

Employment Access Toolkit

A Guide to Navigating the Employment Process
for People Living with Myotonic Dystrophy

Disclaimer: This guide was created to educate and help individuals with myotonic dystrophy navigate the employment process. The information in this document is the opinion of the authors and should not be treated as legal advice. If you have legal questions, please consult the resources in the appendix.

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Introduction: Why Myotonic Developed the Employment Access Toolkit

Myotonic created this Toolkit to help you navigate the road to employment. Due to the complex and unique needs of the myotonic dystrophy (DM) community, we believe there is a need for a useful and practical guide that can be used as a reference for many people living with DM who are seeking employment.

This Toolkit will help you understand:

- How DM can affect your job
- How to assess your readiness to work
- How to search and apply for jobs
- How to write a resume and cover letter
- The interview process
- How to navigate health benefit options, transportation for getting to and from work, and workplace accommodations

Because finding a job is a complex process and many general resources already exist, this Toolkit is specifically designed to help people living with DM understand how to navigate the employment process, especially at transition points in career development and education. The Toolkit is meant to help you get started, understand the essentials, and support you as you enter or reenter the workforce.

How to Use the Employment Access Toolkit

The Toolkit is organized to help people living with DM and their caregivers. It is formatted to support you at all stages in your employment journey, from deciding whether you are ready to work to applying for and maintaining a job.

As you read through the Toolkit, you can take notes at the end of each section. The sections in the Toolkit are written in chronological order based on the steps in the employment process. However, if you are already familiar with some of the steps, feel free to jump around. You do not necessarily need to read the entire Toolkit from the beginning, or all at once.

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QUICK TIP

If you are viewing this guide online or in pdf format, the underlined text in [blue](#) is hyperlinked to take you directly to the web page noted in the text. Your mouse pointer will turn into a pointer finger when you roll over a hyperlink, then just click on it. Try it!

Pay attention to Quick Tips and FYI to help further explain content in the Toolkit. If you are reading this Toolkit on your computer, clicking on any web address listed will take you to that website via hyperlink. If you are reading a hard copy of this Toolkit and want to visit a website, type its listed URL into any search engine, for example, into [Google.com](https://www.google.com)

Note: **Bolded blue terms** are used throughout the document to indicate that an explanation of a term is available in the Appendix A: Glossary on page 50. Additionally, you can take notes on designated note-taking pages located at the end of each section.

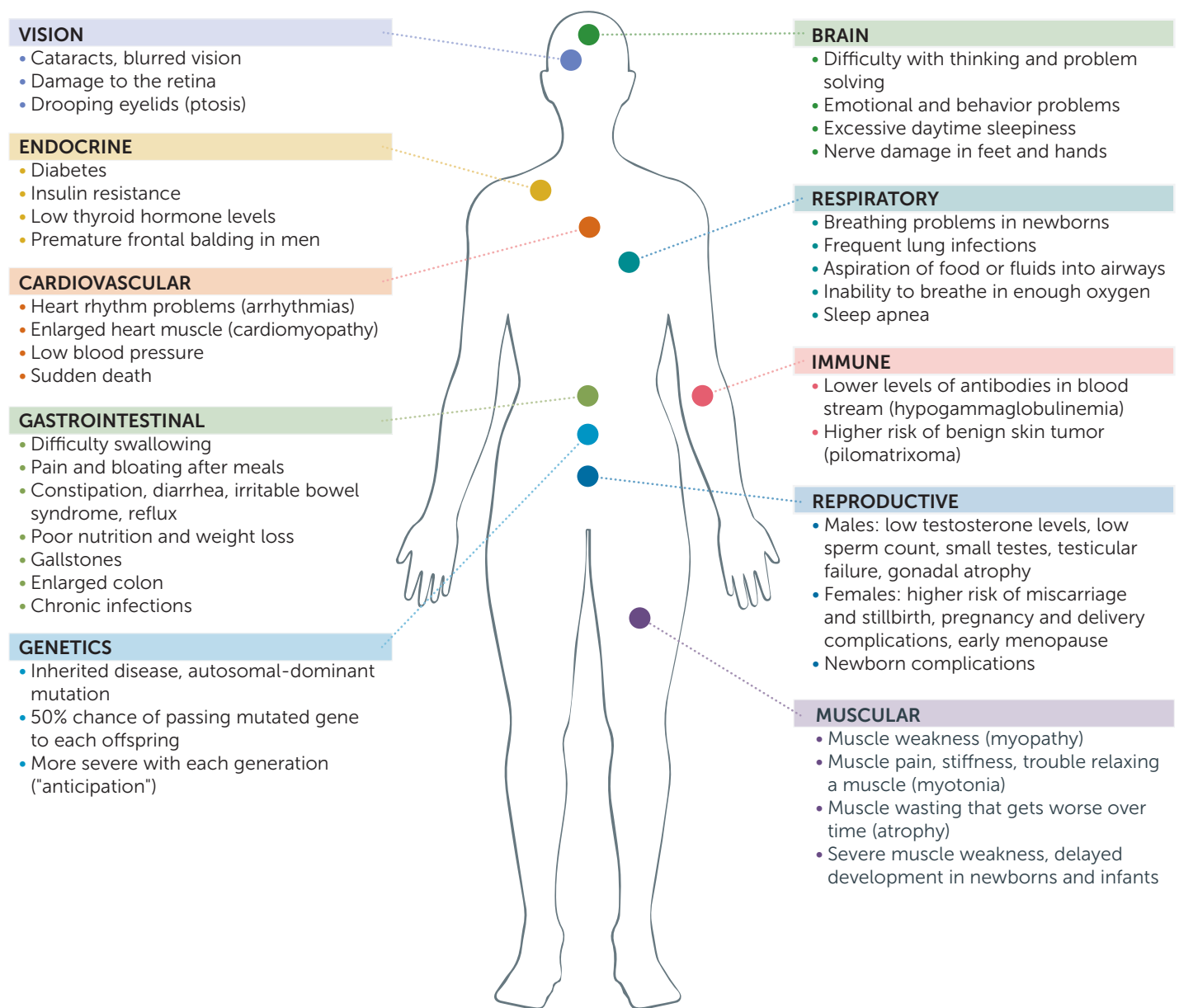
If you would like a hard copy of this Toolkit mailed to you, please call **Myotonic** at **415.800.7777**, email us at info@myotonic.org, or visit our website at www.myotonic.org

Know Yourself: A Self-assessment

SECTION

1

Before you begin a job search, it is important to assess whether you are ready to join or rejoin the world of work. Reflecting on your **DM** symptoms is a key part of self-assessment. People living with DM experience a wide variety of symptoms, the severity of which depends on several factors, including the type of DM you have (DM1 or DM2) and the age of its onset (**congenital, childhood, or adult**). However, even if you have the same type of DM and age of onset as someone else, you may experience completely different symptoms because DM is such a variable disease. Use the body systems tool below to review symptoms associated with DM.










Logging Your Symptoms Worksheet

It is important to keep track of your symptoms and disease experience over time. Keeping a log of your symptoms can help you determine whether you will be able to manage your DM symptoms while working. With this tool you can track how your symptoms make you feel on a scale of 1-10 (1 being the least severe and 10 being the most severe). In addition, you can note whether your symptoms may require workplace accommodations. See the *Section 7: Workplace Accommodations* on page 45 for more information about **reasonable accommodations**.

Date	Type of symptom	Symptom severity (1-10)	Impact on daily activities	Can you balance working while managing this symptom?	Can you get reasonable accommodations from an employer with this symptom?
Day/ month/ year	Example: Gastrointestinal symptoms	6	Frequent bathroom breaks, significant discomfort	Sometimes	Yes: ability to telecommute

How Your DM Symptoms Can Affect Your Job

Below are some examples of DM symptoms and ways they can affect your job:

Symptom	Possible Effects in the Workplace
 Vision: <ul style="list-style-type: none"> • Cataracts • Blurred vision • Retina damage • Drooping eyelids (ptosis) 	<ul style="list-style-type: none"> • Difficulty looking at a computer screen • Difficulty reading handwriting or small print
 Endocrine: <ul style="list-style-type: none"> • Diabetes 	<ul style="list-style-type: none"> • Feeling dizzy • Taking breaks for insulin injections • Taking breaks to eat healthy snacks throughout the day to avoid low blood sugar
 Gastrointestinal (GI): <ul style="list-style-type: none"> • Pain and bloating after meals • Diarrhea • Irritable bowel syndrome • Enlarged colon 	<ul style="list-style-type: none"> • Taking frequent breaks to use the restroom • Difficulty focusing or sitting down to complete a task due to frequent restroom breaks • Work absences due to GI symptoms
 Cardiovascular: <ul style="list-style-type: none"> • Heart palpitations • Chest pain • Difficulty breathing • Shortness of breath • Lightheadedness 	<ul style="list-style-type: none"> • Taking frequent breaks to rest and catch your breath • Positioning desk/work station away from sharp corners or stairs
 Brain: <ul style="list-style-type: none"> • Difficulty with sequential thinking and problem solving • Emotional and behavioral problems • Excessive daytime sleepiness 	<ul style="list-style-type: none"> • Difficulty focusing at work • Completing tasks at a slower than expected pace • Taking frequent breaks to rest • Difficulty with critical thinking and solving problems that come up in the workplace • Sleepiness and/or a need to nap
 Respiratory: <ul style="list-style-type: none"> • Aspiration of food or fluids into airways • Respiratory muscle weakness • Sleep apnea 	<ul style="list-style-type: none"> • Longer lunches/breaks to ensure slow chewing in order to avoid aspiration • Work absences due to respiratory issues • Fatigue affecting performance
 Muscular: <ul style="list-style-type: none"> • Muscle weakness (myopathy) • Muscle pain, stiffness (myotonia) • Muscle wasting that gets worse over time (atrophy) • Facial and throat muscle weakening 	<ul style="list-style-type: none"> • Difficulty typing • Difficulty sitting or standing for long amounts of time • Difficulty writing • Constantly switching positions • Lower productivity due to pain • Deteriorating speech, difficult to understand

Self-evaluation Worksheet

Now that you've assessed your symptoms and thought about how they may affect you in a workplace, answer the questions below to help you assess the kind of work and work environment that might be most suitable for you.

1. How motivated are you to search for employment? _____

2. Do you want to work part-time or full-time? (think about how your symptoms may affect your ability to work) _____

3. What are your professional goals, both short-term and long-term? _____

4. Why do you want to start applying for jobs now? _____

5. What are your social personality traits? (e.g., gregarious, shy, reticent, etc.) _____

6. If you could have any type of job, what would it be? (feel free to list several) _____

7. What are your strengths? (e.g., creative, dedicated, punctual, etc.) _____

8. What are your weaknesses? (e.g., over thinking, ineffective multitasking, anger issues) _____

9. What are your skills? (e.g., good at communicating, proficient with a certain software product, etc.) _____

10. What are your passions? (e.g., helping others, teaching, etc.) _____

11. What are your accomplishments? (e.g., won X award, wrote X paper, etc.) _____

12. What are your hobbies/interests? (e.g., hiking, sports, design, etc.) _____

A number of career self-assessment tests have been published that can help you answer these questions. To access some examples, visit Monster's recommended list of career assessment tests at <https://www.monster.com/career-advice/article/best-free-career-assessment-tools>



Notes

2

Career Options and Training Requirements

Now that you have conducted a self-assessment regarding your interests and disease symptoms, you should determine what kind of job is the right fit for you. This starts with whether you want to work full-time or part-time.

Narrowing Down Your Job Search: Full-time vs. Part-time.

There are pros and cons to both full-time and part-time work. For example, the more hours you work, the more money you make, so full-time employment provides a larger income. However, working part-time may give you a more flexible schedule, thereby helping you better manage your symptoms and maintain a good quality of life. Below are some questions to help you evaluate whether to work full-time or part-time.



FYI

According to the U.S. Bureau of Labor Statistics, the average American works 34.4 hours per week. The [Fair Labor Standards Act \(FLSA\)](#) does not define full-time or part-time employment. Generally, employers determine how many hours qualify an employee to be considered full-time or part-time.

