

Roadmap for Job Seekers

Manage Your Benefits

DIRECTIONS: Find out all you can about the benefits available to you if you work and live with a disability. Learn how to make the most of your benefits and resources – and get where you want to go. For more information, contact Connect-Ability at 1.866.844.1903.

WHAT BENEFITS PROGRAMS ARE AVAILABLE TO ME ONCE I START WORKING?

- **Medicaid for the Employed Disabled (MED)** provides medical assistance to employed people with disabilities. Total income from work and other benefits must be below \$75,000/year. Some individuals may pay a monthly premium for this coverage. You can apply for MED benefits at a Connecticut Department of Social Services office. To find the office nearest you, visit www.ct.gov/dss/site/default.asp.
- **Social Security Disability Insurance (SSDI)** pays a cash benefit to people with disabilities who have worked. The benefit amount is based on work history and Social Security taxes paid. After two years on SSDI benefits one becomes eligible for Medicare coverage. Visit www.ssa.gov.
- **Supplemental Security Income (SSI)** pays a cash benefit to people with disabilities who have little or no work history. The person must also have limited income and resources. The monthly benefit amount is based on need. The maximum benefit was \$674/month in 2009. When earnings increase, the amount of the SSI benefit decreases. Working persons who lose SSI may still be eligible for Medicaid. Visit www.ssa.gov.
- **Ticket to Work** offers free employment services to people receiving SSI or SSDI. These services can help you to find a job or help you continue working and increase earnings. The voluntary program connects Ticket holders with state vocational rehabilitation programs. A Ticket can also connect you to community agencies called Employment Networks (ENs). These agencies provide goods and services to help you reach your vocational goal, including job search, training, job coaching, technology, and home and vehicle modifications. Visit www.yourtickettowork.com.
- **Work Incentives** are SSI and SSDI program rules that help beneficiaries stay employed. Some of these rules allow you to work and still receive monthly cash payments. Others allow for easy reopening of benefits depending on earnings level. To view the rules that allow continued Medicaid SSA, visit www.socialsecurity.gov/disabilityresearch/wi/generalinfo.htm.
- **Individual Training Accounts (ITAs)** are provided through CT Works offices. They fund or pay the cost of job training programs. Visit www1.ctdol.state.ct.us/jcc/ctworks.asp.
- **On the Job Training (OJT)** is available through the Bureau of Rehabilitation Services (BRS) and Board of Education and Services for the Blind (BESB). The program helps you to get training and develop job skills while working. To be eligible, your job goal must require more training without formal education. You also must have an employer who is willing to train you on the job under an OJT. BRS will reimburse the employer for the time spent providing you with on the job training. Visit www.brs.state.ct.us.
- **Assistive Technology Loans** help individuals with disabilities and older adults get the assistive technology devices and services they need. Assistive devices can help with education, employment and independence. Loans of up to \$30,000 are available for a wide range of technology. Visit www.cttechart.com/loan.
- **Earned Income Tax Credit (EITC)** is a tax credit of up to \$4,000 or more for workers with low to moderate income. The credit is not counted as income for most public benefits programs. The credit is even available to some workers who don't have to pay income taxes. Visit www.irs.gov and search "Earned Income Tax Credit overview." Free tax preparation services are available through the Volunteer Income Tax Assistance (VITA) program. Visit www.vita-volunteers.org.

- **Special Needs Trusts** can be created for individuals with disabilities who have income or assets above the normal program limits. These trusts are frequently created by parents, grandparents, a legal guardian or a court to protect a person's Medicaid benefits. Individuals with disabilities may be able to establish trusts for themselves. Setting up a trust is a very difficult process that requires the help of an attorney.
- **Individual Development Accounts (IDAs)** are savings accounts that may match up to \$2 for every \$1 you save. Money saved in the IDA can be used for goals like the purchase of a home, paying for higher education or starting a small business. A few IDA programs may also let you use the savings to buy a car to be used for employment. Some allow you to pay a deposit and first month's rent on an apartment. IDAs usually are not counted as an asset for federal and state programs. There are many different Certified State IDA Programs in Connecticut. Visit www.ctdol.state.ct.us/ida/idahome.htm.

WHAT RESOURCES CAN HELP ME UNDERSTAND AND MANAGE MY BENEFITS?

- **Community Work Incentives Coordinators (CWICs)** provide benefits counseling to help you understand how work will affect your benefits. A CWIC can help you to learn about ways to increase your independence and build your financial assets. Offices are located across Connecticut.
- **Protection and Advocacy Program for Beneficiaries of Social Security (PABSS)** helps SSI and SSDI beneficiaries get the information, advice and advocacy they need to get or stay employed.
- **Social Security Administration (SSA)** local SSA office can help you with your benefits questions. To find your local office, visit www.ssa.gov.

