encouraged, especially during non-flare periods (Lupus Canada, 2016).
- **Sun safety:** Avoiding peak sunlight hours and wearing protective clothing can help defend against UV rays, which are thought to trigger flares (Lupus Canada, 2016).
- **Psychological and social interventions:** Patient education and support groups, spiritual practices (i.e. prayer, meditation), and counseling/therapy may help to empower patients and manage emotional stress (Aberer, 2010).

5. Responding to Lupus in Canada

The debilitating symptoms of lupus can make it challenging to perform routine tasks, including those in the workplace. As a result, many people with lupus may require extended leaves of absence, an increased number of sick days, or accommodation in the workplace. In Canada, a number of policies and practices are in place to support those with chronic diseases, such as lupus, who may experience job loss and financial strain due to illness. In this section, we will discuss lupus in the context of employment and disability.

5.1 Definition of Disability

Many of the policies and practices relevant to those with lupus are based in medical disability claims. Although new federal accessibility laws are currently in development (i.e., Bill C-81: The Accessible Canada Act, aims to create a barrier-free Canada [<https://www.canada.ca/en/employment-social-development/programs/accessible-people-disabilities.html>]); as of March 2019, there is no overarching disability legislation or all-encompassing definition of disability in Canada (Government of Canada, 2016a). Rather, the definition of “disability” is broad, with specific qualifying criteria for each piece of legislation, program or benefit. This allows for many conditions to be recognized as a disability, but also means that an individual may not necessarily qualify to receive all disability-related benefits. Under the proposed Accessible Canada Act, disability is defined as any permanent, temporary or episodic physical, mental, intellectual, communication, learning or sensory impairment or functional limitation that, in interaction with a barrier, hinders a person’s full and equal participation in society. A barrier is considered anything (e.g., physical, attitudinal, technological, architectural) that hinders the full and equal participation in society of a person with a disability (<https://www.canada.ca/en/employment-social-development/programs/accessible-people-disabilities/act-summary.html>).

Due to the degree of variability in the symptoms of lupus, as well as the current varying qualifying criteria for disability, lupus is not definitively considered a disability in Canada. That said, entitlement to disability benefits is evaluated on an individual basis. In general, a condition may be **currently** considered a disability in Canada if it interferes with the ability to perform day-to-day tasks, and is both severe and prolonged (Canadian Disability Benefits, 2014). Operating under this definition, many lupus patients suffering from physical impairments such as exhaustion or arthritis may be eligible to receive disability benefits.

5.2 Disability Policy in Canada

Disability-related policy in Canada dates back to 1981, when the federal government published the *Obstacles* report that called for rights-based legislation and enhancements to government services and programs (Disability Policy Alliance, 2017). This was followed by Section 15 of the *Canadian Charter of Rights and Freedoms*, which saw people with disability designated as one of five groups whose rights are specifically guaranteed (Disability Policy Alliance, 2017). While significant advances in disability policy in Canada have been achieved, federal disability legislation continues to be developed to ensure Canadian citizens’ needs are best served by government (Disability Policy Alliance, 2017). In this context, a supportive policy environment has been identified as essential to ensure full participation and inclusion for people with disability. It is therefore important to understand the policy context in which employment equity, financial assistance, and accessibility issues are, for those with lupus and other chronic disease are situated.

6. Federal Legislation

The following section provides an overview of Canadian legislation as it pertains to labour and disability. In particular, two pieces of federal legislation are presented that set the standard for supporting a diverse and inclusive workplace environment. First, the **Employment Equity Act (EEA)** ensures improved job opportunities for four specific groups: women, Aboriginal people, members of visible minorities and people with disabilities (S.C., 1995). Secondly, the **Canadian**

Human Rights Act (CHRA) entitles all individuals to equal opportunities without regard for race or colour, national or ethnic origin, religion, age, family or marital status, sex, pardoned conviction, disability, or sexual orientation (R.S.C., 1985). The current legislation in Canada will be discussed in the context of disability issues that may apply to people affected by lupus.

6.1 The Employment Equity Act

The Employment Equity Act (EEA) was implemented to ensure equality in the workplace, with particular respect to four groups who have been historically disadvantaged: women, Aboriginal people, members of visible minorities, and people with disabilities. The goals of the EEA are to amend past discrimination and promote a community of equity by ensuring suitable representation of these groups across all occupations and levels of the workforce. The EEA takes into account that equity means more than simply treating people in the same way, and as such, requires employers to implement measures as well as make reasonable accommodations to include members of these groups. The term “reasonable accommodation” refers to the removal of barriers that prevent members of these groups from obtaining or maintaining employment, such as making buildings wheelchair accessible. In addition, employers must have policies in place that promote the hiring, training, retention and promotion of people within these groups (S.C., 1995).

6.1.1 Employment Equity in the Context of Lupus

The EEA has important implications for people with lupus, as it ensures their full inclusion in the workplace with consideration for disabilities that might arise from their illness. The EEA provides legislative support for people with disabilities by ensuring their hiring in the federal sector, and requiring employers to make accommodations for an individual’s unique needs. For example, reasonable accommodations that an employer could make to support an individual with lupus might include:

- Allowing flexible work hours
- The ability to work from home
- Providing an ergonomic work station to reduce joint pain
- Allowing rest periods to manage physical symptoms such as fatigue
- Adjusting work duties and responsibilities to reduce stress

6.1.2 Administration of the Employment Equity Act

The Employment Equity Act is overseen by several different agencies in Canada. **Human Resources and Skills Development Canada** provides information and resources to employers on employment equity, and compiles reports related to the private sector. **The Canadian Human Rights Commission** conducts audits on compliance within federally regulated businesses and public sectors, while the **Treasury Board Secretariat** tracks and ensures representation of the specified groups across the federal public sector. The **Public Service Commission** develops hiring and recruitment policies for all departments and agencies across the federal public sector (Canadian Human Rights Commission, 2013).

6.2 Canadian Human Rights Act

The Canadian Human Rights Act (CHRA) is a piece of federal legislation that extends the laws in Canada to ensure that all individuals are given equal opportunity, and prohibits discrimination based on specific grounds such as race, national or ethnic origin, religion, age, sex, sexual orientation, etc. The CHRA states that individuals should have their needs accommodated, and must not be denied opportunity based on the specific grounds of discrimination listed above. The term “discrimination” is defined as “treating people differently, negatively, or adversely, without good reason” (R.S.C., 1985). With regards to employment, discriminatory practices include: the refusal to employ or continue to employ an individual, adverse differential treatment of an individual, limitation of opportunities, establishment of differential wages, or the reduction of wages, based on a prohibited ground of discrimination. It is also mandated that employees in the same place of work must have the quality of their work evaluated on the basis of skill, effort, responsibility required and the conditions under which the work was completed (R.S.C., 1985).