1. How many hours can you personally handle working in a day? How many hours have you been able to work in the past, if any?
2. How well do you manage your **DM** symptoms? Will managing your symptoms prevent you from working full-time, require sick days, or require telecommuting?
3. Are you a caretaker, parent, etc. who needs flexibility with your schedule?
4. Will working fewer hours help lower the number of reasonable accommodations you will need? (Visit *Section 7: Workplace Accommodations* on page 45 for information on **reasonable accommodations**).
5. Will your current financial situation make part-time income feasible?
6. Will your future financial situation make a part-time income feasible?
7. Will you be able to obtain health insurance elsewhere if it is not provided for a part-time position?
8. Have you discussed your plans to join the workforce with your doctor? Your doctor may help you assess your physical readiness, the types of work that may be most suitable, and offer helpful recommendations about managing your symptoms in the workplace.

What's the Best Type of Employment for You?

Listed below are details about employment options that you may consider pursuing, including **vocational employment**, employment requiring a college degree, internships, and apprenticeships. Volunteer opportunities are also included as an option if you are not interested in pursuing paid employment.

Vocational Training and Employment

Vocational careers are varied, and include but are certainly not limited to:

- Auto body mechanic
- Automotive mechanic
- Aviation maintenance technician
- CPR and first aid instructor
- Carpenter
- Certified nursing assistant
- Computer-aided drafter
- Construction equipment operator
- Contractor/construction manager
- Dental assistant
- Dental hygienist
- Diesel technician
- Electrician
- Graphic designer
- Heating, ventilation, and air conditioning (HVAC) technician
- Heavy equipment mechanic
- Home inspector
- Industrial machinery mechanic
- Landscaper
- Licensed practical nurse
- Line cook
- Mammography technician
- Medical equipment repair technician
- Medical technician
- Nursing aide
- Phlebotomy technician
- Plumber
- Radiology technician
- Solar energy technician
- Sonogram technician
- Veterinary assistant
- Web designer
- Welder
- Wind energy technician

If you are interested in vocational employment, consider attending a **vocational school** or taking vocational classes (also known as career and technical education classes). **Vocational education** programs offer courses that can prepare you for employment in current or emerging occupations that do not necessarily require a college degree. The National Center for Education Statistics groups vocational education into seven occupational categories:

1. Agriculture
2. Business and office
3. Marketing and distribution
4. Health
5. Home economics
6. Trade and industry (e.g., construction, mechanics, and repairs)
7. Technical and communications



FYI

A study by Georgetown University (2018) concluded through the year 2020, 35% of job openings will require at least a bachelor's degree, 30% will require some college or an **associate degree**, and 36% will not require education beyond high school. Visit <https://cew.georgetown.edu/cew-reports/recovery-job-growth-and-education-requirements-through-2020/> to learn more about the study.



INSIGHT

"Maneuvering the system for assistance can be difficult and complicated. For instance, when my sons were working with Vocational Rehab, they were told that they had to go to school full-time in order to get funding. With their fatigue, that was too much for them. But by asking appropriate questions and providing doctor's notes, Vocational Rehab allowed them to continue with school at a part-time rate."

– Parent

Many types of vocational education programs are offered through the public high school system, including wood shop, metal shop, culinary arts, graphic design, business administration, etc. Regional vocational high schools allow students to attend part-time, while full-time vocational high schools offer academic studies with a focus on occupational and vocational training.

Vocational education is also offered at post-secondary (post-high school) institutions, including public and private universities, community colleges, and vocational technical institutes. These institutions usually offer an organized program that teaches subject-based occupational skills. Some vocational institutions allow students to graduate with degrees (e.g., associate degree) or certificates, while other institutions allow students to take courses to gain practical experience in a field or occupation. The following list includes links to websites and other contact information for vocational rehabilitation (VR) agencies in U.S. Territories: <https://askearn.org/state-vocational-rehabilitation-agencies/>

Many people attend community colleges (also known as junior colleges, city colleges, or technical colleges), in order to receive an associate degree. Associate degrees are programs that often equate to the first two years of a bachelor's degree program. Some people attend community college with the goal of receiving an associate degree in order to transfer to a university and earn a bachelor's degree, while others pursue an associate degree in order to go into vocational careers.

One consideration with any type of education is the cost. If you take vocational courses in your public high school, you typically do not have to pay for them. However, if you attend vocational school at a post-secondary institution or other vocational school or institution, you will most likely have to pay fees.

Options exist to help pay for vocational school, however. If you cannot afford to pay tuition or course fees in full, you may apply for scholarships and loans. Depending on the school you attend, you may be eligible to apply for federal student aid through FAFSA (Free Application for Federal Student Aid), which offers low-interest loans and grants to help pay for education. Visit <https://studentaid.gov/h/apply-for-aid/fafsa> to see if you are eligible. Applying for scholarships may also help pay for your education. If your vocational school does not offer scholarships, you can search for scholarships via any online search engine (for example, [Google.com](https://www.google.com)).

College Degree Career Options

Many positions and/or career options require eligible applicants to have a college degree. Just a few examples of entry-level jobs that recent college graduates often pursue include:

- Assistant media planner
- Computer programmer
- Copywriter
- Customer service representative
- Elementary school teacher
- Event planner
- Guidance counselor
- Human resources assistant
- Marketing assistant
- Public relations assistant
- Retail management trainee
- Sales assistant
- Social media specialist
- Teacher's assistant

Again, this not an exhaustive list, and the type of jobs someone is likely to pursue may depend on their chosen field of study. For a more in-depth list of entry-level jobs go to: www.thebalancecareers.com/what-are-the-best-entry-level-jobs-2059636

A college education is usually more expensive than going to vocational school. However, you can pay for your degree in the same way that you can pay for a vocational education: applying for loans and aid through FAFSA and/or seeking out scholarship opportunities. See the *Vocational Training and Employment* section on page 9 for more information regarding FAFSA.

Internships

An internship is a professional learning and work experience that offers direct and practical training related to a person's field of study or career interest. An internship gives interns the opportunity for career exploration and development, and to learn new skills. Participating in an internship is beneficial for many reasons:

- Interns can temporarily "try out" working in a specific field to see whether they like it.
- Internships are helpful for people who have limited work experience and want to build their resume and skill set.
- Internships typically last for a limited period of time and have an end date (e.g., one semester of school, summer break, etc.). If the work is not a good fit, you are not bound to it.
- Internships are useful for people who want to get their foot-in-the-door at a company where they want to eventually gain permanent employment.



QUICK TIP

Networking with others can help you navigate through competitive career opportunities. Visit *Appendix G* on page 61 for networking tips.



QUICK TIPS

- If you need further assistance with career and training decisions, visit the National Board for Certified Counselors website www.nbcc.org/Search/CounselorFind to find a board-certified career counselor near you.
- For a list of employers known for hiring people living with disabilities explore *Appendix C* on page 55.
- For a list of helpful resources for searching for jobs visit *Appendix D* on page 56.
- For a list of employment-related and general resources for people living with disabilities see *Appendix E* on page 57.
- For tips on staying organized during the job search visit *Appendix F* on page 60.

Anyone can apply for an internship. However, an internship's primary purpose is to provide opportunities to people who have limited work experience (e.g., current or recent high school and college students). Some internships are paid, while others are not, but may still be valuable in terms of gaining skills that will lead to paid employment. Also, internships come in many forms. Some internships give you projects to complete by yourself or with a team, while others allow you to shadow permanent employees. Before deciding whether to participate in an internship, it is important to learn exactly what tasks you will be required to complete and whether or not you will be paid or earn course credit.

Finding internships can be challenging. Some are posted on job sites. Others are arranged by meeting directly with an individual employer. Internships can be competitive because many individuals want the opportunity to gain new skills. It is important to apply to multiple internships in order to increase your chances of getting one.

Apprenticeships

Similar to internships, apprenticeships allow job seekers to learn new skills and receive on-the-job training for a specific occupation. However, an apprenticeship usually leads to a full-time job right after completion. Apprenticeships are also usually paid and last longer than most internships. After apprentices are trained, they are usually expected to work for their employer. Given this, apprenticeships are useful for:

- People who know exactly what field or job they want to do but need the required skills and training.
- People who want to get their foot-in-the-door at a company and stay there once training is completed.

Apprenticeships are less common than internships, and they can be competitive to secure. Like with internships, it is smart to apply to more than one program.

Volunteering

If you do not feel ready for paid employment or want to gain new skills for future opportunities, volunteering may be a practical and meaningful option for you. There are a variety of places where you can volunteer, including companies, community organizations, and philanthropic organizations. For a list of volunteer opportunities near you, explore national volunteer organizations including Points of Light <https://www.pointsoflight.org> and/or VolunteerMatch <https://www.volunteermatch.org>. In addition, you may be able to explore your social media or neighborhood community centers for local volunteer opportunities.



Notes

Lined area for taking notes, consisting of multiple horizontal red lines.

SECTION

3

Building Your Resume

It is important to have a strong **resume** when applying to jobs. Resumes help employers understand who you are, your goals and passions, and the skills and experience that make you valuable to a company. Drafting a resume is a critical part of the job application process because it is typically an employer's first impression of you. In this section you will first learn how to build a resume using a basic template comprising of your experiences, accomplishments, and skills (pages 16 and 17). Then, you will learn how to transform this resume template into a **targeted/tailored** resume that matches the description of the position for which you are applying (page 21).

Five Steps for Developing Your Basic Resume Template

1. Develop a list of your accomplishments, experiences, and skills

Most resumes include headings and bullet points that display applicants' current and past education, work/volunteer experiences, skills, accomplishments, and/or activities and interests. Reflect on your own experiences. Are there any tasks that you are particularly proud of and wish to build into your resume? What knowledge and/or skills have you gained through your past experiences?

2. Fill out the Resume Builder Worksheet

Displayed on pages 16 and 17 is a Resume Builder Worksheet. This exercise will help you brainstorm your past experiences, education, skills, etc. in order to help you determine what information you would like to include in the resume you are building.

3. Choose a resume format

Picking a resume format from the start will help you organize your thoughts when drafting your basic resume template. Usually, resumes are roughly one page in length for people applying for entry-level positions (unless specified differently within the job application). Established professionals with lots of work experience may exceed this one-page limit. Regardless, keep your resume succinct and straight to the point so your reader doesn't lose interest.

Resumes often include headings that display an applicant's education, work, volunteer experience, internship experience, skills gained, accomplishments, awards and certifications, along with the relevant dates for each. You can expand on the headings with bullet points explaining what was involved in each of these areas.



QUICK TIP

Be creative in formatting your resume. Employers are more inclined to give interviews to people whose resumes stand out. Show creativity when building your resume.

Include your contact information on your resume. Your contact information may include your telephone number, email address, city, state, and/or social media information (e.g., LinkedIn). If you do not feel comfortable giving out this information, exclude some of it from your resume, but include at least one form of contact information so your potential employer can notify you about the status of your application after it is received.

Most resumes are written in reverse chronological order, meaning your most recent experiences are listed first. This format is widely used and preferred by most employers, since it highlights your most relevant skills and experiences at the beginning. See page 18 to view an example.

Another resume format is the hybrid/combination resume. The hybrid resume typically splits work experience into different sub-categories. Bullet points within these sub-categories are listed in reverse chronological order. For example, someone applying for a job as a teacher may have experiences that fall into three different categories: teaching assistantships, leadership, and communication. With the hybrid format, you can split your "Experience" category into subsequent "Teaching," "Leadership," and "Communication" sub-categories and then list each relevant job you've had in reverse chronological order under each sub-heading. See page 19 to view an example.

Additional formats include the skills/functional resume, which focuses on highlighting a person's skills instead of work experience (see page 20 to view an example), and a targeted/tailored resume, which is specifically customized to reflect the position's requirements. It is recommended that you tailor your resume to match the position description/requirements of the job you are applying for (see page 21 for more information on tailoring your resume).



QUICK TIP

You can still create a great resume even if you have limited prior work experience. You can always incorporate school projects that you worked on, skills you learned from extra-curricular activities, volunteer experience, or other information about yourself that might be relevant for the job position.

4. Use descriptive phrases

When creating your resume, use action verbs to write concise phrases that demonstrate your relevant skills and experiences. Consider using some of the action words listed in Appendix H on page 65.

