

# DISABILITY LEAVES ROADMAP

for Ontario midwives

## Last day worked

You are unable to perform the essential duties of a midwife due to illness or injury.



## Submit Disability forms

Disability leave application forms to be completed and submitted to the insurance carrier **within 30 days**.

## 31 days after last day worked

Once approved, disability benefits will commence.



- ❑ Contact the **AOMBT**:
  - Confirm plans for payment of benefit premiums
  - Seek assistance with forms and application process
  - Confirm eligibility requirements
- ❑ Talk to your practice and document decisions:
  - Timing of your leave
  - Compensation
  - Communication to clients
  - Current caseload
- ❑ Check with hospital(s)/birth centre re: privileges
- ❑ Contact the **CMO**:
  - You may wish to change your registration to Inactive
  - Changing to Inactive will affect your liability insurance and pending billings
- ❑ Contact the **AOM**:
  - You may wish to change your membership to Inactive
- ❑ Visit **AOMBT** website for information:
  - [www.midwivesbenefits.ca/midwives-resources/leaves](http://www.midwivesbenefits.ca/midwives-resources/leaves)



**To be eligible for disability benefits, you must be under the care of a physician and following a treatment plan.**

## After 6 months on Short-Term Disability

If you are still unable to work, Equitable Life and AOMBT staff will work with you on your transition to Long-Term Disability (LTD). LTD benefits will begin only after your LTD application has been submitted and approved by the insurance carrier.



## LifeWorks ([www.lifeworks.com](http://www.lifeworks.com))

Confidential service offered to midwives and families at no charge; provides 24/7 phone support, online resources, and access to in-person or video counselling.

## In advance of your return from a disability leave:

- ❑ Contact your practice to discuss your return to work plans
- ❑ Contact CMO to change from Inactive
- ❑ Contact hospital(s)/birth centre to advise of return date and reinstate your privileges
- ❑ Contact AOM to have liability insurance reinstated and change membership status
- ❑ Contact the AOMBT to discuss your benefits and, if necessary, re-enrollment in benefits plan. Re-enrollment forms must be submitted within 31 days of returning to active practice

## After 2 years on LTD

Disability payments continue only if you are unable to perform the duties of **any occupation**, not just midwifery.



## Additional Resources:

- [AOMBT Disability Factsheet](#)
- [Midwife Summary of Duties](#)
- [AOM: Planning a Leave of Absence](#)
- [Midwifery Practice Management Guide #6: Human Resources and the Midwifery Practice](#)
- [Human Rights in Midwifery Practice](#)
- [AOM On Call phone support](#)