The CHRA applies to both public and private institutions at the federal level. This means that the federal government itself, as well as private organizations and businesses that fall under the authority of the federal government (i.e. national banks or airlines), are covered by the Act. Notably, areas that fall within provincial, territorial or municipal jurisdictions (i.e. restaurants, schools, hospitals) are not required to abide by the Act, as these governments have instated their own human rights legislation (see Appendix 1) [23].

6.2.1 Discrimination in the Context of Lupus

The CHRA states that people cannot be discriminated against based on any of the prohibited grounds of discrimination, which include mental and physical disability. This means that people with lupus are protected from being treated unfairly or denied opportunities due to any type of disability that might result from their illness. Similar to the EEA, the CHRA also requires employers to make accommodations for employees where necessary.

6.2.2 Discriminatory Practices

The following practices are considered discriminatory when they are based in one or more of the prohibited grounds of discrimination, such as disability (R.S.C., 1985):

- Refusal of goods, services, facilities or accommodation that are available to the general public
- Refusal to provide commercial or residential premises
- Refusal of employment, or the continuation of employment
- Directly or indirectly treating an individual unfairly in the workplace
- Expressing or implying specifications, limitations or preferences for hiring or employing certain individuals
- Excluding, suspending or segregating employees from membership in employee organizations
- Limiting or depriving an individual, or class of individuals, of employment opportunities, as well as implementing policies or practices that do so
- Establishing or maintaining unequal wages between males and females who are performing the same work
- Harassment (including sexual harassment)
- Retaliating against an individual who has filed a human rights complaint

It should be noted that practices that are technically prohibited by the Act might be considered not discriminatory if there is a justified reason for doing so. For example, an employment practice or policy may be found not to be discriminatory if it is reasonably related to the duties or responsibilities of the job at hand [23].

6.2.3 Administration of the Canadian Human Rights Act

Administration and enforcement of the CHRA is overseen by the **Canadian Human Rights Commission (CHRC)**. The CHRC is an independent federal agency that is responsible for reviewing, investigating, and resolving violations of the Act [23].

If an individual or group feels that they have been discriminated against in a way that violates the CHRA, they can file a complaint with the CHRC. A complaint requires three components: identification of the grounds of discrimination (i.e. race, sex, disability), a description of the discriminatory act or treatment, and an explanation of the negative impacts the incident had. There is no fee for filing a complaint, and legal assistance is not necessary (Canadian Human Rights Commission, ND).

If the CHRC accepts the complaint, they will first attempt to resolve the matter through mediation. The goal of mediation is to find a solution that is acceptable to both parties. If this process fails, the complaint will be referred to the **Canadian Human Rights Tribunal (CHRT)**, which acts as an independent court. The CHRT will hear both sides of the case, and make a decision as to whether the Act has been violated. The CHRT also determines how the complaint should be resolved, and what types of sanctions, if any, are appropriate. If either party disagrees with the decision made by the CHRC or the CHRT, they can appeal the decision in the **Federal Court** of Canada (Canadian Human Rights Commission, ND).

7. Federal Income Assistance

7.1 Employment Insurance Benefits

The Employment Insurance (EI) program administered by the government provides financial assistance to workers who are unemployed or temporarily unable to work. To qualify for benefits, an individual must have experienced work loss through no fault of their own (i.e. were not fired or did not quit). In addition, they must have met a minimum number of insurable work hours within the past 52 weeks [Government of Canada, 2016b]. In the context of people living with lupus, two particular types of EI benefits are of interest: sickness benefits and compassionate care benefits.

7.1.1 Sickness Benefits

Sickness benefits are available to those who are currently unable to work due to illness or injury, but would otherwise be available to work.

To be eligible for sickness benefits, an individual must meet the following criteria:

- Employed in insurable employment
- Reduction of more than 40% in weekly earnings
- Minimum of 600 insurable work hours completed in the qualifying period (the past 52 weeks, or since your last claim)

In order to receive sickness benefits, an online application process must be completed through Service Canada, including submission of a certificate signed by a doctor or medical practitioner. The first two weeks after work was stopped is considered a waiting period, and EI benefits begin to be paid four weeks after the application was processed. Generally, the value of sickness benefits is calculated to be 55% of an individual's average weekly income, up to a set yearly maximum. Benefit payments are taxable, and any additional income received during the benefit period will be deducted from the EI payment. An individual can receive EI sickness benefits for up to 15 weeks [Government of Canada, 2016b].

7.1.2 Compassionate Care Benefits

Another type of EI benefits, called **compassionate care benefits**, is available to family members who are providing support or care to a loved one who is critically ill. In this context, support or care may refer to: providing psychological or emotional support, arranging for care, or directly providing the care. The family member must be gravely ill, meaning they are facing a significant risk of death.

To be eligible for compassionate care benefits, similar to other EI benefits, an individual must demonstrate a reduction in weekly earnings of more than 40%, and have completed at least 600 insurable work hours in the qualifying period. The base rate for payments is usually 55% of the individual's weekly income, up to a set yearly maximum. Compassionate care benefits may be received for up to 26 weeks, and this period can be split among multiple family members, as long as each family member meets the EI benefits requirements [Government of Canada, 2016b].

7.2 Canada Disability Savings Act

The **Canada Disability Savings Act (CDSA)** promotes long-term financial security for Canadians with mental or physical disabilities, and their families, through the establishment of a **registered disability savings plan (RDSP)**. An RDSP can be set up for a person with a disability, by their family and friends, or by a person with a disability to provide for their own future [Government of Canada, 2016c]. All contributions and earnings of the RDSP are tax-free, up to a lifetime limit of \$200,000. This Act outlines the regulations for payments to an RDSP through the **Canada Disability Savings Bond** and **Canada Disability Savings Grant (S.C., 2007)**.

7.2.1 Canada Disability Savings Regulations

A person is eligible to be an RDSP beneficiary if they meet the following criteria:

- Are eligible for a disability tax credit
- Have a valid social insurance number (SIN)
- Are a resident of Canada
- Are under the age of 60 (contributions can be made until this time)

A beneficiary can only have one plan at a time, although several people may hold the plan. Anyone can contribute to the RDSP with the consent of the holder (S.C., 2007).

