Helpful Workplace Benefits for Families of Children with Special Needs

Family-identified employer programs, policies, and services that support employees whose children have special needs

It is estimated that in the United States 1 in 20 employees is caring for a child who has either a disability or a chronic illness. The challenges that these employees face to satisfy the demands of their job and the needs of their families are sometimes daunting.

This brochure highlights programs and policies identified by families as supportive to them in their roles as productive employees and good parents. Each workplace and family has different resources, expectations and needs. These suggested benefits and supports are intended to bring awareness of the many kinds of benefits, in addition to adequate medical coverage, that help this particular group, as well as others, be productive employees.

Flexible Work Scheduling Arrangements
• Permission to work on a flexible schedule, changing start and quit times periodically or daily
• Permission to schedule work for any hours that total a full work week
• Options to work from home, or telecommute, on scheduled and unscheduled bases
• Keeping the same position or job level while moving from full-time to part-time and back again

Leave Policies
• Providing paid and unpaid leave, and sick leave
• Being able to use leave flexibly as needed
• Maternity and paternity leave
• Adoption, foster care leave
• Special time off for care of seriously ill children

Time-off Policies
• Allowing families to use sick time to take children to medical appointments
• Offering employees 'free days' or time-off to attend a child’s school or teacher meeting
• Offering employees 'family medical days' to take children to out-of-town medical appointments
• Being understanding when employees take paid leave to attend to a child’s needs
• Allowing employees to transfer sick and vacation time to co-workers who need it
• Offering a system to allow employees to trade unneeded benefits for ones they need most (cafeteria benefits)
• Scheduling holidays to coincide with school holidays; offering 'Christmas' week with full pay, not counted as vacation
• Offering paid time off to do community service
• Being able to count some disability meetings as work time

**Family Supports at Work**

• Information, workshops, and resources on disability for employees (e.g. a workshop on life insurance for families of children with special needs, parenting, child development, care, work-family problems)
• Employee Assistance Program (EAP) to provide help with personal needs or problems
• Personnel to assist employees with questions about benefits; help applying for benefits
• Allowing employees to make and receive calls from children and family members
• “Tracking down” employees during family emergencies (such as reaching them during the workday if the school calls)
• Allowing children to come to work occasionally (school vacations, etc.)
• Coordinating co-workers to arrange support for employees when needed (meals, etc.)
• Allowing reassignment for employees who want lower-stress jobs temporarily
• Being able to stop work periodically in order to maintain income eligibility for SSI
• Access to the Internet and copy machine at the office for reasonable personal use
• Providing IRAs and retirement plans
• Listening to employee’s stories about children’s daily care and needs
• An atmosphere of understanding and support
• Allowing employees to share jobs

**Child Related Programs**

• Onsite daycare
• Special onsite care for children who are sick or have special needs
• Breastfeeding support – providing a private space and a refrigerator to store milk
• Gradual return to work after childbirth or adoption
• Assistance in locating community child care
• Payment for child care with vouchers or other subsidies that direct costs to the company
• Dependent Care Assistance Plans (DCAPs) that help employees pay for child care with pretax dollars
• Reimbursement of child care costs when employees work late or travel for business
• Child care for school-age children on vacation
• Back-up or emergency care for employees when their regular child care arrangements fall apart
• Sick care for children of employees
• Financial support for local child care through a fund or corporate contributions beyond United Way
• Public/Private partnership in child care

**Especially For Teens**

• After-school programs
• Financial support for community programs
• Seminars/workshops
• Summer programs
• Employee assistance programs
• Referral information programs
• Scholarship programs/educational assistance
• Counseling
**Health Benefits**

- Comprehensive benefits to cover families’ (and children’s) extensive needs
- Reasonable premiums and co-pays
- Giving employees a choice of good plans
- Providing benefits for part-time employees, on a full or pro-rated basis
- Personal insurance for full-time employees
- Wellness program for employees and their families
- Premium payment for a spouse’s health plan at another company
- Offering dental benefits, vision benefits, and mental health benefits
- Generous durable medical equipment coverage
- Flexible spending account - a mechanism employers can offer to assist employees to handle necessary expenditures (Differs from a medical savings plan)
- Disability insurance, 401 K and/or pension, company contributions to retirement plans

**Comments from Families**

- *I met with the owners before taking the job; they tailored a plan that was acceptable for our circumstances.*
- *When my daughter had a spinal fusion and I was out on leave for a month, my colleagues donated earned time so it was paid time.*
- *My supervisors have a 'family first' attitude. They changed my schedule to suit my family’s needs; they donated $300 for groceries; and other workers put together a collection fund.*
- *I work for the most wonderful place on the planet!*
- *As long as the work gets done, it doesn’t matter where or when.*

These thoughts and examples from parents were collected during Fall 2002 as part of the Employee Benefits Study for Children with Special Health Care Needs. This project is being carried out in a Cooperative Agreement with the Maternal and Child Health Bureau (1U93MC00183) to the Center for Child and Adolescent Health Policy at MassGeneral Hospital for Children. It is a joint effort of MassGeneral Hospital for Children, Family Voices, the Health and Disability Working Group of Boston University, and New England SERVE. For further information please contact Chris Fluet (617) 724-3392 or cfluet@partners.org.