ARE THERE INCENTIVES FOR EMPLOYERS WHO HIRE PEOPLE WITH DISABILITIES?

- **Work Opportunity Tax Credit (WOTC)** gives businesses a tax credit for each individual they hire from within certain qualified groups. However, the business gets to hire its own employees. There is no limit to the number that can be hired under the program. Visit www.ctdol.state.ct.us/progsupt/taxcredits/wotc.htm#WOTC.
- **Apprenticeships** offer on the job training and classroom instruction to individuals to become highly skilled workers. Visit www.ctdol.state.ct.us and search "Apprenticeships."

Point of Interest:

As a complement to the information you'll find here, the Department of Labor (DOL) has created **Your Job Search Guide**. It's available at CT Works locations or by visiting http://www.ctdol.state.ct.us/lmi/pubs/jobsearch_guide.pdf.

Start Here. Email info@connect-ability.com or call 1.866.844.1903.



Roadmap for Job Seekers

DIRECTIONS: Take a ride. Learn about the options to help you get to and from work while living with a disability – and get where you want to go. For more information, contact Connect-Ability at 1.866.844.1903.

Access Transportation

WHAT ARE MY OPTIONS FOR COMMUTING TO AND FROM WORK?

- **Drive yourself.** You must have the necessary mobility, reaction time and strength to drive. There are resources available to provide driver training to pass the Connecticut driver's license test. The Easter Seals Mobility Center and the Connecticut Department of Motor Vehicles (DMV) Handicapped Driver Training Unit offer training services and will also evaluate your vehicle to see if it meets your needs. The DMV will write you an automotive prescription that describes any modifications that need to be made for you to safely drive your vehicle. Funding may be available through a variety of sources for qualified applicants. Assistive Technology loans, Social Security work incentives and Bureau of Rehabilitation Services funding may help to cover the costs of vehicle modification.
- **Purchase a vehicle.** If you don't have your own vehicle, money received from the Earned Income Tax Credit (EITC) may be used to buy a car. You can also use money from a special needs trust to buy a car as well as for the car's operating expenses. Social Security beneficiaries can open a Plan for Achieving Self Support (PASS), a Social Security Insurance (SSI) and Social Security Disability Insurance (SSDI) work incentive that lets recipients save some of their earnings to meet vocational goals. Buying a car for work is an allowed vocational goal.
- **Find a driver.** If you can't drive yourself to work, ask someone you know for a ride. You can also find a driver by word of mouth or through ads placed at local churches, schools or universities, community centers, store bulletin boards, or even in the newspaper. The cost of paying a driver can be counted as a Social Security Impairment Related Work Expense (IRWE).
- **Take public transportation.** The bus transportation system is operated by CTTRANSIT and DOT-contracted operators. For information about bus lines, fares and schedules, visit www.cttransit.com. The Connecticut Department of Transportation (ConnDOT) operates the state's commuter rail lines. For information on the New Haven Line go to www.mta.info/mnr and for the Shore Line East go to www.shorelineeast.com. ConnDOT also produces accessible transportation guides called *Getting On Board*. These guides list the state's accessible transportation resources by region. Copies of the *Getting On Board* guides are available by searching "Getting On Board" from the ConnDOT website at www.ct.gov/dot/.
- **Take paratransit.** If you're unable to travel on the fixed route system operated by CTTransit because of your disability, this service is comparable to public transportation. Guidelines include:
 - You cannot independently travel to/from fixed route stops within the service area.
 - You could use an accessible fixed route vehicle, but the route that would be used is not accessible.
 - You cannot independently navigate the system even though you can board the bus. Visit www.ct.gov/dot/.
- **Travel by cab.** Taking a cab to work is an effective commuting option. Remember that cab costs can be counted as a Social Security Impairment Related Work Expense (IRWE).
- **Travel with a personal assistant.** A Personal Care Assistant (PCA) may accompany individuals with disabilities for free when riding on public transportation. Companions, who are not personal assistants, will have to pay the required fares.
- **Travel with a service animal.** Animals that are specially trained to provide assistance to a person with a disability may accompany an individual with a disability on public transportation.

ARE THERE TRANSPORTATION DISCOUNTS, BENEFITS OR FUNDS AVAILABLE TO HELP ME?