7.2.2 Canada Disability Savings Grant

The government provides a Canada Disability Savings Grant for individuals with a disability who are 49 years of age or younger. For payments made into the RDSP, the government will provide a matching grant. The grant amount is based on the beneficiary's age, net-adjusted income, and contributions that have been made to the RDSP. For minors, the grant is calculated based on their parents' income, while for adults, it is calculated based on either their personal income, or family income, if they have a spouse. The maximum grant that can be received is \$3,500 per year up to a lifetime total of \$70,000 (Government of Canada, 2016d).

7.2.3 Canada Disability Savings Bond

The government also contributes money to RDSPs for low and middle-income beneficiaries through the Canada Disability Savings Bond. The bond is available to beneficiaries of RDSPs that are 49 years of age or younger, and is calculated according to personal or family income. Contributions to the RDSP are not required to receive the bond. For family incomes of \$30,000 or less, the bond amount is \$1,000. For incomes between \$30,000-\$45,916, a portion of the \$1,000 is calculated accordingly. The lifetime maximum an individual can receive through this program is \$20,000 (Government of Canada, 2016d).

7.3 Canada Pension Plan Disability Benefits

Benefits are provided through the Canada Pension Plan (CPP) for people who have made sufficient contributions to the CPP (based on varying criteria), and who are unable to work due to disability. This is a taxable monthly payment, which is provided for qualified individuals as well as their dependent children.

In order to qualify for CPP disability benefits, an individual must have a disability that is determined to be both severe and prolonged. In this context, "severe" refers to mental or physical disabilities that prevent the individual from regular work. "Prolonged" disabilities are considered long-term, indefinite, or likely to result in death. These criteria are evaluated by medical adjudicators through an application process (Government of Canada, 2016e).

To encourage CPP disability benefit recipients to re-enter the workforce, an **automatic reinstatement** policy has been developed. This allows CPP disability benefits, as well as their children's benefits, to be automatically reinstated if the same disability, or a related disability, reoccurs within two years. For automatic reinstatement, the recipient does not need to complete the entire application process again. However, a written request for automatic reinstatement is required within 12 months of the last date of work, and this must be accompanied by written confirmation of the disability from a physician. If the disability reoccurs after two years has passed, but CPP disability benefits have been received before, there is a **fast-track reapplication** process. There is no limit to the amount of times CPP disability benefits can be reinstated (Government of Canada, 2016e).

7.3.1 Vocational Rehabilitation Program

Recipients of CPP disability benefits may also be eligible for the Disability Vocational Rehabilitation Program. This program offers counselling, assistance with job searching, and financial support for education or career training, in order to help people return to work. The program is voluntary, so people may participate as long as they are willing and able. Participants continue to receive CPP disability benefits while they plan their return to work and search for a job (Government of Canada, 2016f).

7.4 Disability Tax Credit

People with severe disabilities face many unavoidable costs that are not encountered by most taxpayers. For this reason, the **disability tax credit (DTC)** is administered under the Income Tax Act to help to reduce the amount of income tax paid by people with disabilities and/or their families.

To be eligible for the DTC as required by the Canada Revenue Agency, an individual must fulfill one of the following criteria:

- Blind
- Markedly restricted in at least one of the basic activities of daily living (speaking, hearing, walking, bowel or bladder functions, feeding, dressing, mental functions necessary for everyday life)
- Significantly restricted in two or more of the basic activities of daily living
- Needs life-sustaining therapy

In addition, the individual's disability must meet all of the following criteria:

- Is prolonged (has lasted or is expected to last at least 12 months)
- Is present all or substantially all of the time (at least 90% of the time)

A description and verification of the disability must be provided by a physician (Government of Canada, 2016g).

7.5 Medical Expenses Tax Credit

Under the Income Tax Act, the **Medical Expenses Tax Credit** also allows some medical expenses to be claimed on federal tax returns. Medical expenses must have been incurred within the appropriate tax year, and can only be claimed if the individual was not and will not be reimbursed for the costs. The Canada Revenue Agency provides a list of common medical expenses, whether they are eligible to be claimed, and whether supporting documentation (i.e. receipts, prescriptions, certification) is required (Government of Canada, 2016g).

Examples of medical expenses that may be applicable for this tax credit include:

- Payments to medical professionals or hospitals
- Transportation expenses for medical purposes

- Mobility aids and other medical devices
- Expenses related to rehabilitation therapy
- Preventative, diagnostic and other treatments
- Alternative or complementary treatments

8. Provincial and Territorial Legislation

The following section summarizes provincial and territorial legislation related to employment equity and disability. More specifically, provincial legislation is described under 8 key themes; accessibility, the workplace built environment, parking accessibility, employment supports, anti-discrimination, taxation, financial assistance, and pension benefits. Provincial policies under each theme are listed and summarized in Appendix 1.

8.1 Accessibility

Five provinces (Alberta, British Columbia, Manitoba, Nova Scotia, and Ontario) have legislation to develop, implement, and monitor accessibility standards and reduce barriers for residents with respect to goods and services, employment, transportation or infrastructure. Ontario, Nova Scotia and Manitoba (e.g., Accessibility for Ontarians with Disability Act (2005), Accessibility of Manitobans Act (2013), Nova Scotia Accessibility Act (2017)) are currently the only provinces with accessibility policy that requires public and private organizations to make all spaces accessible for those with disabilities, while other initiatives in British Columbia and Alberta aim to engage people with disability in community and employment matters, and increase accessibility for individuals with disabilities (Alberta Premier’s Council on the Status of Persons with Disabilities Act (2000), Vancouver Charter (1953)).

8.2 Workplace Built Environment

Seven provinces (Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, Prince Edward Island, and Quebec) have policies specifically related to ensuring accessible built environments in public buildings and workplaces. These pieces of legislation aim to increase minimum standards of accessibility with respect to barrier-free washroom, parking, walkway, entrance and elevator design (see Appendix 1).

8.3 Parking Accessibility

Like other modifications to the built environment, accessible parking at the workplace can accommodate employees with lupus. This is detailed in legislation in five provinces (British Columbia, New Brunswick, Prince Edward Island, Ontario, and Quebec). These policies specify the application process, and display and eligibility requirements (e.g., degree of mobility impairment, support from a physician) to access permits for accessible parking.