5. Keep your resume up-to-date

Your resume is an ongoing document and should be kept up-to-date with new experiences and skills that you gain over time.

Resume Builder Worksheet

Education:

What is your highest level of education (e.g., high school, community college, university)? _____

What school(s) did you attend, and for how long? _____

Experience:

List previous experience (e.g., jobs, volunteer, school-related internship)	Months/years involved with previous work experience	Duties/responsibilities	Memorable projects/experiences	Related skills	Is this job related to the one you are applying for?
Ex: Summer Camp Counselor	<ul style="list-style-type: none"> • June-Aug 2017 • June-Aug 2018 	<ul style="list-style-type: none"> • Brainstormed new camp ideas • Oversaw children (aged 5-12) at camp and scheduled their daily activities 	<ul style="list-style-type: none"> • Pitched new camp field trip idea to the sponsor of the camp that was eventually implemented 	<ul style="list-style-type: none"> • Good communication skills • Works well in teams • Patient and pays good attention to detail 	Partially

List your accomplishments/interests/hobbies:

Reverse Chronological Resume Example

Name

sample@email.com • (123) 456 -7890 • City, State

SUMMARY

Devoted and nurturing teacher with 3+ years of experience in early childhood development. Focused on organizing and leading quality lesson plans and activities that promote individual growth, active imaginations, and positive learning experiences.

EDUCATION

GREEN VALLEY STATE

Jan '09 - May '13

Bachelor of Science in Interdisciplinary Studies
Initial Teacher Certified, CPR and First Aid Certified

EXPERIENCE

OCEAN ELEMENTARY, Kindergarten Teacher

Dec '18 - Current

- Implement age-appropriate reading, writing, and mathematics curriculum through the application of creative and innovative learning methods
- Incorporate dance, song, and movement throughout lessons to increase focus and encourage cognitive development
- Research and institute behavior management strategies, decreasing adverse interactions between students and developing a culture of caring
- Conduct parent-teacher meetings to address specific needs to individual children and recommend strategies for improved social and educational experiences

KID START, Preschool Teacher

Aug '16 - Dec '18

- Organized and led state-approved, engaging educational curriculum and activities to promote learning in a fun and supportive environment
- Cultivated a nurturing environment conducive to developing healthy values and character traits
- Built relationship with parents and guardians through an open line of honest communication
- Observed, assessed, and documented student behavior and performance on a weekly basis

SKILLS

- Proficient in American Sign Language
- Early Childhood Education

Notice how the work experience dates are in reverse chronological order

*Adapted from Indeed Career Guide at

www.indeed.com/career-advice/resume-samples/education-resumes/school-teacher

Hybrid/Combination Resume Example

Name

City, State • (123) 456 -7890 • sample@email.com • LinkedIn

EDUCATION

ITHACA COLLEGE

Bachelor of Science, Outdoor Adventure Leadership, Dean's List, Outward Bound, Habitat for Humanity

EXPERIENCE

STUDENT

Outdoor Adventure Leadership, Ithaca College, Ithaca NY 9/14-5/18

Enthusiastically completed pioneering program of study in outdoor adventure leadership (OAL), laying firm groundwork for career in wilderness management and education. Key coursework included: "Selected Topics in Rescue," "Outdoor Adventure Skills," "Wilderness Literacy," "Recreational Land Use Ethics," and "Wilderness Expedition Leadership."

Completed physically challenging semester-long wilderness immersion experience through mountainous terrain in Joshua Tree National Park.

PALS Program: Participated in multiple activity-based courses including skiing and snowboarding, fitness, and aquatics.

The EXPERIENCE section is split into 3 categories in order to highlight how this person's skills are related to different areas of focus

VOLUNTEER

Nature Abounds, Saratoga Springs, NY Summers '15, '16, '17

Volunteered for the "Watch the Wild" program, conducted daily assessments of local parks, weather, and wildlife activity, analyzing and reporting findings via online portal.

Recruited 25 new volunteers for Nature Abounds program through active communication of the non-profit's mission and goals to local community groups.

GARDENING

Barker Lawn and Pool Care, Saratoga Springs, NY Summers '15, '16, '17

Built loyal network of clients for independent lawn, garden, and pool maintenance services.

Provided attentive, high-quality customer service leading to referrals that generated over 50 ongoing clients.

QUALIFICATIONS

Wilderness Literacy

Well-versed in wilderness literacy and survival methodologies including orienteering, wilderness medicine, rock-climbing, river navigation, and adventure planning. Certified in CPR and First Aid.

ACTIVITIES/INTERESTS

Saxophone, Ithaca Jazz Band 10/16-5/18

Shortstop, Ithaca Softball Team 9/14-5/18

*Adapted from *The Balance Careers* at

www.thebalancecareers.com/entry-level-resume-examples-2063578

Skills/Functional Resume Example

Name

City, State
(123) 435-7890
sample@email.com

SUMMARY

Customer Service Representative with experience resolving complex customer inquiries. Passionate about building strong customer relationships and driving brand loyalty.

AREA OF EXPERIENCE

Retail Sales, Data Entry, Microsoft Office, Typing, Complaint Resolution, Service-based selling,

SKILLS

Process Streamlining

Created customer service email scripts used across the company to interact with customers. Created customer service representative training manual, reducing on-boarding process from 8 to 6 weeks. Reduced average customer representative call time by 90 seconds with intuitive online training.

Complaint Resolution

Answered an average of 50+ calls per day from unsatisfied customers related to delays in shipment, order mistakes and lost orders. Achieved 97% average customer satisfaction rating, surpassing team goal by 12%.

Service-based Selling

Consistently exceeded application targets by 10%+ with innovative up-selling techniques. Pioneered development of improved system for following up with unsatisfied customers, reducing customer churn by 6%.

EXPERIENCE

Cloud Clearwater, 2017

Customer Service Manager: Managed customer relationships via phone and email to obtain payments, resolve inquiries and up-sell programs.

Customer referral program: Spearheaded project, increasing customer base by 15% in less than 6 months.

EDUCATION

Coral Springs University, 2009-2013

Bachelor of Science in Business Administration

Here we can see that the focus of this resume is on SKILLS since it is listed before "experience" and because of its long length

**Adapted from Indeed Career Guide at*

www.indeed.com/career-advice/resumes-cover-letters/functional-resume-tips-and-examples

Tailoring Your Resume to Match the Position Description

1. Read and analyze the position description

Tailoring your resume to match the job you are applying for is an important step in ensuring that you are viewed as a qualified candidate. Thoroughly read the position description and pay attention to details about any required and preferred skills, experiences, abilities, and qualifications an employer is seeking. If after reading the position description you are still interested in applying for the job, reflect upon your own experiences and determine whether they match any content within the position description. If they do, be sure to incorporate key words from the position description into the basic resume template you created. For example, if an employer would like to hire an individual who is organized and resourceful, try incorporating these specific words into your tailored resume.

2. Identify relevant information

Sift through all of the accomplishments, skills, and experiences you incorporated into your basic resume template. Which of these are relevant to the position description? Make sure that each accomplishment or skill you decide to incorporate into your resume somehow highlights one of the qualifications your employer is seeking. Which (if any) of your past skills are transferable to this position? Tailor your resume to reflect the content of the job description. Sometimes people have multiple resumes that all have the same basic template but differ in word choices depending on which position they are applying to.

3. Create tailored resumes for multiple jobs

Once you have finished tailoring your resume to match the position description, it is ready to submit as part of your job application. When applying to multiple jobs, try using your basic resume template to create a tailored resume for each application. Maintaining an updated basic resume template can help you easily and quickly write a tailored resume for each new application.



Notes

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The Job Application

Tips for completing a job application and drafting a **cover letter** will be discussed in this section. It is important to thoroughly complete all questions asked of you in a job application in order to present a holistic version of yourself to a potential employer. Writing a cover letter is also an important step of the employment process as it allows you to elaborate on the skills and previous experiences that make you an ideal candidate for a job.

Retrieving and Filling Out Your Job Application

1. Retrieving an application

Online job applications: Most job applications can be accessed and filled out online. If you are on a company's website, you can often search for job openings and applications under the "Careers" section. If the website does not have a "Careers" section, you can try using the website's search function. If you still cannot find any job postings or applications, call or email the employer (you may find their information under "Contact Us") and inquire about available positions or applications.

Paper job applications: You can obtain paper applications from job/career fairs or by visiting the company yourself. If you visit a company to pick up a paper application, make sure you are dressed appropriately to show professionalism. Also, ask for at least two copies of the application in case you make a mistake while filling it out the first time.

2. Filling out your application

Accuracy: Be thoughtful, concise, and creative when filling out your job application. Answer all of the questions truthfully and accurately so your potential employer can assess how well you may fit in the company. Proofread your application and have someone else proofread it before submitting it. If you can, make yourself a copy that you can refer to in the future.

Be careful: Many job applications may ask you to fill out personal identifying information, such as your social security number. It is important to validate that the company you are applying to is real and that it is not just an attempt to get such information. Research the company. Sometimes job positions sound too good to be true (e.g., working a traditionally minimum wage job, but being paid much more). If you notice any red flags, do not fill out an application. Some job applications are ploys to manipulate individuals to steal their personal information. Only give such information to credible companies.



REMINDER

You will find a list of key terms and abbreviations in the *Glossary* on page 50. All **blue bolded** words and phrases have definitions listed there.

Online job applications: Instead of filling out the application directly on the company's website, try to download or copy and paste it into a separate document ([Microsoft Word](#), [Google Docs](#), etc.) and fill it out there first. By doing this, you can periodically save your work since online sessions may time out. This way, you can also ensure you don't accidentally submit the application before it is finished. Once you are done filling out the application in a separate document, you can copy and paste it back onto the company's website to submit it.

Additional documents: Your potential employer may ask you to include additional documents with your application as examples of your skills and the quality of work. These additional documents may include a paper that you wrote for a class, a written proposal for a program you designed, etc. Thoroughly proofread whichever documents you decide to send in with your application (if requested).

Writing the Cover Letter

1. What is a cover letter?

The cover letter is an introduction to your job application. It allows you to introduce yourself to your potential employer and explain how your strengths, skills, and/or accomplishments qualify you for the position. The content in your cover letter should match the content of the position description. Cover letters are helpful because they give you extra space beyond your typical one page resume to present your strengths and qualifications. See an example on page 27.

2. When should I submit a cover letter?

Anytime you distribute or submit your resume to a potential job, you should submit a cover letter with it. Sometimes, potential employers may not explicitly ask for a cover letter, but it looks professional to attach a cover letter with your resume and thus doing so may help you stand out.

3. I already talked about my accomplishments, skills, and experience in my resume. Why do I have to submit a cover letter in addition to this?

Your cover letter allows you to present your knowledge of the position you are applying for, while demonstrating how your background would make you an ideal fit for the company. When writing your cover letter, don't repeat everything that you have already said in your resume. Instead, take any relevant bullet point(s) from your resume that show your qualifications, passions, and/or skills relating to the position description and expand upon them. The content in your cover letter should match the position description and/or company's mission and vision.

Cover Letter Do's and Don'ts



Do's:

- Be **concise**. Your cover letter should only be one page.
- **Target** your cover letter to match the position description and the company's mission.
- **Proofread** your letter for any typos.
- **Focus** your letter on your most relevant qualifications.
- Be **specific**. Explain what you have to offer to the company. Why should they hire you?



Don'ts:

- **Don't reiterate** everything that is in your resume verbatim.
- Don't focus on what you want to gain from employment from this company. Instead **focus on what you can offer** to the employer.
- Don't send the same generic cover letter to every company. **Personalize each letter** each to the job you are applying for.

Things to Remember About the Cover Letter

1. Try to stand out

Your cover letter should be unique so that it stands out from those of other applicants. You don't have to follow the templates and examples provided; they are only guides to help you brainstorm how your experiences/passions are related to the position for which you are applying.

