

5. "Could any adaptive equipment be purchased that would enable the employee to perform the essential functions of the job?"

There are many different products on the market that can be used to accommodate employees with disabilities. The staff at Fortis Benefits can help identify such products and assist you and your employees in using them successfully. Our standard contract also includes the possible reimbursement of expenses related to accommodation, to a maximum of \$2,000.

6. "Does the employee have a hearing or sight impairment that could be accommodated by having a reader or interpreter?"

Accommodations could include obtaining the services of an interpreter for an individual with a hearing impairment, a reader for someone who is visually impaired or even the services of a company or device that can transfer information from printed text into an alternative format.

7. "Would flexibility in administering personnel policies be helpful in accommodating an employee with a disability?"

In many cases, making accommodations will require some flexibility and creative thinking. Your support of this process is essential. Some accommodations may require modifying your company's policies on a case-by-case basis. For example, standard workplace policies

requiring that everyone be 100 percent recovered before returning to work or requiring a "full medical release" may need to be modified to allow for consideration of accommodations.

Also, giving equal access to light duty and transitional return-to-work programs and work opportunities, regardless of whether the disability is work-related or not is an intelligent policy alteration which may be necessary to accommodate an individual. This willingness to modify old approaches is consistent with the Americans with Disabilities Act.

Flexible and progressive management support is key to successful job accommodation. Fortis Benefits stands with you in your efforts. We will work with you to keep your most valued assets actively engaged in getting the business results you need to succeed. For a complimentary copy of Fortis Benefits' job accommodation reference tool "Questions to ask when trying to accommodate an employee with a disability," please contact us.

Fortis Benefits believes that making job accommodations for individuals with disabilities makes good business sense whether formally required by law or not. That is why we at Fortis Benefits seek to partner with all of our customers to help fully satisfy the intent and spirit of the Americans with Disabilities Act (ADA). We look forward to working with you to help resolve issues relating to this important legislation and assist in finding creative solutions to all reasonable accommodations, whether required by the ADA or not. This may include funding or identifying funding to overcome undue hardships to your business.

Please contact us when an employee begins to experience limitations which might require some form of job accommodation.



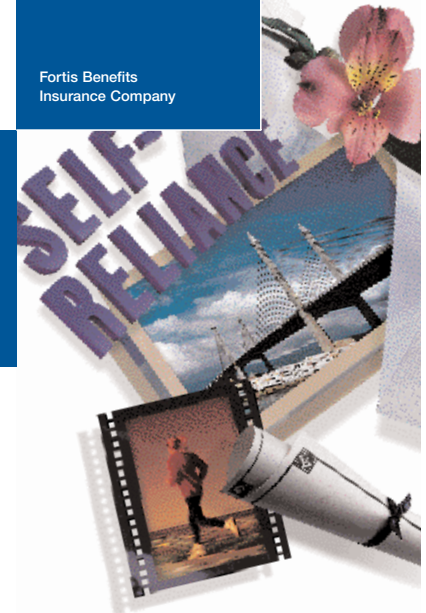
Job Accommodation

Disability Insurance

Fortis Benefits
Insurance Company

Fortis Benefits
Insurance Company

2323 Grand Boulevard
Kansas City, MO
64108-2670
Telephone (816) 474-2345
Facsimile (816) 881-8996
www.fortisbenefits.us.fortis.com



Taking care of your business...and the people that make it work



Fortis Benefits is committed to helping you keep your most valued resources . . .

your employees!

As important as disability insurance can be in helping to replace a portion of lost income when our life, or the life of one of our co-workers is struck by a serious sickness or injury, even more help is needed. A person with a disability needs the kind of help that assists him or her in recovery and returning to work and the normalcy that work represents. Returning to work is good for both the individual and the business they contribute to. Sometimes all that stands in the way of someone returning to work is flexibility on the part of employers, allowing for some form of job accommodation.

What is a Job Accommodation?

A job accommodation is any change or adjustment to a job or work environment that enables an employee with a disability to work.

Many accommodations can be quite simple. Your own common sense, along with input from your employees, is often enough to generate ideas which will allow for an early return to work or perhaps even prevent the need for someone to stop working.

Why Does Providing an Accommodation Make Good Business Sense?

- The experience and productive services of a proven employee are retained.
- The costs of searching for and training replacement employees can be avoided.
- Goodwill is established with employees—with those receiving help as well as others who see or hear about your company's efforts to assist an employee who has suffered a disability.
- Tax credits or deductions relating to accommodations may be available.
- An accommodation can help get employees into your transitional return-to-work program more quickly, making these programs more effective and resulting in greater cost savings.
- Reports show that more than half of all accommodations cost less than \$500 and that

most employers report benefits in excess of \$5,000¹.

- A successful accommodation effort works to decrease your company's claims experience, which can help to keep insurance costs down.

Can Fortis Benefits Help Identify and Implement a Job Accommodation?

- Yes! Our vocational rehabilitation and clinical staff, along with our other disability claims professionals, can tap the knowledge and resources needed to identify and implement successful job accommodations. Fortis Benefits also has funds available to assist our policyholders in their accommodation efforts. We can also help identify other possible funding sources.

¹The Job Accommodation Process as used by The Job Accommodation Network, Job Accommodation Network, A Service of the President's Committee on Employment of People with Disabilities.

What Can I Do To Identify a Reasonable Accommodation?

Consider the following questions:

1. "Can the workplace be modified to accommodate the employee?"

Modifications to a workplace can sometimes be the key to enabling someone to work. That could mean installing a ramp for someone confined to a wheelchair or perhaps simply moving a copier closer for someone who has trouble walking. Sometimes employers find workplace accommodations designed to help a person with a disability end up helping others in the workplace as well.

2. "Can the job be restructured?"

Can the job be restructured so that the duties the employee cannot perform are shifted, eliminated, or somehow altered to meet the person's needs? If an employee is unable to perform a minor job task because of disability, an employer can require the employee to perform a different minor job function in its place.

3. "Is there any reason why part-time work would not be viable?...Can the work schedule be modified?"

A modified schedule may involve adjusting arrival or departure times, providing periodic breaks, altering the times when certain job tasks are performed, allowing an employee to use accrued paid leave, or providing additional unpaid leave. This may require extending standard termination dates to allow for recovery times more in line with the specific condition and circumstances of the individual employee.

4. "Are there any vacant positions within your company, either within or outside of your department, for which the employee would be qualified?"

If the employee is not able to work in the current position because of a disability, he or she may still be qualified and able to perform the duties of another position within your company. This position might be at your site or even another location. Such a reassignment could benefit both your employee and the work.