8.4 Employment Supports

8.4.1 Employment Support Programs and Services

Seven provinces (Alberta, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, and Quebec) and the three territories have legislation that aims to address barriers that prevent meaningful employment for those with a disability. For example, financial support for individuals to complete training to satisfy employment obligations to become/stay employed exists under the Ontario Disability Support Program Act (1997) and the Alberta Income and Employment Supports Act (2003). In addition, the Social Assistance Act (1989) and the Employment Support and Income Assistance Act (2000) in Nova Scotia, the Nunavut Income Assistance Act (1988), and the Manitoba Social Services Administration Act (Market *Abilities* Program) outline vocational programs that provide skills training to help adults with disabilities obtain and maintain employment. Finally, the Newfoundland and Labrador Income Employment Support Act (2002) offers wage subsidies to corporations that hire persons with disabilities in positions related to their training. A comprehensive list of these policies is available in Appendix 1.

8.4.2 Workplace Accommodations

A number of policies that support workplace accommodations (in British Columbia, New Brunswick, Newfoundland and Labrador, and Saskatchewan) are listed in Appendix 1. These policies outline that an employer should make reasonable efforts to modify an employee's duties/role if an employee acquires a disability that interferes with employment (Saskatchewan Employment Act (2013)), and recognize that people with disabilities may require additional supports in the workplace (The BC Employment Assistance Program under the Employment and Assistance for Persons with Disabilities Act (2002)), such as technical supports or other assistive devices (e.g., computer aides, specialized lighting) (New Brunswick's Disability Support Program under the Premier's Council on the Status of Disabled Persons Act (2011), Newfoundland and Labrador Income Employment Support Act (2002)).

8.5 Anti-Discrimination

Like in the Canadian Human Rights Act (which legislates to ensure all Canadians are given equal opportunity and prohibits discrimination based on grounds such as disability), all provinces and territories have additional legislation to protect persons from discrimination based on disability and ensure equal treatment and opportunity for all. These policies protect those with disability from discrimination in the workplace, and in the provision of services, education, and accommodation (Appendix 1 provides a comprehensive list of these policies).

8.6 Taxation

Four provinces (British Columbia, Manitoba, Ontario, and Quebec) and Nunavut currently have policy related to available disability tax benefits. These benefits come in multiple forms and can benefit employers, employees and those unable to currently work. For example, the Ontarians with Disability Act (2001) allows an employer to deduct a workplace accessibility tax incentive when computing income for a taxation year (e.g., deductions can include devices that benefit employees with disability, such as ergonomic workstations or specialized lighting). In addition, the Ontario Retail Sales Tax (1990), the Manitoba Retail Sales Tax Act (2008) and the BC Social Services Tax Act (1996) specify tax exemptions when purchasing such equipment for use by those with a disability. Finally, the Nunavut Senior Citizens and Disabled Persons Property Tax

Relief Policy (1988) directly benefits individuals with a disability, as it enables the government to provide property tax relief in order to reduce the burden on the owner of the home.

8.7 Financial Assistance

8.7.1 Income Support

Direct income assistance for those with a disability is outlined in legislation in eight provinces (British Columbia, Manitoba, New Brunswick, Newfoundland and Labrador, Ontario, Prince Edward Island, Quebec, and Saskatchewan) and the Northwest Territories (Appendix 1). For example, the New Brunswick Family Income Security Act (2011) provides financial assistance to those who cannot support themselves, in order to help with basic needs such as food, clothing, shelter, utilities, and childcare costs. Similarly, the Saskatchewan Assured Income for Disability, under the Saskatchewan Assistance Act (1978) identifies the availability of and access criteria for a disability income for costs related to the impact of disability. Financial aid is also available for eligible family members to support a member of the household with a disability under the Nova Scotia Social Assistance Act (1989), and the Saskatchewan Assistance Act (1978).

8.7.2 Equipment and Medical Costs

Policies that outline financial assistance provision for equipment and medical costs associated with an individual's disability are available in six provinces (Alberta, New Brunswick, Nova Scotia, Ontario, Prince Edward Island, and Saskatchewan), the Yukon and the Northwest Territories. These policies offer assistance for obtaining goods and services required as a result of the disability, including medical equipment and supplies (e.g., Alberta Aids to Daily Living Program under the Alberta Public Health Act (2000)), prescription drugs and transportation (e.g., Nova Scotia Employment Support and Income Assistance Act (2000)), nursing, hospital and rehabilitation care (e.g., Saskatchewan Rehabilitation Act (2004)), and other items not covered by private health insurance plans (e.g., canes, rails) (New Brunswick Family Income Security Act (2011)).

8.8 Pension Benefits

Pension regulation in Canada falls mostly within provincial jurisdiction, and nine of the provinces (Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario, Quebec, and Saskatchewan) have pension legislation that outlines measures of pension assistance for those with disability. For example, pension payment terms may be altered when a physician provides documentation that a disability is likely to shorten someone's life considerably, so that an individual may elect to withdraw a lump sum or receive a series of payments as deemed appropriate (e.g., New Brunswick Pension Benefits Act (1987), Saskatchewan Assistance Act (1978), Nova Scotia Pension Benefits Act (1989), Alberta Employment Pension Plans Act (2000), BC Pension Benefits Standards Act (1996), Ontario Pension Benefits Act (1990)). In Quebec, additional protections exist through the Quebec Supplemental Pension Plan Act (1989), which states that if an employee becomes disabled and must terminate employment, the pension will not be negatively impacted and its value remains equal to the value of the benefits the employee would have been entitled. Further, the Act Respecting the Quebec Pension Plan (1989) is a compulsory public insurance plan that ensures employees are provided with basic financial protection in the event of disability (or death); in

this Act, those under 65 who have made sufficient contributions to the CPP could be entitled to further disability benefits, including a disability pension.

9. Employer Benefits

Aside from federal and provincial disability-related programs and legislation, many employers offer wage-loss protection benefits to their employees who are unable to work due to illness or injury. These plans are generally offered and administered through the employer, although private plans can also be purchased through an insurance company or other business group (Lupus Canada, 2016).

9.1 Short-Term Disability and Long-Term Disability Benefits

Employer benefits can include **short-term disability (STD)** and **long-term disability (LTD)**. In most cases, a medical report describing the condition and an expected date for return to work are required to qualify for STD. The requirements for LTD are usually similar to those for the CPP disability benefit. Since these programs are not federally regulated, the criteria for STD and LTD are ultimately decided by the employer or insurance company that administers the plan. The benefit contract also dictates the amount and length of benefits. It is common for STD benefits to pay 60-100% of the person's regular income for six months to one year. Conversely, LTD benefits customarily pay 50-70% of the regular income, and can be paid for a designated period of time or can continue until retirement (Lupus Canada, 2016).