2. For those with limited work experience

If you have limited or no work experience, do not be intimidated by the cover letter. You are not required to have work experience to write a cover letter. You may still have qualities and skills that make you a good fit for a job through your own lived experiences. If you're struggling to find information to incorporate into your cover letter, consider pulling content from your personal projects/hobbies/interests or any volunteer work you have done. Writing a cover letter with limited experience shows professionalism and maturity, which are qualities that all employers seek.

Cover Letter Template/Guide

Name

sample@email.com • (123) 456 -7890 • City, State Zip

Date

Potential Employer's Name

Company Name

Employer Street Address

City, State Zip

Dear Mr./Ms./Mrs./Dr. Last Name of Potential Employer,

Opening Paragraph: Mention the position that you are applying for and how you heard about it. If someone referred you to this position (i.e. current employee, recruiter that you met at a career fair, a family member/friend who has a relation to the company/potential employer, etc.) indicate that next. Briefly summarize what qualifies you the most for this position (which you will further elaborate on in the coming paragraphs), and ask for consideration for this position based on the merit of your experiences (why should they want you?).

Paragraph 2: The purpose of this section is to illustrate the direct connection between your background and the company's needs as posted in the job description. How can your background be useful to this potential employer? This is where you match your skills and experiences to the content of the job description and/or the company's mission/vision. Expand upon the parts of your resume that will be of interest to this employer. **REMEMBER:** Don't reiterate what is already in your resume verbatim, instead expand upon it.

Paragraph 3: Persuade the potential employer that you have the passion and drive to flourish at this company. Explain how your passions and interests align with this company's work. Not only do you have the skills for the position, but you also have a passion for the work itself that will motivate you to perform high-quality work if you are hired for this company.

Closing Paragraph: Reiterate your interest in this position and briefly restate why you are qualified for this position. Explain how you would appreciate the opportunity to expand upon your background and request an interview. Thank the reader for their consideration and say that you look forward to hearing from them.

Sincerely,

(Sign the letter if possible)

Your Name

*Adapted from the UC Berkeley Career Center at
<https://career.berkeley.edu/sites/default/files/pdf/Guide/ResumesCovLet.pdf>

Cover Letter Example

Name

sample@email.com • (123) 456 -7890 • City, State Zip

May 1, 2018

Potential Employer's Name

Company Name

Employer Street Address

City, State Zip

Dear Hiring Manager,

One of my strongest aspirations is to help nurture and care for children. When I saw the opening for the babysitter position at Crane & Jenkins, it felt like the perfect opportunity for me due to my previous work experience. I have been working in this field for over three years. Starting out as a camp counselor, I was responsible for watching groups of 8-20 children. Besides keeping them out of danger, I also created games and schedules for each of my groups to follow.

Although I only worked as a counselor during the summers, I branched off into babysitting during the school months. Babysitting quickly became one of my passions. I began that career with three different children under my watch on different days of the week. Through word of mouth and marketing strategies, I tripled my client list within three months of starting out.

My previous experience as a babysitter and a camp counselor has allowed me to learn how to creatively communicate with young children. More importantly, providing safe, high-quality care to children is of vital importance to me, and it will be my main focus if given this job opportunity.

At Crane & Jenkins, I know that I will be able to provide a safe and fun environment for any child that I babysit. I would appreciate the opportunity to elaborate on my background in an interview. Thank you for your consideration and I hope to hear from you in the near future.

Sincerely,

Name

**Adapted from: Indeed Career Guide at*
www.indeed.com/career-advice/cover-letter-samples/babysitter?from=careeradvice-US

Submitting Your Completed Application

1. Submitting your application

Online job applications: In most cases, you should submit your cover letter and resume along with your job application. If you are filling out an online application, there may be text boxes for you to upload your cover letter and resume directly into your application. However, sometimes your potential employer may ask you to send all of these documents in one PDF file in an email. If this occurs, save your completed application as "PositionTitleApplication_YourName," so that your potential employer does not lose your application in the documents on their computer. Also include "Position Title Application" in the subject line of the email. If you send documents over email, make sure your email address is appropriate and professional.

Paper job applications: If you have a paper application, you may submit it many ways. You can scan the documents to your computer and email your application to the employer, you can fax the documents to the employer, or you can deliver the application in person. Ask the employer what their preferred method of receiving an application is when you initially retrieve the application. If you scan the application and send it through email, attach your cover letter and resume to it. If you submit the application in person, neatly staple your cover letter and resume to the application and ensure that you are dressed professionally when you drop it off.

2. Application follow-up (if necessary)

Patiently wait to hear back from your potential employer about the status of your application. Employers often take some time to review applications. If you do not hear back from an employer in a timely manner, you can send them a gracious email asking about your application status and thanking them for considering you. Doing this can show your initiative and your interest in the position. However, do not be aggressive when sending an email to a potential employer, as it may hurt your chances of becoming employed.

3. Keep applying

It is important that you apply for multiple jobs. Although there is a chance that you could get hired by the first company you apply to, there is also a chance that your application will be rejected despite your qualifications. Rejection helps you learn how to improve your application process, and it also helps you narrow down which jobs you are qualified for and interested in. Filling out multiple job applications gives you more options. If you are offered multiple jobs, then you can weigh the pros and cons of each and pick the one that is right for you.



Notes

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The Interview

Congratulations, you got an interview! Moving forward in the application process is an accomplishment in itself; you should be proud of yourself and excited to enter the next phase of the employment process.

Seven Steps for Preparing for a Successful Interview

1. Research the company

Research the company where you are interviewing by reviewing their website. Familiarize yourself with the company's mission and vision. If you find any information related to the position you are interviewing for, make a mental note of it. You should know enough about the company to ask thought-provoking questions during your interview; have several meaningful questions prepared that you should ask the interviewer. Asking questions lets your interviewer know that you did your research and care about the position.

2. Practice your interview questions

Interview styles vary depending on the company. Some interviews may last 15 minutes while others can last up to several hours. Some interviews may be with multiple employees and/or with multiple interviewees while others are one-on-one. Some interviewers will ask you basic questions about your background and your work abilities while others may ask you to take an assessment comprised of scenario-based questions. Either way, you should be prepared to answer all different types of questions.

To find interview questions for jobs in your specific field, visit www.Thebalancecareers.com/tips-for-answering-job-specific-interview-questions-2061451

Also visit Monster.com/career-advice/article/100-potential-interview-questions

You can practice simulating a real interview by getting a friend/family member to ask you possible interview questions. This will also help you practice proper body language, including sitting up straight to show confidence, making eye contact, shaking hands if appropriate, etc.

REMEMBER: Your interviewer not only wants to test your skills in the interview, but also to analyze how well your personality will fit into the workplace. Be sure to practice acting warm, friendly, and confident while answering interview questions if those qualities do not come natural to you.

3. Review illegal interview questions

You are not required to answer certain interview questions. Read the *Illegal Interview Questions and How to Respond to Illegal Interview Questions* sections in Appendix I on page 66 before going to your interview.

4. What will you wear?

When interviewing, dress for the part. To help, <https://www.careerbuilder.com/advice/what-to-wear-for-different-job-interviews-based-on-the-company> offers useful advice for choosing an interview outfit. The following information is adapted from that website.

It's good to pick out your interview outfit at least a day in advance in order to prevent any day-of "wardrobe malfunctions." If possible, having a back-up interview outfit picked out is also a good idea. The type of outfit that you will wear for your interview depends on the job for which you are interviewing. Traditionally, the norm was to wear formal business attire to interviews. However, many modern-day workplaces have become more casual. When in doubt, do your research. Review the company website and look for pictures of employees to see what type of clothes they wear. If you can't find any pictures of employee outfits, it's better to err on the side of caution and overdress. When in doubt, wear professional attire like a pantsuit or a professional skirt and blazer (for females) or a coat and tie (for males) to an interview. Your outfit and shoes should be clean, neat, and wrinkle-free. Don't wear anything with stains, rips, or holes. You should also have proper hygiene on the day of your interview. Dress with confidence.

Careerbuilder offers additional tips for dressing for job interview success:

- **Keep it simple:** Don't wear a flashy outfit, as it can be distracting to your interviewer. You want your interviewer to be focused on your accomplishments, not your outfit.
- **Be careful with perfumes:** Don't wear too much perfume or cologne, as this also may distract your interviewer. Also, some people have fragrance sensitivities.

If you lack appropriate interview clothing or professional attire due to financial circumstances, visit www.dressforsuccess.org for assistance.

5. Print out any materials

Bring multiple copies of your **resume** to your interview, even if you have provided it already. You may have interviews with multiple employees of the company at the same time, so it is important to print out enough resumes for everyone who may interview you. You should also bring a copy for yourself. Make sure to bring any additional documents that may be relevant for your interview as well. If you created a product or wrote a proposal that may be relevant to the work you would be doing, bring it. Although this is not required, bringing additional documents may be viewed as going above and beyond to prove your strengths to your interviewer. If you can, bring multiple copies of these additional documents as well.

Give yourself enough time to print out any materials you need to bring. If you have a printer at home, make sure you have enough ink to print these documents. If you do not have a printer, give yourself enough time to go to a place that will print these documents for you, such as FedEx, your local library, or a career center. Once these materials are printed, put them into a professional folder or binder and bring them to the interview. Each document you bring should be crisp and wrinkle-free.

6. Plan how you'll get there

Figure out how long it will take you to get to your interview by mapping out the route the day before. You can download [Google Maps](#), [Apple Maps](#), and/or [Waze](#) from the app store on your phone to check out different routes for getting to your interview and to estimate traffic. Use Google Maps or your local public transportation provider's website to determine public transportation route options. If you need to use [paratransit](#), review the Transportation Section beginning on page 41.

NOTE: If you are using paratransit, you should call at least one day ahead to schedule a ride.

7. Get a good night's sleep

Make sure you get a good night's sleep the night before your interview so you are refreshed and alert.

Tips for the Day of the Interview

- **Run through your interview questions again**

If you have time, run through the interview questions and answers that you prepped. It doesn't hurt to practice a bit more and get your head in the game before your interview.

- **Check out the company's website again**

If you have time, skim through the company's website again. You might find an important piece of information that you missed the first time. This will help you mentally prepare for the interview and feel more confident.

- **Relax**

Calm your nerves through meditation, listening to soothing music, or whatever you need to do to relax before your interview. If you feel very nervous, it can show. Remember, this is an exciting process, but stressing too much will not help.

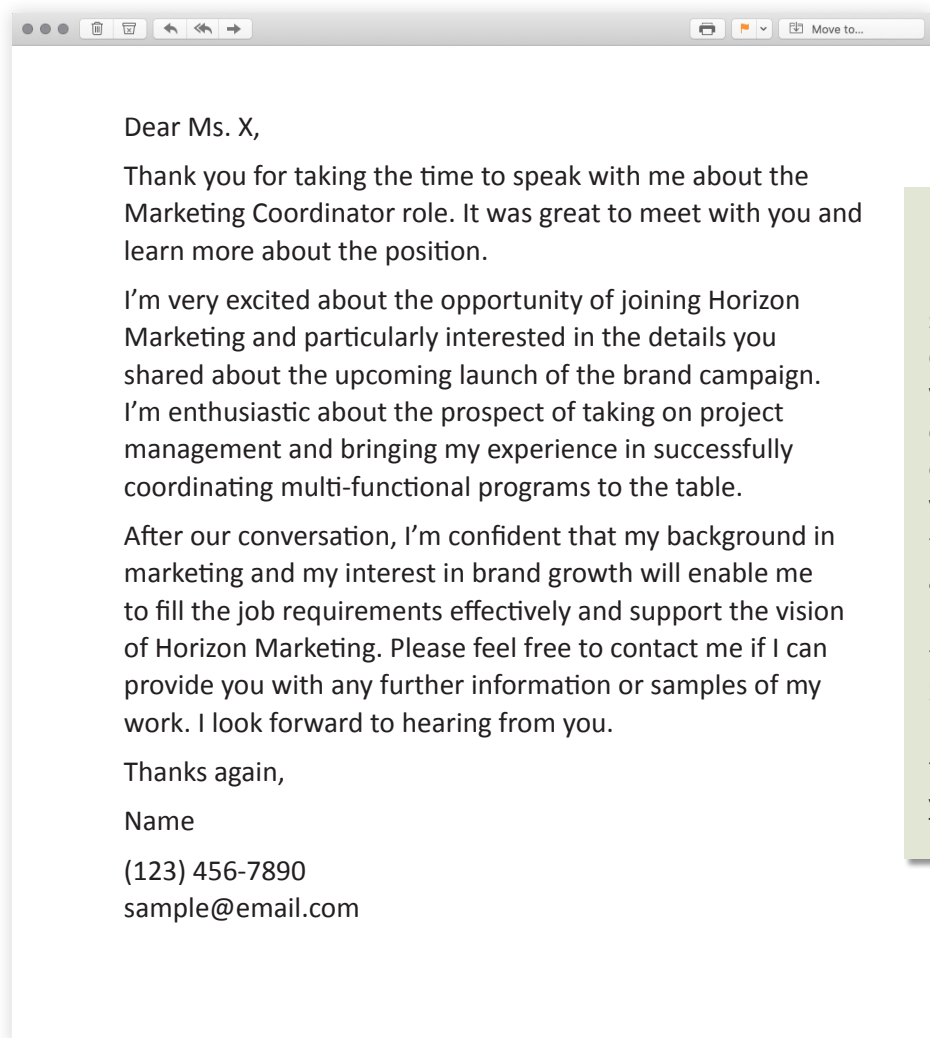
- **Get to your interview early**

It's better to get to your interview early rather than late, so plan accordingly. It might take extra time to find the building or the room where you are interviewing. Being late can make you look unprofessional and may cause stress, which may disrupt your focus. If you're early, you'll be more relaxed.