- Connecticut Tech Act Project is an assistive technology loan program offering low-interest loans for a maximum of five years.
- Division of Workers' Rehabilitation operates the Worker's Compensation program.
- Office of Victim Services is for persons whose disabilities resulted from a crime.
- A reduced fare for people with disabilities on Connecticut's public transportation system allows individuals to apply for the ConnDOT reduced fare photo ID card. This requires completing the required application, having it certified by a physician and paying the \$5 application fee. Applications are available at www.cttransit.com/SeniorDisabled/ReducedFareIdCard.asp.
- Earned Income Tax Credit can be used to pay for your transportation costs to and from work.
- Social Security Impairment Related Work Expenses (IRWE) includes your mileage in getting to and from work but does not include the cost of buying car.
- Commuter Tax Benefit allows Connecticut residents to pay a portion of their commuting costs with pre-tax dollars. Visit www.commutertaxbenefit.org.
- Telecommute Connecticut is a ConnDOT initiative which provides free assistance to employers in designing and implementing telecommuting as an alternative worksite for their employees. Visit www.telecommutect.com/homeplate/home.php.

CAN I GET HELP IN PLANNING HOW TO USE PUBLIC TRANSPORTATION?

- Trips 123 is an online travel planner to help you plan your commute on public transportation in Connecticut, New York and New Jersey. Visit www.trips123.com/trip_planner.
- Travel training for people with disabilities using local buses and trains is available from The Kennedy Center and the Board of Education Services for the Blind (BESB).

Point of Interest:

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Roadmap for Job Seekers

Plan Your Employment

DIRECTIONS: Put a plan in place to help you find productive work while living with a disability. See how to make the most of your skills – and get where you want to go. For more information, contact Connect-Ability at 1.866.844.1903.

HOW DO I PLAN MY JOB SEARCH?

- **Benefit from personal and professional contacts.**
 - Friends, relatives, former colleagues, classmates, teachers or other professionals can be a valuable source of information.
 - If you're working with One-Stop-Centers or another employment agency, utilize any contacts they might have, such as businesses they work with, other job seekers or their staff members.
- **Create a plan of action for your job search.**
 - Set goals. Be sure to list your job criteria. Determine what the jobs you want will require of you.
 - Participate in internships and volunteer opportunities.
 - List your job search tasks, including tasks you've asked others to do on your behalf.
 - Create a contact list of people you've talked to about your job search and any experts who should be consulted.
 - Identify any support, resources or accommodations you need to be employed.
 - Develop a timeline for your job search activities.

WHERE CAN I GET THE EXPERIENCE I NEED TO GET A JOB?

- Internships and volunteering.
- Temporary work, whether it's part or full time, short or long term.
- Additional education and job training relevant to the position.
- Business research, job tours, job shadowing and informational interviews.

WHAT OTHER RESOURCES ARE AVAILABLE TO HELP IN MY JOB SEARCH AND PLANNING?

- **Connecticut Tech Act Project** can help you access the assistive technology devices and services you need to be employed. Visit www.cttechact.com.
- **Connect-to-Work Center** offers individualized benefits planning to help you understand how work impacts your public benefits. Visit www.connecttoworkcenter.state.ct.us.
- **Vocational Rehabilitation Program** helps people with disabilities prepare for, find and keep a job. Visit www.brs.state.ct.us.
- **Board of Education and Services for the Blind (BESB)** helps people who are legally blind or deaf-blind prepare for, find and keep a job. Visit www.ct.gov/besb.



WHERE DO I LOOK FOR A JOB?

In addition to the traditional job search methods, there are also many online job search websites targeted toward people with disabilities:

- **Ability Jobs** is a job search engine for people with disabilities. Visit www.abilityjobs.com.
- **Equal Opportunity Publications** is a diversity recruitment resource. Visit www.eop.com/compcd.html.
- **Hire Disability Solutions** is a job search engine for people with disabilities. Visit www.hireds.com.
- **Getting Hired** is a job search engine for people with disabilities. Visit www.gettinghired.com.

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Roadmap for Job Seekers

Write a Cover Letter

DIRECTIONS: Write a cover letter that makes a positive first impression. Tout the skills that make you the right choice while living with a disability – and get where you want to go. For more information, contact Connect-Ability at 1.866.844.1903.

WHY IS A COVER LETTER IMPORTANT?

A cover letter allows you to stand out from the other job candidates. Here, you can tell the employer why you're the right person for the position. In addition, you can focus their attention on your relevant experience. Cover letters allow you to customize your background to the particular job.

SHOULD I ADDRESS MY DISABILITY IN A COVER LETTER?