9.2 Vocational Rehabilitation

While on STD or LTD, the employee remains a member of the company. For this reason, employer benefits place a special focus on enabling the employee to return to work. Returning to work may include resuming the previous position, or taking on a modified or new role based on the employee's needs (Lupus Canada, 2016).

10. What Next?

While this report summarized federal and provincial policies that support individuals with chronic illness in their working lives, legislative gaps for employees with disabilities exist (e.g., a lack of mandatory national standards). Currently, Ontario, Manitoba and Nova Scotia are the only provinces with laws (and associated non-compliance penalties) that require public and private organizations to make all spaces accessible for those with disabilities (e.g., Accessibility for Ontarians with Disabilities Act). In addition, recourse currently exists in most provinces through human rights laws which although are effective, are applied reactively and on the basis of individual human rights complaints (for example, see: <https://www.cbc.ca/news/canada/edmonton/disabled-woman-banned-from-no-frills-1.5028056>). To address these issues, in June 2018 the Government of Canada proposed new accessibility legislation through the bill for the Accessible Canada Act (Government of Canada, 2018), to ensure more consistent accessibility in areas within federal jurisdiction across the country. Once approved, the Act will contribute to the existing rights and protections for those with disabilities, as priorities of the Act include identification and removal of accessibility barriers in the built

environment (e.g., public spaces), in employment (e.g., job opportunities and employment practices), in technology (e.g., digital content), procurement and delivery of goods and services, and transportation (e.g., air, rail, bus, ferry) (Proposed Accessible Canada Act, 2018).

11. Concluding Statements

Lupus is a chronic autoimmune disease that can have severe and debilitating effects on a person's physical and mental health. Among other challenges, the symptoms of lupus can interfere with a person's ability to work, leading to financial difficulties, and often, a need to rely on disability benefits. In Canada, legislation such as the Employment Equity Act and the Canadian Human Rights Act functions to ensure the equal opportunity of people with disabilities. Furthermore, federal assistance programs such as Employment Insurance (EI) benefits, Registered Disability Savings Plans (RDSPs), and disability tax credits provide financial relief to Canadians who are unable to work due to disability. Overall, an understanding of the policy framework related to disability, employment, and financial assistance is essential to understanding the experiences of those affected by lupus in Canada.

Appendix 1 - Provincial and Territorial Policies in Canada

Theme	Province or Territory	Statute	Regulation/ Program	Key Points	Website
Accessibility	Alberta	Premier's Council on the Status of Persons with Disabilities Act, 2000		Establishes a council in order to provide advice to Alberta government through discussion and engagement with the disability community in the Province in order to establish and implement solutions	https://www.alberta.ca/premiers-council-persons-with-disabilities.aspx
	British Columbia	Vancouver Charter, 1953		Offers guidance in order to increase accessibility for individuals with disabilities (e.g., parking)	http://www.bclaws.ca/civix/document/id/lc/statreg/vanch_00
	Manitoba	Accessibility of Manitobans Act, 2013		Provides a proactive process to remove and prevent barriers affecting persons with disabilities with respect to employment, the built environment, the delivery of goods and services, and accommodation	http://www.accessibilitymb.ca/law.html
	Nova Scotia	Nova Scotia Accessibility Act, 2017		Provides accessibility standards for public buildings, streets, sidewalks and shared spaces	https://nslegislature.ca/legc/bills/62nd_3rd/1st_read/b059.htm

	Ontario	Accessibility for Ontarians with Disabilities Act, 2005		Aims to develop, implement and enforce accessibility standards related to goods, services, accommodation, employment, and buildings before Jan 1, 2025	https://www.ontario.ca/laws/statute/05a11
		Accessibility for Ontarians with Disabilities Act, 2005	Integrated Accessibility Standards	Standards that apply to all Ontario organizations that provide goods, services or facilities to the public or other organizations that have at least one employee	https://www.aoda.ca/a-guide-to-the-integrated-accessibility-standards-regulation/
		Ontarians with Disability Act, 2001		Requires the government to adopt practices that eliminate barriers and improve opportunities for participation of individuals with disabilities	https://www.ontario.ca/laws/statute/01o32
Workplace Built Environment	Manitoba	Buildings and Mobile Homes Act, 2009	Building Code	Code includes that signs that incorporate the international symbol of accessibility should be installed in location of barrier-free facilities (e.g., washrooms)	https://web2.gov.mb.ca/laws/statutes/csm/b093e.php
	New Brunswick	Community Planning Act, 1973	Barrier-Free Design Building Code Regulation	Ensures minimum standards of accessibility for new commercial buildings (e.g., accessible parking, elevators, etc...)	https://www.canlii.org/en/nb/laws/stat/rsnb-1973-c-c-12/latest/rsnb-1973-c-c-12.html
	Newfoundland and Labrador	Building Accessibility Act, 1990		Provides guidance on accessibility for parking, walkways and entrances of public buildings	https://www.assembly.nl.ca/legislation/sr/statutes/b10.htm

	Nova Scotia	Building Code Act, 1989	Building Code Regulations	Provides specific design standards to ensure barrier-free design of washrooms, parking, etc...	https://novascotia.ca/just/regulations/regs/bcregs.htm
		Building Access Act, 1989		Outlines standards for accessibility for buildings constructed in Nova Scotia	https://nslegislature.ca/sites/default/files/legc/statutes/buildacc.htm
	Ontario	Building Code Act, 1992	Building Code Regulations	Provides standards for construction and renovation of buildings, includes accessibility requirements	https://www.ontario.ca/laws/statute/92b23
	Prince Edward Island	Provincial Building Code Act, 1988		Outlines accessibility design, construction and occupancy standards of buildings	https://www.princeedwardisland.ca/sites/default/files/legislation/P-24-Provincial%20Building%20Code%20Act.pdf
	Quebec	Building Act, 1985	Construction Code	Offers standards of accessibility to ensure design of barrier-free buildings	http://legisquebec.gouv.qc.ca/en/ShowDoc/cs/B-1.1
Parking Accessibility	British Columbia	Motor Vehicle Act, 1996	Motor Vehicle Act Regulations	Provides application process and eligibility requirements or parking permits for those with disabilities	http://www.bclaws.ca/civix/document/id/consol14/consol14/96318_03#section118.92
	New Brunswick	Motor Vehicle Act, 1973	Designated Disabled Parking	States that designated parking permits are available for those with disabilities (eligibility requirements include a significant degree of mobility impairment)	https://www2.gnb.ca/content/gnb/en/services/services_rendrer.14197.Designated_Disabled_Parking_.html