After Your Interview

1. Write a thank you email

Whenever possible, a few hours after your interview or the following day, send a thank you/follow-up email or letter to your interviewer. Below is an example adapted from <https://www.indeed.com/career-advice/interviewing/follow-up-email-examples-after-interview>



NOTE: This is a good example because its author mentions specific talking points that were discussed during the interview, which show the candidate's enthusiasm about the position. The candidate also reiterates reasons why they should be considered for the position and offers to send any additional documents to the interviewer that might be needed for the candidate's evaluation. Sending a thank you email shows initiative and allows the interviewer to remember specific details about you even after the interview is over.

2. The waiting game

Some interviewers are quick to let you know whether you got the job or if there are next steps. However, some interviewers take longer to get back to you. Be patient. If a significant amount of time has gone by before you hear back from your interviewer (several weeks or months), you may politely send an email asking about your status. If you send this email, do not be aggressive or abrasive, as it will hurt your chances of getting the job. Sometimes employers get swamped with work and cannot prioritize hiring a new employee, so it is quite common for employers to take a while before reaching out. It helps to be understanding of this possibility.



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6

Tips for Staying Positive and Motivated

Throughout the employment process, you may write and rewrite countless **resumes**, **cover letters**, and job applications. Likewise, you may attend various interviews. Nevertheless, it is essential for you to stay positive and motivated throughout this employment process, even at times when it may seem tedious and time-consuming.

How to Cope with Rejection

- **Try not to blame yourself**

There could be various reasons why you did not get a job when you thought you were qualified. There are times when you can pinpoint exactly what went wrong in your application or interview, and in those situations, you can learn from your mistakes and avoid doing them next time. However, sometimes rejection can be completely out of your control. In these situations, it is best not to dwell because it's not your fault.

- **Leave your emotions out of it**

You may come across a job where you envision yourself working there. Maybe the work aligns with your career path, or you appreciate the workplace environment. Maybe your attention is focused on the pay, perks, and benefits that you would receive if hired. In any case, control your emotions in order to prevent yourself from becoming unmotivated and discouraged if you are not offered the job. If you manage your emotions when you receive a rejection, it will be easier to move on to the next application without wasting too much time feeling discouraged.

Learning and Building

- **Rejections are practice rounds**

Rejection is a normal part of the employment process. Each time you write a job application or attend an interview, you are learning how to improve your next try. Each application and interview opportunity is a practice round for the next time. Tailoring your resume and cover letter to a job description will become faster and easier the more often you do it. The more you stay positive and treat everything as a "practice round," the more likely you will eventually find your perfect job.

- **Incorporate the job search into your daily or weekly schedule**

Continue to allocate a few hours of your daily or weekly schedule to search and apply for jobs. If the job search is a part of your routine, you may feel more motivated because you will be used to dedicating that time already.



Notes

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You Got the Job! Now What?

Congratulations! You got the job! Now it is time to figure out how to select health benefits, transportation, and workplace accommodations.

What are Your Health Benefits?

Medical insurance may be an important issue to consider when deciding whether or not to accept a job offer. Employers that offer health insurance may offer multiple health insurance packages for you to choose from, so it is important to consider the best type of health insurance for managing your **DM** symptoms.

Employer-sponsored health insurance packages are also known as **private insurance** and **group health insurance**. There are two main types of group health insurance plans that an employer may offer: **HMO (Health Maintenance Organization)** and **PPO (Preferred Provider Organization)**.

1. HMO (Health Maintenance Organization):

An HMO offers health care services with specific HMO providers. Under an HMO plan, you must choose a primary care doctor. This doctor will be your main health care provider. Your primary care doctor will refer you to other HMO specialists when needed. Services from providers outside of the HMO network are rarely covered except for in emergencies. An out-of-network doctor does not have a contract with your insurance provider. HMOs usually offer less flexibility to choose specific doctors and specialists.

The following is an example of how an HMO works. A friend tells you about Dr. X, a specialist in DM, and you decide that you want to visit Dr. X to help manage your DM symptoms. If Dr. X is not in your network, and your primary care provider cannot refer you to Dr. X, you would need to pay out-of-pocket (with no insurance coverage) to visit this doctor. Because your insurance will not cover any of the costs associated with your visit, you do not have the flexibility to see Dr. X.

2. PPO (Preferred Provider Organization):

A PPO is a type of insurance plan that offers more extensive coverage of health care providers who are part of the plan's **network**, and still offers some coverage for providers who are not a part of the plan's network. PPO plans generally offer more flexibility than HMO plans, but **premiums** tend to be higher.

Let's follow the previous example with Dr. X to explain a PPO. If Dr. X is out of network of your PPO, there is still a higher likelihood that your insurance will cover part of your visit than if you had an HMO. We suggest that if you can afford the higher **premium** associated with a PPO, you should choose a PPO plan over an HMO plan.

DM specialists are rare, so the likelihood of having a DM specialist within your network is low. PPOs provide more freedom to visit specialists without **paying out-of-pocket**. For a list of recommended doctors and DM specialists in your area, visit www.myotonic.org/find-a-doctor-map or contact **Myotonic** at **415.800.7777** or info@myotonic.org

If you have health insurance from somewhere else, including any of the sources listed below, you have the option to **opt-out of employer health insurance**:

- Private health insurance that you purchased yourself
- Health insurance from a spouse's plan or from a parent's plan (Note: under the **Affordable Care Act** you can only stay on a parent's health insurance plan until you are 26 years old)
- Coverage under the Veterans Administration (VA) or TRICARE
- Coverage under Indian Health Services (IHS), if you are of Native American or Alaskan Native descent
- Coverage under **Medicare**

To opt-out of employer-sponsored health insurance, speak to your **human resources (HR) representative**.

Let's Talk About Medicare

Medicare is a federal health insurance program for people aged 65+ who have paid into the **Social Security** system for at least 10 years, younger people who are disabled, and people with ESRD (permanent kidney failure requiring dialysis or transplant). Medicare is run by the Centers for Medicare and Medicaid Services (CMS).

You may find yourself in a situation where you are 65 years old or older and want to go back to work. In this case, you may qualify for both Medicare *as well as* employer-sponsored medical insurance (HMO or PPO). Depending on which type of insurance you prefer, you can opt-out of your employer-sponsored health insurance in order to stay under Medicare coverage.

If you are under 65 years old and qualify for Medicare because you have been on **Social Security Disability Insurance (SSDI)** for at least two consecutive years, and you want to start working, you can also opt-out of employer sponsored insurance and keep your Medicare coverage.

The Medicare program has four components (Parts A-D):

Part A (Hospital Insurance):

- Enrollment occurs automatically at age 65 with no premium charges. Individuals who did not pay Medicare taxes while employed can receive Part A by paying premiums.
- Part A provides coverage for inpatient hospital care, critical access hospitals, skilled nursing facilities, and hospice care.
- Part A beneficiaries may enroll anytime during a seven month period beginning three months before turning 65.
- Part A does not require periodic re-enrollment.

Part B (Medical Insurance):

- Part B enrollees pay premiums of \$144.60 per month per calendar year.
- Part B covers physician and outpatient services, including the services of physical and occupational therapists, and home health care.

Part C (Medicare Advantage):

- Part C gives you extra coverage such as vision, dental, and wellness coverage.
- You may be charged for out-of-pocket costs depending on the services you use.

Part D (Prescription Drug Coverage):

- Everyone with Medicare, regardless of income, health status, or prescription drug usage, has access to prescription drug coverage. However, **copays** and costs vary by plan and medication.

The Medicare glossary explains key terms in the Medicare program:

<https://www.medicare.gov/glossary>

For more information about Medicare and how to enroll, visit <https://www.medicare.gov/> or call **1.877.486.2048**.

The Health Insurance Counseling and Advocacy Program (HICAP) can guide you through the process of enrollment in Medicare. Find your local HICAP branch here: www.seniorsresourceguide.com/directories/National/SHIP/

When choosing a health plan, consider the following questions:

1. Do you have any pre-existing conditions?

Pre-existing conditions are not as much of an issue in coverage availability since the **Affordable Care Act** banned medical underwriting in 2014, but they can be a factor in picking a plan because benefits, out-of-pocket expenses, covered drug lists (formularies), and **provider networks** vary considerably from one plan to another. If you have a pre-existing condition or are anticipating a significant medical expense in the coming year, you may want to consider enrolling yourself or your family in separate plans, with more robust coverage for yourself since you are expected to need more health care during the year.

2. Do you take any prescription medications?

Be sure to check the **formulary** of the health plans you're considering. You may find that one plan covers your medications in a lower-cost tier than another or that some plans don't cover your medication(s) at all. Health plans divide covered medications into categories, generally labeled Tier 1, Tier 2, Tier 3, and Tier 4. Medications in Tier 1 are the least expensive, while those in Tier 4 are mostly specialty medications. Medications in Tier 4 are generally covered with **co-insurance** as opposed to a flat-rate **copay**.

3. Are you currently receiving medical care from a particular physician or hospital?

Provider networks vary from one carrier to another, so compare the provider lists for the various plans that you're considering. If your provider isn't **in-network**, you may still be able to use that provider but pay a higher out-of-pocket cost, or you may not have coverage outside the network at all. In some cases, you'll need to decide whether keeping your current provider is worth paying higher health insurance premiums. If you don't have a particularly well-established relationship with a specific doctor, you may find that selecting a plan with a narrow network could result in lower premiums.

4. Are you anticipating any expensive medical care in the coming year?

If you know you have an upcoming surgery, for example, it will likely make sense to pay higher premiums for a plan with a lower out-of-pocket cost. Keep in mind that you may get better value from a plan with a lower total out-of-pocket cost, regardless of how much the plan requires you to pay for individual services prior to meeting that cost. For example, if you will need surgery to implant a pacemaker, a plan with a total out-of-pocket limit of \$3,000 might be a better value than a plan with a \$5,000 out-of-pocket limit. Even if the latter plan offers lower copays for doctor visits, the former plan counts your doctor visits towards the **deductible**. It would ultimately be a better deal to pay the full cost of your doctor visits if you know

that all of your health care spending on covered services will cease once you hit \$3,000 for the year. Paying a copay instead of the full cost for a doctor's visit is advantageous in the short-term, but for people who will need extensive medical care, the total cap on out-of-pocket spending may be a more important factor.

5. Are vision and dental included?

Not all employer sponsored health plans cover vision and dental visits. It is important that individuals diagnosed with DM have access and coverage of vision services especially since DM symptoms can include cataracts, blurred vision, and/or retina damage. If an employer does not offer vision and dental services, you might want to reconsider choosing that insurance plan or job.