- It may be helpful to disclose your disability in a cover letter. Some employers recruit people with disabilities as part of their affirmative action goals. Others may be hiring a person with a disability in response to a state or federal contract requirement. If you do disclose a disability, market it to the employer. Think about how your disability may be a benefit or an asset to the employer. Describe how you'll be able to perform the essential job functions. Keep your description concise.
- If you decide to disclose your disability, don't do it at the start of your cover letter. Be brief and follow it with a restatement of your ability to perform the job functions. Close with a reaffirmation that you're qualified for the job.

SOME TECHNIQUES TO CONSIDER IN WRITING AN EFFECTIVE COVER LETTER

- **State the position you are applying for in the opening paragraph.** For example, "I am applying for the position of (title) that was advertised in the (outlet) or at the (name of career listing service)."
- **Say why you're the right candidate for the job.** For example, "I feel I am the right candidate for this position as I have (list

your skills, education, life experience, or whatever you might have that makes you great)." Use the cover letter to highlight skills, beyond traditional employment, that you developed during times that you may have not been employed. It can help you account for that time.

- **Be honest.** If you feel that your unique experiences, background or situation need to be explained to a prospective employer, do it briefly and honestly.
- **Show that you're knowledgeable about the employer.** If they've won an award in their industry, congratulate them. If they've done charitable work, acknowledge it. For example, "I am particularly impressed with the charitable work you've done for (name of organization). This lets the employer know that you value who they are as well what they can do for you.
- **Ask for an interview in your final paragraph.** It shows you're confident and professional. Let the employer know that you can meet them at their convenience. Be sure to include the best way you can be reached (i.e., email, cell phone). Do not include a personal e-mail that might be embarrassing or send the wrong message. There are many emails you can create to convey you are a professional.
- **Look professional.** Submit a resume that is typed, never handwritten, on a professional grade of paper.
- **Remember to sign your cover letter.**

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Roadmap for Job Seekers

Prepare for Job Interviews

DIRECTIONS: Prepare for a job interview by highlighting your abilities. Talk about how you can perform the job with a disability – and get where you want to go. For more information, contact Connect-Ability at 1.866.844.1903.

WHAT CAN I DO TO GET READY FOR AN INTERVIEW?

- **Be ready to address any gaps in your employment.** Be prepared to give a clear, honest explanation. Try to emphasize that you kept busy. Highlight any additional skills acquired or non-traditional work experience gained. Also mention any relevant professional, trade or industry associations to which you belong.
- **If you decide to disclose your disability, market it.** Be prepared to explain how your disability may be a benefit or asset to your employer. Be ready to describe how you'll be able to perform the essential job functions.
- **Know your rights under the ADA.** Legally you do not have to disclose a disability if it will not have an impact on the essential functions of the job. Employers cannot ask questions about a disability during an interview. They must limit their questions to the relevant information about the job at hand. Despite these legal protections, be prepared to handle inappropriate questions or comments. They may come up during your interview.
- **Non-visible disabilities** are less likely to directly impact your interview. As a result, you may decide not to disclose your disability in an interview. If you do choose to disclose, select your timing carefully. Prepare your discussion in advance. Rehearse the disclosure and try to anticipate the employer's questions so that you're comfortable explaining the details of your disability. Discuss any effect it may have on your job performance. Keep the conversation positive.
- **Choosing not to disclose your disability** is okay if you believe your disability will have no impact on your ability to do the job.
- **Once you've been offered a job,** the ADA specifically precludes your new employer from rescinding the job offer because of a disability. However, telling your new employer about a disability after you're hired and ready to start work may frustrate your employer. That could affect their initial confidence in your abilities. It could also leave you in the position of having to regain some of their confidence. But if your disability has no effect on your work there may be no need to disclose it after you've started work.

SHOULD I DISCLOSE MY DISABILITY DURING AN INTERVIEW?

Disclosure is a personal decision. Your decision may change depending on the job for which you've applied. Consider whether or not disclosing your disability will prevent you from getting the job. Remember that the timing of your disclosure is often critical. Here are some helpful tips:

- **Visible disabilities** can catch an unprepared interviewer off guard. When setting up your appointment, you may want to tell the employer about your disability before you meet them at the interview. Only disclose your disability to the employer or interviewer to ensure the message is accurately and diplomatically conveyed.



SHOULD I REQUEST AN ACCOMMODATION FOR MY INTERVIEW?

In situations where the accommodation is not a necessity, consider how the request will impact your chances of being hired. Will it sufficiently benefit your performance in the interview? Will your chances of getting the job increase? Will the negative impact of using the accommodation outweigh its benefit? As a general rule, only request accommodations in situations where the standard interviewing practices, without the aid of an accommodation, put you at a disadvantage for being hired.

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