		Ontario	Highway Traffic Act, 1990	Accessible Parking for Persons with Disabilities	Outlines accessibility criteria for accessible parking permits	https://www.ontario.ca/laws/regulation/900581
		Prince Edward Island	Highway Traffic Act, 1988		Establishes that those with permits may park in accessibility spots	https://www.princeedwardisland.ca/en/legislation/highway-traffic-act
		Quebec	Highway Safety Code, 1986		Establishes process for a person with disability to be provided identification stickers to use reserved parking spots	http://legisquebec.gouv.qc.ca/en/showdoc/cs/C-24.2
Employment Supports	Employment Support Programs and Services	Alberta	Income and Employment Supports Act, 2003	Disability-Related Employment Supports and Services	Provides supports to help people with disabilities succeed in school and find rewarding employment opportunities	https://www.alberta.ca/disability-related-employment-supports.aspx
		Manitoba	Social Services Administration Act	MarketAbilities Program	Provides range of employment-focused services to help adults obtain and maintain employment	https://www.gov.mb.ca/fs/vrmanual/toc.html
		Ontario	Ontario Works Act, 1997		Provides employment services and temporary financial assistance to those most in need while they work to become and stay employed	https://www.ontario.ca/laws/statute/97o25a
			Disability Support Program Act, 1997		Offers employment supports that focus on work preparedness, specialized computer training, mobility devices, tools and equipment to those with disabilities	https://www.ontario.ca/laws/statute/97o25b

	New Brunswick	Vocational Rehabilitation of Disabled Persons Act, 2011	Work Ability Program	Provides work experience opportunities to unemployed individuals who require a job placement to overcome a barrier identified in their employment action plan	https://www2.gnb.ca/content/gnb/en/services/services_renderer.5102.Work_Ability.html
			Workforce Expansion Program	Collaborative effort to bring unemployed New Brunswickers together with employers through building employer/employee relationships that will help unemployed individuals gain long-term sustainable employment	https://www2.gnb.ca/content/gnb/en/services/services_renderer.6935.Employer_Wage_Incentive_-_Workforce_Expansion.html
			Training and Skills Development Program	Provides training and employment supports for those with long-term disabilities	https://www2.gnb.ca/content/gnb/en/services/services_renderer.5097.Training_and_Skills_Development_(TSD).html
			Equal Employment Opportunity Program	Aims to provide workers meaningful work in public services	https://www2.gnb.ca/content/gnb/en/services/services_renderer.5028.Equal_Employment_Opportunity_Program.html
	Newfoundland and Labrador	Income Employment Support Act, 2002	Employability Assistance for Persons with Disabilities Program	Program designed to assist individuals with disabilities acquire skills, experience and support to prepare for/remain in the workforce	https://www.aesl.gov.nl.ca/disabilities/services.html

			Internships to Promote Technology for Persons with Disabilities	Offers training and skill development related to technology and virtual offices in order to help adults with disability maintain employment	https://www.assembly.nl.ca/legislation/sr/statutes/i00-1.htm
			Career Development Initiative for Agencies, Boards, Commissions and Crown Corporations	A career development initiative that offers wage subsidies for employers	https://www.exec.gov.nl.ca/exec/hrs/disability_supports/employment_programs/abcc.html
	Northwest Territories	Employment Standards Act, 2007	Labour Market Agreement for Persons with Disabilities	Aims to increase employment opportunities for individuals with disability through programs focusing on education and training, employment participation, employment opportunities, knowledge building, and connecting employers with possible employees	https://www.justice.gov.nt.ca/en/files/legislation/employment-standards/employment-standards.a.pdf
	Nova Scotia	Social Assistance Act, 1989	Adult Service Centres	These centres were established to provide community-based vocational programs that provide employment, skills training and day program opportunities for adults with disabilities	https://novascotia.ca/coms/disabilities/AdultServiceCentres.html

		Rehabilitation and Social Development Approval Assistance Regulations	Provides remunerative employment opportunities for people with disabilities without work speed expectations and assists individuals to develop vocational skills that will aid individuals to obtain employment	https://novascotia.ca/just/regulations/regs/sarehab.htm
	Employment Support and Income Assistance Act, 2000	Employment Support Services	Offers services (e.g., Workplace Support Program) that aim to improve employment outcomes and help individuals become more self-sufficient	https://novascotia.ca/coms/employment/employment_services/index.html
Nunavut	Income Assistance Act, 1988	Adult Learning and Training Supports	Aims to help individuals increase their chances of finding and maintaining employment through funded training programs	https://www.gov.nu.ca/family-services/programs-services/adult-learning-and-training-supports-alt
Quebec	Act to Combat Poverty and Social Exclusion		Aims to achieve long-term labour market participation for people with disabilities, through workplace adaptations and employer involvement	http://legisquebec.gouv.qc.ca/en/ShowDoc/cs/L-7
Yukon	Rehabilitation Services Act, 2009		Outlines a rehabilitation program to prepare individuals for re-entry into the workforce	http://www.gov.yk.ca/legislation/acts/respse_c.pdf
	Education Act, 2002	Disability Supports	Offers programs to help those with a disability obtain employment (e.g., Workplace Supports Program)	http://www.gov.yk.ca/legislation/acts/education_c.pdf

			Diversity and Inclusion	Describes programs that help support individuals with disabilities (e.g., accommodations, training and work experience)	
Workplace Accommodations	British Columbia	Employment and Assistance for Persons with Disabilities Act, 2002	Employment Assistance Program	Outlines a program that aims to ensure independence for those with disabilities, including specialized employment supports	http://www.bclaws.ca/civix/document/id/lc/statreg/02041_01
	New Brunswick	Premier's Council on the Status of Disabled Persons Act, 2011		Promotes employment opportunities and aims to ensure access to services for those with disabilities	https://www.canlii.org/en/nb/laws/stat/rsnb-2011-c-208/latest/rsnb-2011-c-208.html
			Disability Support Program	Offers individualized supports including transportation, technical and home supports	https://www2.gnb.ca/content/gnb/en/services/services_renderer.200972.Disability_Support_Program.html
	Newfoundland and Labrador	Income Employment Support Act, 2002		Outlines workplace accommodations and supports, including assistive devices such as computer software and hearing aids	https://www.assembly.nl.ca/legislation/sr/statutes/i00-1.htm
	Saskatchewan	Employment Act, 2013		Specifies that employers should make reasonable efforts to modify an employee's duties if an employee acquires a disability	http://www.qp.gov.sk.ca/documents/English/Statutes/Statutes/s15-1.pdf