Transportation Options

1. Can you get to your job on your own?

If you have an active state driver's license, assess whether you are able to drive yourself to and from work with a reliable vehicle. Consider how long it will take for you to get to work, especially if you are traveling during heavy traffic hours. Evaluate whether driving yourself is the best option based on the severity of your DM symptoms and the medications you take. Consult your doctor for advice if necessary. Other options for getting to work on your own include walking or biking.

If you are able to drive yourself, consider getting a disabled person parking placard or license plate from the Department of Motor Vehicles that will allow you to park closer to your building. For more information about placards and license plates, visit <https://www.dmvusa.com/>

2. Asking for rides from friends or family

If you have a family member or friend with a flexible schedule, or who works in the same area as you, consider asking them for rides to work. You may offer to contribute towards gas or pay them a weekly fee as a token of your appreciation. However, be sure they will be reliable and that you will have a back-up mode of transportation if they are unavailable.

3. Public transportation

Public transit systems include buses, subways, light rail, commuter rail, trolleys, ferries, etc. However, public transportation is different in every state, and not all cities, counties, or unincorporated areas have regular public transportation options. In order to use public transit, you usually pay a fee for each ride. Depending on the location and type of transit you use, sometimes there are monthly bundles that can serve as less expensive options if you use these services frequently. Public transportation can be a great option for commuters as it avoids traffic, hassle, and lessens spending on gas.

Before deciding to use public transit options in your area, determine whether it is safe for you based on your DM symptoms. For example, if

you have muscle weakness (**myopathy**), muscle wasting (**atrophy**), and/or muscle stiffness (**myotonia**) and you're traveling on public transit during rush hour and thus not guaranteed a seat, this form of transportation may not be well-suited for you.

Depending on where you live, some public transportation systems offer reduced fares during non-peak hours to seniors, individuals with disabilities, and/or people with Medicare. To find out more about this program visit, www.nadtc.org/news/blog/understanding-half-fare-reduced-fare-requirements

To find out more about your local public transportation options use www.Google.com/maps, visit your local public transit website, or visit the Federal Transit Administration (FTA) website at www.transit.dot.gov. You can find your regional FTA office and contact information by visiting www.transit.dot.gov/about/regional-offices/regional-offices

4. Paratransit

The **ADA** encourages all people, even those with disabilities, to use fixed route transit systems if they are going to use public transportation. Fixed route services, including buses and rails, operate along a prescribed route according to a set schedule. However, there are some disabled individuals who cannot use fixed route systems due to their impairments. These individuals may qualify for **paratransit**.

Paratransit is an alternate form of transportation for eligible people living with disabilities or impairments. Paratransit vehicles usually consist of shared minibuses or shuttles that provide door-to-door pickups if requested at least one day in advance.

Paratransit Rules:

- Paratransit services must be available in the same service areas and in the same hours of operation as the fixed route service system.
- Paratransit services must be provided to eligible individuals as long as the trip starts and ends within 3/4 of a mile of a fixed route service stop. Some paratransit providers operate outside of this 3/4 mile limit, so ask your local transportation authority about their rules.
- In order to use paratransit services, an eligible individual must request for services at least a day in advance, and the paratransit ride must arrive within one hour of the requested time.
- Paratransit users will be charged a fare. However, this fare cannot be more than twice the amount of the regular fixed transit fare.
- If you are eligible for paratransit services and you have an aide, assistant, or friend or family member who usually travels with you, they are welcome to accompany you on your ride. Make sure to request an extra seat ahead of time when you schedule your ride. Your guest will not be charged for the ride.

- In order to use paratransit services, you must meet the eligibility requirements below.

Paratransit Eligibility:

Not all people with disabilities qualify to use paratransit services. In order to utilize these services, you must apply and receive a certification for eligibility. There are three eligibility categories, and an individual has to be eligible for one to use paratransit services. Paratransit use and eligibility can differ depending on the situation.

Category 1: Gives eligibility to individuals who cannot safely board, ride, or depart a public transportation vehicle without the assistance of another individual due to a physical or mental impairment.

Example 1: An individual living with **congenital DM1** who may have a cognitive disability and does not know how to get on or off of a public bus or who is unsure of where their final destination is located in relation to a public bus stop.

Example 2: A person with DM who has severe cataracts and cannot independently travel through complex public rail or bus stations due to visual impairments.

Example 3: A person with DM who has severe muscle weakness (myopathy) and will not be able to stand on a crowded public transportation vehicle if seats/priority seats are not guaranteed to be available.

Category 2: Gives eligibility to people living with disabilities who are normally able to ride accessible fixed-route transit systems, however there is no accessible transit available for the route that they want to travel at the moment.

Example 1: A fixed route service is out of commission for the day due to a maintenance issue. Once the fixed route vehicle is in service again, this individual is no longer eligible for paratransit services.

Example 2: A person with DM in a wheelchair cannot ride a vehicle because its wheelchair lift is out of order. However, if that wheelchair lift gets fixed, then the individual in the wheelchair is no longer eligible for paratransit services.

Category 3: Gives eligibility to people whose disability prevents them from traveling to and/or from a transit stop. Unfortunately, a significant inconvenience is not the same as not being able to travel to or from a stop. An individual living with a disability may not be able to get to or from a stop due to environmental conditions or barriers. These barriers can include: a lack of curb ramps that provide paths to people who cannot climb up steps, a lack of a sidewalk, steep terrain, snow or ice, extreme temperatures, etc.

Example 1: A person with a wheelchair cannot get to a transit stop because there is no wheelchair ramp to use.

Example 2: An individual with severe muscle weakness (myopathy), muscle stiffness (myotonia), and/or muscle wasting (atrophy) who is physically unable to get to or from a bus stop because their muscles tire too quickly.

Refer to your local county paratransit website for more information about eligibility and the application process. If your application is not approved, but you think it should have been, contact your local paratransit office.

5. Ride Sharing Systems (Uber/Lyft)

Uber and Lyft are both ride sharing apps through which passengers can request a private vehicle to pick them up and drop them off at a specific destination. Download Uber or Lyft from the app store on your phone and create an account to request rides to any destination for a fee. You can ride by yourself or with others (pool). Uber and Lyft pool are cheaper than riding by yourself, but it may take longer to get to your destination, so plan accordingly.

Uber has two services to assist people with disabilities. Uber WAV provides wheelchair-accessible vehicles for riders, and Uber Assist provides additional assistance to seniors and people with disabilities. Uber Assist provides vehicles that can accommodate folding wheelchairs, walkers, and scooters. Uber Assist is the same price as a regular Uber (Uber X), and Uber WAV has comparable prices to Uber X. To read more about Uber and Lyft's policies, visit www.uber.com or www.lyft.com

6. Carpooling

If you live in the same area as some of your coworkers, consider starting a carpool group to get to work.

Some cities, including San Francisco, Washington D.C., and Houston have casual carpool systems which can be a great option for commuters. Casual carpool allows you to catch a ride with a fellow commuter who is traveling in the same direction as you. Check out your city or county transportation website to see if there's a casual carpool near you.

7. Centers for independent living (CIL) recommendations

CILs are usually knowledgeable about local transportation options for people with disabilities. To find a list of state and local CILs in your area visit the Virtual CIL Directory at www.virtualcil.net/cils/

8. Transportation from your employer

If you are worried that your DM symptoms will deter you from getting to the office, you can also ask your employer if the company has any established carpool or workplace shuttle systems available for you to use. In addition, you can ask your employer for flexibility when arriving to your workplace. For example, your employer may require you to work eight hours a day, but you can ask to have a flexible start time as long as you complete your shift. This workplace accommodation would be ideal for someone who experiences excessive daytime sleepiness for example.

Workplace Accommodations

As someone affected by DM, you may experience an array of symptoms. Some symptoms may have no effect on your work abilities, while others may have a major impact. In addition, your symptoms may progress over the time that you are working at your job. If you notice that your symptoms are negatively impacting your work, you have the right to ask your employer for reasonable workplace accommodations. A **reasonable accommodation** is considered any modification or adjustment to a job or work environment that enables a qualified person with a disability to apply for or perform a job.

The following page lists symptoms that people affected by DM commonly experience, some examples of accommodations that you can request from your employer, and examples of ways to ask your employer for these accommodations.

For a more comprehensive list of DM symptoms, view the Myotonic Toolkit at www.myotonic.org/toolkits-publications or contact **Myotonic** at **415.800.7777** or email info@myotonic.org to get a hard-copy mailed to you.



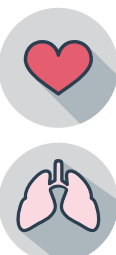


For a full list of workplace accommodations, visit www.askjan.org. For assistance you're your individual situation, you or your employer can also email jan@askjan.org or call **1.800.526.7234** (V) or **1.877.781.9403** (TTY).



QUICK TIP

You are not obligated to tell your employer about your disability or about the symptoms that you experience. However, you may choose to do so in order to request a reasonable accommodation. Title I of the **ADA** requires an employer to provide reasonable accommodation(s) to qualified individuals living with disabilities who are employees or applicants for employment unless doing so would cause undue hardship.

Accommodations Based on DM Symptoms and Severity

Symptom	Possible Accommodations	
 Muscular: <ul style="list-style-type: none"> • Difficulty relaxing muscles (myotonia) • Muscle aches/cramps • Muscle pain • Muscle weakness (myopathy) • Drooping eyelids (ptosis) 	<ul style="list-style-type: none"> • Accessible toilets and toilet seats • Anti-fatigue matting • Ergonomic assessments and equipment • Flexible schedule • Grab bars in restrooms, toilet hinged arm support • Aide/assistant/attendant at work 	<ul style="list-style-type: none"> • Periodic rest breaks • Stand-lean stools • Support animal • Walkers • Wearable anti-fatigue matting • Wheelchair access/accessibility • Work-site redesign/modified workspace
 Gastrointestinal: <ul style="list-style-type: none"> • Abdominal pain • Constipation • Diarrhea 	<ul style="list-style-type: none"> • Accessible toilets and toilet seats • Desk near a restroom • Flexible schedule • Grab bars in restroom, toilet hinged arm support 	<ul style="list-style-type: none"> • Modified break schedule • Periodic rest breaks • Swing away grab bars in restrooms
 Cardiorespiratory (Heart and lung): <ul style="list-style-type: none"> • Abnormal heart rhythm • Dizziness/fainting • Recurrent lung infections (pneumonia) • Shortness of breath 	<ul style="list-style-type: none"> • Air cleaners and purifiers • Air cleaning systems • Alternative cleaning supplies • Carpet alternatives • Chemical odor removal • Fall protection • Floor cleaning 	<ul style="list-style-type: none"> • Low/no odor paints and stains • Modified break schedule • Padded edging • Personal safety/fall alert devices • Protective eyewear • Respiratory masks • Sustainable flooring
 Sleep and fatigue: <ul style="list-style-type: none"> • Daytime sleepiness • Difficulty falling asleep • Fatigue • Trouble breathing during sleep (apnea) 	<ul style="list-style-type: none"> • Alternative lighting • Anti-fatigue matting • Cubicle doors/shields/shades • Ergonomic assessments • Ergonomic equipment • Extra time • Full spectrum, natural lighting products • Periodic rest periods • Recorded directives/messages 	<ul style="list-style-type: none"> • Reminders • Stand lean stools • Sun boxes and lights • Sun simulating desk lamps • Task restoration • Timers and watches • Uninterrupted "off" work time • Wall calendars and planners • Wearable anti-fatigue matting • Written (vs. verbal) instructions
 Psychological: <ul style="list-style-type: none"> • Anxiety • Depression • Difficulties concentrating • Learning difficulties 	<ul style="list-style-type: none"> • Behavior modification techniques • Environmental sound machines • Full spectrum or natural lighting products • Job coaches • Job restructuring • Modified break schedule • Noise canceling headsets • Periodic rest breaks • Redesigned/modified workspace • Simulated skylights and windows • Sound absorption and soundproof panels • Sun boxes and lights 	<ul style="list-style-type: none"> • Support animal • Task separation • Wall calendars and planners • White noise machines • Written (vs. verbal) instructions • Mental health apps (download from app store on your phone) <ul style="list-style-type: none"> • <i>Calm</i>: meditation app (free on iPhone and Android phones) • <i>Headspace</i>: mindfulness and meditation app (free on iPhone and Android phones) • <i>Moodpath</i>: tracks daily emotions, feelings, symptoms of mental health issues (free on iPhone and Android phone)

Asking Your Employer for Reasonable Accommodations

- You can ask for reasonable accommodations at any time during the application process or your period of employment.
- It is recommended that you ask for reasonable accommodations if your DM symptoms are creating workplace barriers that prevent you from effectively competing for a position, performing a job, or gaining equal access to a benefit of employment.
- When requesting reasonable accommodations, you are not required to submit your request in writing; any form of communication will do. However, keeping a paper trail is advised.
- If you cannot request for accommodations yourself, you may have a friend, family member, health professional, or other representative request for reasonable accommodations on your behalf.
- Your reasonable accommodation request and process must be kept confidential by your employer according to disability nondiscrimination laws.

