

Planning Checklist

Critical Illness Insurance

This is for nonmedical costs related to an illness (e.g., transportation, childcare) and is additional to standard health coverage. This insurance may be available through some employers for purchase by individuals.

Disability Benefits

The Government of Canada provides disability benefits to those who are disabled at birth or are injured later in life. Provincial programs depend on the province in which you live. Some workplaces also provide short-term and long-term disability benefits or make them available for purchase. Not all injuries qualify for these benefits.

Advance Care Plan or Living Will or Personal Directive

It is helpful when personal healthcare wishes are outlined in advance. This document can be used in the event of an emergency and indicates your preferences regarding resuscitation and care. It can be used to designate an individual to advocate on your behalf.

Power of Attorney (P.O.A.) or Substitute Decision Maker

This is a legal document that gives one or more people who you trust authority to speak on your behalf if you are unable. They will make decisions regarding care (P.O.A. for personal care) and manage your money and property (P.O.A. for property). You can limit or change this authority at any time providing you are mentally capable.

Life Insurance

Life insurance is part of a financial plan that ensures that there is income for dependents after you die. Workplaces may offer a basic life insurance plan that workers can enhance by paying higher premiums. You may want to talk to a financial planner to determine if you have sufficient coverage.

Last Will and Testament

This is a legal document that indicates your wishes regarding property (**your estate**) after death. It is advised that this document be prepared by a lawyer with an executor designated to carry out your wishes. When there are dependent children, guardianship is an important element of a legal will.

Support System

It is important to understand available resources and social support. Knowing who you can rely on for help if a tragedy were to occur can be reassuring. The exercise in [Extending Your Support System](#) can be used to evaluate your existing network of support.