Anti-Discrimination	Alberta	Human Rights Act, 2000	Prohibits discrimination and ensures equal opportunities for Albertans	http://www.qp.alberta.ca/1266.cfm?page=A25P5.cfm&leg_type=Acts&isbncln=9780779744060
	British Columbia	Human Rights Code, 1996	Intends to protect individuals from discrimination	http://www.bclaws.ca/Recon/document/ID/freeside/00_96210_01
	Manitoba	Human Rights Code, 1987	Protects individuals including those with disabilities from unreasonable discrimination	https://web2.gov.mb.ca/laws/statutes/csm/h175e.php
	New Brunswick	Human Rights Act, 2011	Provincial law that prohibits discrimination and harassment based on 16 prohibited grounds of discrimination	http://laws.gnb.ca/en/ShowPdf/cs/2011-c.171.pdf
	Newfoundland and Labrador	Human Rights Act, 2010	Aims to ensure no individual is discriminated against based on disability	https://assembly.nl.ca/legislation/sr/statutes/h13-1.htm
	Northwest Territories	Human Rights Act, 2002	Prohibits discrimination based on a range of factors including disability	https://www.justice.gov.nt.ca/en/files/legislation/human-rights/human-rights.a.pdf
	Nova Scotia	Human Rights Act, 1989	Act that states no person shall discriminate based on disability	https://nslegislature.ca/sites/default/files/legc/statutes/human%20rights.pdf
	Nunavut	Human Rights Act, 203	Prohibits discrimination to any individual or group based on disability	http://www.nhrt.ca/files/NHR_Act_En.pdf

	Ontario	Human Rights Code, 1990		Describes that each person in Ontario has the right to equal opportunity and treatment without discrimination based on disability	https://www.ontario.ca/laws/statute/90h19
		Pay Equity Act, 1990		Outlines that duties and salary grade should not be affected because an individual has been accommodated	https://www.ontario.ca/laws/statute/90p07
		Labour Relations Act, 1995		Promotes employee involvement in the workplace and participation of employers and unions in resolving workplace issues	https://www.ontario.ca/laws/statute/95l01
	Prince Edward Island	Human Rights Act, 1988		Prohibits discrimination in areas such as employment and other services based on personal characteristics/grounds	https://www.princeedwardisland.ca/sites/default/files/legislation/H-12%20-Human%20Rights%20Act.pdf
	Quebec	Charter of Human Rights and Freedoms, 1975		Prohibits discrimination and harassment on grounds of disability	http://legisquebec.gouv.qc.ca/en/showdoc/cs/C-12
	Saskatchewan	Saskatchewan Human Rights Code, 1979		Prohibits discrimination based on disability	http://saskatchewanhumanrights.ca/pub/S24-2.pdf
	Yukon	Human Rights Act, 2002		Act that prohibits discrimination to any individual or group based on disability	http://www.gov.yk.ca/legislation/acts/huri.pdf

Taxation		British Columbia	Social Services Tax Act, 1996		Outlines that equipment designed for use by individuals with a permanent disability are exempt from taxes	http://www.bclaws.ca/civix/document/id/consol27/consol27/00_96431_01
		Manitoba	Retail Sales Act, 2008		Outlines tax exemptions on personal property that is designed to aid those with disabilities	https://web2.gov.mb.ca/laws/statutes/csm/r130e.php
		Nunavut	Seniors Citizens and Disabled Persons Property Tax Act, 1988	Senior Citizens and Disabled Persons Property Tax Relief Policy	Outlines that the government can provide property tax relief to those with a disability	http://cgs.gov.nu.ca/policies/scd.pdf
		Ontario	Ontarians with Disability Act, 2001		Outlines that an employer can deduct a workplace tax incentive (deductions can be for equipment devices for employee's job function)	https://www.ontario.ca/laws/statute/01o32
			Retail Sales Act, 1990		Describes tax exemptions available to purchasers of equipment designed for those with a disability	https://www.ontario.ca/laws/statute/90r31
		Quebec	Taxation Act, 1972		Tax credits and exemptions may be available for those with a disability	https://www.canlii.org/en/qc/laws/stat/cqlr-c-i-3/latest/cqlr-c-i-3.html
Financial Assistance	Income Support	Nova Scotia	Social Assistance Act, 1989	Direct Family Support	Offers financial aid to families to support family members with disability	https://novascotia.ca/coms/disabilities/DirectFamilySupportForChildren.html

	Ontario	Disability Support Program Act, 1997	Income Support Program	Offers financial assistance to those with disabilities	https://disabilitycreditcanada.com/the-ontario-disability-support-program-act/
	Saskatchewan	Saskatchewan Assistance Act, 1978		Provides assistance to families with financial disability for various reasons including disability	http://www.publications.gov.sk.ca/free-law/documents/English/Statutes/Statutes/S8.pdf
Equipment and Medical Costs	Alberta	Public Health Act, 2000	Alberta Aids to Daily Living Program	Provides Albertans with long-term disability financial assistance to maintain their independence	https://www.alberta.ca/alberta-aids-to-daily-living.aspx?utm_source=redirector
	New Brunswick	Family Income Security Act, 2011	Health Services Convalescent/Rehabilitation Program	Offers coverage for rehabilitation services not covered by other private plans (e.g., canes, walkers, rails)	https://www.gnb.ca/0062/acts/RS-2011/154.pdf
	Northwest Territories	Social Assistance Act, 1988	Income Assistance Program	Offers financial assistance to citizens in order to meet basic needs in order to improve quality of life	https://www.justice.gov.nt.ca/en/files/legislation/social-assistance/social-assistance.a.pdf
	Nova Scotia	Employment Support and Income Assistance Act, 2000	Income Assistance Program	Offers financial assistance for individual needs (e.g., transportation, prescription drugs)	https://nslegislature.ca/sites/default/files/legc/statutes/employsp.htm

	Ontario	Ministry of Community and Social Services Act, 1990		Describes a grant offered to individuals with a disability that can be used to obtain goods and services	https://www.ontario.ca/laws/statute/90m20
	Prince Edward Island	Social Assistance Act, 1998	Social Assistance Program	Provides income for food, clothing and medical expenses	https://www.princeedwardisland.ca/sites/default/files/legislation/S-04-3-Social%20Assistance%20Act.pdf
	Saskatchewan	The Rehabilitation Act, 2004		Describes the services that are provided for the rehabilitation of an individual with a disability	http://www.publications.gov.sk.ca/free-law/documents/English/Statutes/Statutes/R17.pdf
			Vocational Rehabilitation Regulations	Offers financial support that can be used for rehabilitation for an individual with disability	
		Health Administration Act, 1979	Saskatchewan Aids to Independent Living (SAIL)	Offers coverage for disability equipment, products and supplies	http://www.publications.gov.sk.ca/free-law/documents/English/Statutes/Statutes/H0-0001.pdf
	Yukon	Social Assistance Act, 2002		Discretionary aid may be provided to an individual with a disability (e.g., household equipment, rehabilitation services)	http://www.gov.yk.ca/legislation/acts/s_oas_c.pdf
		Health Act, 2002	Chronic Disease and Disability Benefits Regulation	Describes benefits that may be payable, including services and goods (e.g., medical equipment)	http://www.gov.yk.ca/legislation/acts/health_c.pdf