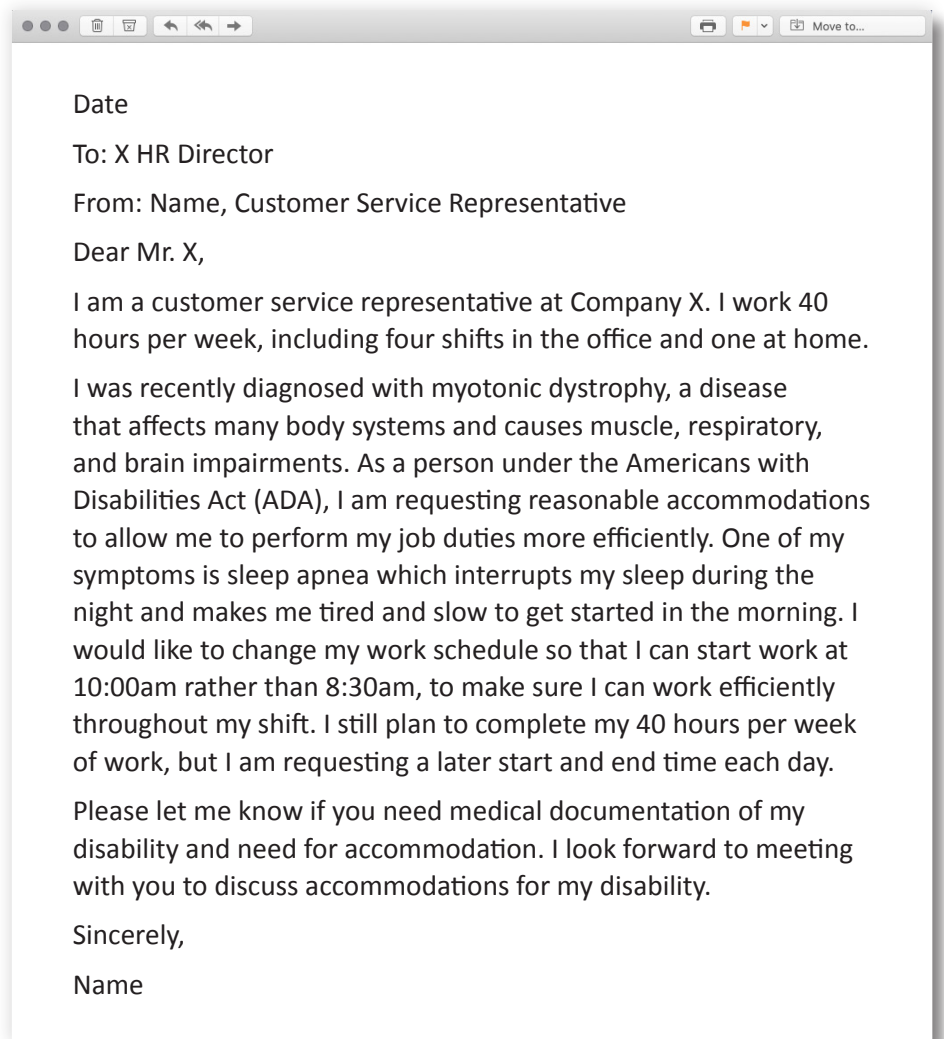
Accommodation Request Scenarios

Example 1: A cashier becomes easily fatigued because of muscle weakness and as a result has difficulty making it through her shift. The cashier requests a stool from her employer because sitting greatly reduces the fatigue. This is a reasonable accommodation because it addresses the employee's fatigue and does not disrupt the essential tasks required by her job or cause undue hardship to her employer.

Example 2: A cleaning company rotates its staff to different floors on a monthly basis. One crew member has anxiety and depression as a result of his DM symptoms. While his psychological symptoms do not affect his ability to perform his various cleaning functions, it does make it difficult for him to adjust to changes in his routine. This employee had significant difficulty adjusting to the monthly changes in floor assignments, so he proposed three possible reasonable accommodations to his employer in order to help manage his symptoms. He proposed that he could stay on one floor permanently, stay on one floor for two months and then rotate to another floor, or he could have a transition period to adjust to a change in floor assignments. These are reasonable accommodations because they are feasible solutions to this employee's problems of dealing with changes to his routine.

Sample Accommodation Request Letter

REMEMBER: You are not required to write out your accommodation request, but if you decide to, use this sample accommodation request letter for reference.



The image shows a sample accommodation request letter template within a text editor window. The window has a standard macOS-style title bar with red, yellow, and green buttons on the left, and icons for printing, saving, and moving on the right. The letter is formatted as follows:

Date

To: X HR Director

From: Name, Customer Service Representative

Dear Mr. X,

I am a customer service representative at Company X. I work 40 hours per week, including four shifts in the office and one at home.

I was recently diagnosed with myotonic dystrophy, a disease that affects many body systems and causes muscle, respiratory, and brain impairments. As a person under the Americans with Disabilities Act (ADA), I am requesting reasonable accommodations to allow me to perform my job duties more efficiently. One of my symptoms is sleep apnea which interrupts my sleep during the night and makes me tired and slow to get started in the morning. I would like to change my work schedule so that I can start work at 10:00am rather than 8:30am, to make sure I can work efficiently throughout my shift. I still plan to complete my 40 hours per week of work, but I am requesting a later start and end time each day.

Please let me know if you need medical documentation of my disability and need for accommodation. I look forward to meeting with you to discuss accommodations for my disability.

Sincerely,

Name

For more detailed information about requesting for reasonable accommodations, visit the U.S. Equal Employment Opportunity Commission's (EEOC) websites: <https://www.eeoc.gov/policy/docs/accommodation.html> and www.eeoc.gov/policy/docs/accommodation.html



Notes

Lined area for taking notes, consisting of multiple horizontal lines.

A

Glossary and Abbreviations

A

Accommodations/reasonable accommodations

are modifications to a job or work environment that enable an individual with a disability to have an equal opportunity to get a job and successfully perform job tasks to the same extent as people without disabilities.

Adult onset DM occurs when an individual shows DM symptoms at an adult age. Individuals with DM1 can have adult onset. Adult onset for DM2 occurs at an older age.

Affordable Care Act (ACA, sometimes referred to as Obamacare) is a health care reform law to make affordable health insurance available for more people through subsidies, to expand the Medicaid program, and to support innovative care delivery methods designed to lower health care costs.

Americans with Disabilities Act (ADA)

prohibits discrimination against people with disabilities in employment, transportation, public accommodations, communications, and government activities.

Apnea is the periodic absence of breathing while sleeping.

Associate degree is a degree received from a community/junior college, often earned in two years if attending full-time. The three main types of associate degrees include an A.A.: Associate of Arts, an A.S.: Associate of Science, and an A.A.S.: Associate of Applied Science.

Atrophy is characterized by muscle wasting that gets worse over time.

C

Childhood onset is when DM is diagnosed during childhood. Signs are usually intellectual and learning disabilities.

Coinsurance is a person's share of the costs of a covered health care service calculated as a percent of the allowed amount for the service. You pay coinsurance plus any deductibles you still owe for a covered health service.

Congenital DM1 (CDM) is a type of DM that is present at birth and presents life-threatening issues at birth. Congenital DM1 poses very severe symptoms.

Copayment (copay) is a fixed monetary amount that a person pays for each covered health care visit that they have.

Cover letter is a letter sent with and explaining the contents of another document, often a resume. It allows a person to expand on their experience and prove that they are qualified for a job.

D

Deductible is the amount a person owes for health care services each year before an insurance company begins to pay.

DM DM is the abbreviation of the Latin name for myotonic dystrophy (dystrophia myotonica). Myotonic dystrophy is a highly variable, multi-

systemic, progressive neuromuscular disease.

DM1 is the abbreviation of the Latin name for myotonic dystrophy (dystrophia myotonica) type 1, the more severe form of myotonic dystrophy with the mutation found on chromosome 19.

DM2 is the abbreviation for the Latin name for myotonic dystrophy (dystrophia myotonica) type 2, with the mutation found on chromosome 3. DM2 symptoms are usually less severe than DM1.

F

Fair Labor Standards Act (FLSA) establishes minimum wage, overtime pay, record keeping, and youth employment standards affecting employees in the private sector and in the federal, state, and local governments.

Family and Medical Leave Act (FMLA) allows eligible employees of covered employers to take up to 12 work weeks of unpaid, job-protected leave for specified family and medical reasons with a continuation of group health insurance coverage under the same terms and conditions as if the employee had not taken leave.

Formulary is a list of prescription drugs covered by a prescription drug plan or another insurance plan offering prescription drugs benefits.

G

Group health insurance is a health insurance plan that provides coverage to members of a group, specifically employees of a company or members of an organization.

H

Health Maintenance Organization (HMO) offers health care services only with specific providers that are within the network. It does not offer coverage for provider visits or services that are outside of the network. Primary care providers must give referrals for an individual to see another doctor and have those services be covered by insurance.

Human Resources (HR) Department is responsible for personnel sourcing and hiring, applicant tracking, skill development and tracking, administering benefits and compliance, firing, and

complying with federal and state employment laws.

Hybrid/combination resume combines the formats of a chronological resume and a skills/functional resume and allows for experiences to be split into sub-categories to highlight the most important ones.

J

Juvenile-onset DM occurs when an individual is a teenager or young adult. Symptoms are more severe than adult-onset DM.

M

Medicaid is a federal and state insurance program that provides medical services primarily to individuals with low incomes.

Medicare is a federal health insurance program for people who are 65 years old or older, for certain younger people with disabilities, and for people with end-stage renal disease (permanent kidney failure requiring dialysis or a transplant, ERSD). It includes hospital insurance, medical insurance, and prescription drug coverage.

Myopathy is characterized by muscle weakness.

Myotonia is the inability of contracted muscles to relax on command, or a special kind of muscle stiffness.

N

Network Provider/Provider Network

In-Network Provider is when a doctor within the network has a contract with the insurance provider that allows the insurance provider to give coverage. If an individual is out of the network, the insurance carrier may not provide coverage.

O

Opting-out of employer health insurance means not accepting the health insurance offered to you by your employer.

P

Paratransit is an alternate mode of transportation (includes minibuses or shuttles) that provides door-to-door pickups for eligible people with disabilities or impairments who cannot take public transportation or transport themselves.

Pay out-of-pocket occurs when an individual has to pay for a medical visit or procedure themselves because their insurance company does not cover all or some of the costs.

Pre-existing condition is a medical illness or injury (usually a chronic or long-term condition) that an individual has before they start a new health care plan. Under the Affordable Care Act, it is illegal for health insurance plan to deny a person medical coverage or increase rates due to a pre-existing condition.

Preferred Provider Organization (PPO) is a type of insurance plan that offers more extensive coverage for the services of health care providers who are part of the plan's network, but still offers some coverage for providers who are not part of the plan's network. It is more flexible than an HMO.

Premium is the monthly amount of money charged by an insurance company for coverage.

Private Health Insurance is health insurance that is not distributed through a federal or social program. It may include individual health coverage that an individual purchases as well as employer sponsored health coverage.

Ptosis is characterized by drooping eyelids.

R

Rehabilitation Act prohibits discrimination on the basis of disability in programs conducted by federal agencies, in programs receiving federal financial assistance, in federal employment, and in the employment practices of federal contractors.