Pension Benefits	Alberta	Employment Pension Plans Act, 2000	Employment Pension Plans Regulation	Outlines that with medical certification, an individual whose life is considerably shortened due to disability has the right to withdraw all or part of the money of their Life Income Fund or Locked-In Retirement Account	http://www.qp.alberta.ca/documents/Acts/e08p1.pdf
	British Columbia	Pension Benefits Standards Act, 1996		Enables an individual whose life expectancy is shortened due to disability or illness to convert a pension plan to a series of payments	http://www.bclaws.ca/civix/document/id/complete/statreg/00_12030
	Manitoba	Pension Benefits Act	Pension Benefit Regulation	An individual with a shortened life expectancy can elect to receive the balance of their money in a payment or series of payments	https://www.gov.mb.ca/labour/pension/acts_regs/pensionbenefitsact.html
	New Brunswick	Pension Benefits Act, 1987	General Regulation	Pension terms may be altered if a physician certifies that the individual suffers from a disability that considerably reduces life expectancy	https://www2.gnb.ca/content/gnb/en/services/services_renderer.2215.Pension_Benefits.html
	Newfoundland and Labrador	Pensions Benefits Act, 1997		A pension plan member is entitled to a deferred pension benefit if they have a disability that is likely to shorten his or her life expectancy	https://www.assembly.nl.ca/legislation/sr/statutes/p04-01.htm
	Nova Scotia	Pension Benefits Act, 1989	Pension Benefit Regulations	Identifies that the owner of a locked-in retirement account or life income fund may withdraw all or part of the money if they have a disability that's likely to	https://www.canlii.org/en/ns/laws/stat/rsns-1989-c-340/latest/rsns-1989-c-340.html

				result in life expectancy of less than 2 years	
	Ontario	Pension Benefits Act, 1990		Describes that an individual is entitled to a deferred pension benefit by reason of a disability that is likely to shorten life expectancy	https://www.ontario.ca/laws/statute/90p08
	Quebec	An Act Respecting the Quebec Pension Plan, 1965		Provides individuals in Quebec with basic financial protection in event of death or disability; those under 65 who have made sufficient contributions to the QPP could be entitled to benefits including the disability pension	http://legisquebec.gouv.qc.ca/en/ShowDoc/cs/R-9/
		Supplemental Pension Plans Act, 1989		Describes that the value of the pension plan shall not be negatively impacted if an employee becomes disabled	http://legisquebec.gouv.qc.ca/en/ShowDoc/cs/R-15.1
	Saskatchewan	Saskatchewan Assistance Act, 1978	Pensions Benefits Act	An individual whose life expectancy is shortened due to disability to withdraw their pension as a lump sum or series of payments	http://www.publications.gov.sk.ca/free-law/documents/English/Statutes/Statutes/S8.pdf

Appendix 2 - Lupus Resources

Canadian Lupus and Related Resources	
<p>Lupus Canada 615 Davis Drive, Suite 306 Newmarket ON L3Y 2R2 Phone: 1-800-661-1468 E-mail: info@lupuscanada.org www.lupuscanada.org</p>	<p>The Arthritis Society 393 University Ave, Suite 1700 Toronto, ON M5G 1E6 As well as local divisional offices Phone: 1-800-321-1433 E-mail: info@arthritis.ca https://arthritis.ca/</p>
<p>The Kidney Foundation of Canada 310-5160 Decarie Blvd Montreal QC H3X 2H9 Phone: 1-800-361-7494 E-mail: info@kidney.ca www.kidney.ca</p>	

Provincial and Territorial Lupus Resources	
Alberta	<p>Lupus Society of Alberta 105 12 Ave SE, Suite 900 Calgary, AB T2G 1A1 Phone: 1-888-242-9182 E-mail: lupuslsa@shaw.ca www.lupus.ab.ca</p>
British Columbia	<p>BC Lupus Society 888 8th Ave, Suite 210 Vancouver, BC V5Z 3Y1 Phone: 1-866-585-8787 E-mail: info@bclupus.org www.bclupus.org</p>

Manitoba	Lupus Society of Manitoba 100-105 Fort Whyte Way Oak Bluff, MB R4G 0B1 Phone: 204-942-6825 E-mail: lupus@mts.net http://www.lupusmanitoba.com/
New Brunswick	Lupus New Brunswick c/o Nancy Votour (President) 117-55 Grant St Moncton, NB E1A 3R3 Phone: 1-877-303-8080 E-mail: lupins@rogers.com http://www.lupusnb.ca/
Newfoundland & Labrador	Lupus Newfoundland & Labrador P.O. Box 8121, Stn A St. John's, NL A1B 3M9 Phone: 709-368-8130 E-mail: lupus.nl.ca@gmail.com http://www.envision.ca/webs/lupusnfldlab/
Ontario	Lupus Ontario 10-25 Valleywood Dr Markham, ON L3R 5L9 Phone: 1-905-415-1099 E-mail: info@lupusontario.org www.lupusontario.org
Quebec	Lupus Gatineau Phone: 819-561-2575 E-mail: info@lupusgatineau.org http://www.lupusgatineau.org/
Saskatchewan	Lupus SK Society Inc. Box 88, Royal University Hospital 103 Hospital Dr Saskatoon, SK Phone: 1-877-566-6123 E-mail: lupus@lupusks.com www.lupusks.com

Global Lupus Resources

Lupus International http://www.lupusinternational.com/	World Lupus Federation http://www.worldlupusfederation.org/
Lupus Foundation of America http://www.lupus.org/	Lupus Europe http://www.lupus-europe.org
Lupus Research Alliance http://www.lupusresearchinstitute.org/	World Lupus Day http://www.worldlupusday.org/
The Johns Hopkins Lupus Center https://www.hopkinslupus.org/	Molly's Fund Fighting Lupus http://www.mollysfund.org/

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