Resume is a written compilation of your education, work experience, credentials, and accomplishments that is usually a required document for a job application.

Reverse chronological resume is a resume format where an individual's most recent work experience is listed first, and any prior work experience is listed after.

S

Skills/functional resume highlights a person's skills rather than emphasizing their work

experience.

Social Security Administration (SSA) provides financial protection and anti-poverty programs through retirement, disability, and survivor benefits.

Social Security Disability Insurance (SSDI) is a federal insurance program that provides cash assistance for individuals who have worked under Social Security long enough to have "insured status" and who are disabled. SSDI also includes disability benefits and other kinds of benefits for some family members of individuals who are insured and who have died, retired, or become disabled.

Supplemental Security Income (SSI) is a cash benefit program for people who are elderly, blind, and/or disabled and who have very limited income and assets. Individuals do not need to have any work history to qualify for SSI assistance.

T

Targeted/tailored resume is a resume that is tailored towards the job or position that a person is applying for. It incorporates some of the qualifications and desired skills that the position prefers directly into the resume.

Ticket to Work and Work Incentives Improvement Act (TWWIIA) increases the options for individuals with disabilities receiving disability benefits who wish to return to work. The Ticket to Work program connects individuals with free employment services (career counseling, vocational rehabilitation, and job placement and training) to help them decide if working is right for them, prepare them for work, or help them find a job or maintain success in the workforce.

Title I of the Americans with Disabilities Act (ADA) prohibits private employers, employment agencies and labor unions from discriminating against qualified individuals with disabilities in job application procedures, hiring, firing, advancement, compensation, job training, and other terms, conditions, and privileges of employment.

U

The U.S. Equal Employment Opportunity

Commission (EEOC) is responsible for enforcing federal laws that make it illegal to discriminate against a job applicant or an employee because of the person's race, color, religion, sex (including pregnancy, gender identity, and sexual orientation), national origin, age (40 or older), disability, or genetic information.

V

Vocational education/school is organized educational programs offering a sequence of courses which are directly related to the preparation of individuals in paid or unpaid employment in current or emerging occupations requiring other than a baccalaureate or advanced degree.

Vocational employment relates to an occupation that requires a specialized skill, training, or knowledge set.

W

Workforce Innovation and Opportunity Act

(WIOA) is a federal law that was designed to help job seekers access employment, education, training, and support services to succeed in the labor market and to match employers with skilled workers they need to compete in the global economy. One of its components includes improving services to individuals with disabilities.

B

What if You're Not Ready for Work?

If you've read through a few sections of this Toolkit, filled out the worksheets in Section 1, and have decided that you're not ready to start or continue the employment process, you still have many options including utilizing Social Security benefits (if eligible) or retiring.

1. Option 1: Applying for **Social Security Disability Insurance (SSDI)** or **Supplemental Security Income (SSI)**

Myotonic created the *Applying for Social Security Disability Benefits: A Toolkit and Guide for People Living with Myotonic Dystrophy* guidebook to help you apply for Social Security disability benefits if needed. Contact **Myotonic** at **415.800.7777** or email us at info@myotonic.org if you would like a hard copy of this guidebook or visit www.myotonic.org/toolkits-publications to get access to an online version.

SSDI and SSI are cash benefit programs. If you have worked before and are not able to work anymore because of your DM symptoms, you may be eligible to receive SSDI benefits. In order to qualify for SSDI, you must have worked and paid Social Security taxes, and you must earn a certain amount.

If you have never worked before, have not accumulated a minimum amount of work credits (see www.ssa.gov/planners/credits.html for more information), have not paid enough in Social Security taxes, and/or your monthly income is a certain amount for one person or for a couple, you may be eligible to receive SSI benefits.

Note that you can work and collect disability at the same time. Under Substantial Gainful Activity (SGA), you can earn no more than \$1,260 per month or your benefits will stop. More information about this can be found here: <https://www.ssa.gov/pubs/EN-05-10095.pdf>

2. Option 2: Retirement

If your DM symptoms have become too difficult to manage while working, and you are near retirement age (~62 years old or older), you can consider retiring. It is important to keep in mind that if you are old enough to retire, you cannot receive SSDI benefits and retirement benefits from the Social Security Administration (SSA) at the same time. If you are already receiving SSDI benefits, the SSA will convert your SSDI benefits into retirement benefits automatically once you reach retirement age. However, in some cases you may be able to receive SSDI and retirement benefits if you take an early retirement. Visit <https://www.ssa.gov/planners/retire/> to find out information about the benefits you may receive when you retire based on the year you were born.

For more information about retirement benefits, visit the Social Security Benefits Planner Retirement website at www.ssa.gov/planners/retire/

For more information about disability benefits, visit the Social Security Benefits Planner Disability website at www.ssa.gov/planners/disability/

Employers Known for Hiring People with Disabilities

DiversityInc (www.diversityinc.com/the-2019-top-50-diversityinc/) holds an annual diversity competition in which over 1,800 companies participate to become one of the Top 50 most diverse companies as determined by DiversityInc's metrics-driven evaluation. DiversityInc's 2019 list of the top companies (in ranking order) for people with disabilities is listed below:

- | | |
|---------------------------------|---------------------------|
| 1. Northrop Grumman Corporation | 8. Hilton |
| 2. Eli Lilly and Company | 9. The Boeing Company |
| 3. Accenture | 10. Comcast NBC Universal |
| 4. Express Scripts | 11. The Hershey Company |
| 5. KeyBank | 12. PwC |
| 6. EY | 13. TD Bank |
| 7. AT&T | 14. Kaiser Permanente |
| | 15. Dow |

Monster has also put together a list (in alphabetical order) of the leading employers of people with disabilities in 2018. To find out more information about these companies and see whether they are a good fit for you, visit <https://www.monster.com/career-advice/article/disability-friendly-companies>

- | | |
|--|--------------------------------------|
| 1. Accenture | 27. Lockheed Martin |
| 2. Aetna | 28. L'Oreal |
| 3. Anthem | 29. Marriott International |
| 4. AT&T | 30. Mayo Clinic |
| 5. U.S. Dept of Veterans Affairs | 31. Merck |
| 6. Boeing | 32. Moffitt Cancer Center |
| 7. Capital One | 33. National Security Agency |
| 8. Centene Corporation | 34. New Editions Consulting |
| 9. Comcast | 35. Northrop Grumman |
| 10. Cox Communications | 36. Old National Bank |
| 11. Dow | 37. Pacific Gas and Electric Company |
| 12. DTE Energy | 38. Procter & Gamble |
| 13. DXC Technology | 39. Project Hire |
| 14. Eli Lilly and Company | 40. Prudential Financial |
| 15. Ernst & Young (EY) | 41. PwC |
| 16. General Motors | 42. Rockwell Collins |
| 17. The Hartford | 43. SourceAmerica |
| 18. The Hershey Company | 44. Southern California Edison |
| 19. Horizon Blue Cross Blue Shield of New Jersey | 45. Stratton VA Medical Center |
| 20. Humana | 46. Sunflower Bakery |
| 21. Idaho National Laboratory | 47. Syracuse VA Medical Center |
| 22. Intel | 48. TD Bank |
| 23. JetBlue | 49. The Viscardi Center |
| 24. Kaiser Permanente | 50. T-Mobile |
| 25. Kennedy Krieger Institute | 51. U.S. Bank |
| 26. KeyBank | 52. Wells Fargo |



QUICK TIP

In addition, Goodwill hires people with disabilities: Review their press release here: <https://www.goodwill.org/press-releases/goodwill-works-to-support-employment-of-people-with-disabilities/>

Current job opportunities at Goodwill: www.careers-goodwill.icims.com/jobs/intro?hashed=-435619578&mobile=false&width=940&height=500&bga=true&needsRedirect=false&jan1offset=-480&jun1offset=-420

D

Helpful Sources for Job Searches

The Balance Careers is a home to experts who provide clear, practical advice on job searching, resume writing, salary negotiations, and other career planning topics. Their goal is to make navigating careers easier. www.thebalancecareers.com

CareerBuilder is a job board that helps millions of people find jobs and has equipped hundreds of thousands of employers with talented employees. CareerBuilder combines advertising, software, and services to help companies find, hire, and manage great talent. CareerBuilder also allows companies to list job postings and it houses a resume database. www.hiring.careerbuilder.com

Glassdoor offers millions of the latest job listings, combined with a growing database of company reviews, CEO approval ratings, salary reports, interview reviews and questions, benefits reviews, office photos and more. Glassdoor prides itself on increasing workplace transparency. Glassdoor also helps employers recruit and hire quality candidates. www.glassdoor.com/index.htm

Idealist strives to connect people to different opportunities and collaborations that suit their needs and wants. Idealist lists opportunities for jobs, internships, volunteer, organizations, and graduate school programs. www.idealist.org/en

Indeed strives to give job seekers free access to search for jobs, post resumes, and research companies. Their goal is to connect people to new opportunities and help people get jobs. www.indeed.com

LinkedIn is a social media platform and the world's largest professional network that strives to create economic opportunity for every member of the global workforce. Its mission is to connect the world's professionals to make them more productive and successful. LinkedIn is a great tool for looking for jobs and expanding your network. LinkedIn will be discussed in the *Keys to Successful Networking* section on page 61. www.linkedin.com

LinkUp posts verified, up-to-date job listings that come directly from employers websites in order to provide accurate, high-quality job opportunities. LinkUp avoids posting old, duplicate, or spam job listings on its site. www.linkup.com

Monster is a global online employment solution for people seeking jobs and for employers who are looking to hire. For more than 20 years, Monster has been a provider for a full array of job seeking, career management, recruitment and talent management products and services. www.monster.com



Employment-related and General Resources for People with Disabilities

211 helps connect job seekers with employers who need them. These centers can be helpful for anyone who is interested in reentering the workforce, upgrading their job, or finding a new career. 211 helps with searching for available job listings in your area, finding occupational and vocational training, learning about programs that offer career counseling and resume preparation assistance, as well as finding information about temporary work, day-laborer opportunities, and disability services. 211 houses information about employment rights and unemployment benefits in an effort to promote self-advocacy. To find your local 211 visit www.211.org

ABILITYJobs works both ways in the employment process; it allows for job seekers to find thousands of open positions, while also providing a large resume bank to employers looking to hire qualified individuals. Not only can job seekers find potential employers, but they can be found as well. ABILITYJobs has been the leading career website for people with disabilities since 1995. www.abilityjobs.com

AbilityLinks easily directs people with disabilities to job listings that fit their skill set across the country for a variety of different occupations. It allows you to apply for jobs directly from the website. AbilityLinks features a blog and news feed with helpful tips and updates to assist you as you go through the job search process. www.abilitylinks.org

Association of People Supporting Employment First (APSE) is a national organization with an exclusive focus on integrated employment and career advancement opportunities for individuals with disabilities. APSE's HR Connect offers consultation services to help businesses reach out to and partner with one of the strongest labor and customer pools in the country: the community of people with disabilities. www.apse.org

Disability:IN is a national non-profit, non-partisan business to business network that promotes the inclusion of people with disabilities in the workplace, marketplace, and in supply chains. <https://disabilityin.org>

The Employer Assistance and Resource Network on Disability Inclusion (EARN) is a free resource that helps employers tap the benefits of disability diversity by educating public- and private-sector organizations on ways to build inclusive workplace cultures. EARN offers information and resources to empower individuals and organizations to become leaders in the employment and advancement of people with disabilities. www.askearn.org

Employment Networks (EN) are public or private organizations that contract with the Social Security Administration to provide free employment support services to Social Security Disability beneficiaries ages 18 - 64. Services can include career planning, job leads and job placements, ongoing employment support, and benefits counseling. Go to www.choosework.ssa.gov to learn more.

GettingHired allows you to search through a huge pool of jobs with equal opportunity employers. When you make an account with the website, you can save jobs as you browse through them so you can refer to them later. GettingHired also allows you to apply directly from their website. www.gettinghired.com

Hirepotential works together with businesses to make sure that people with disabilities are getting hired for jobs and have a place in the corporate world. Hirepotential has 25 years of experience in the field and is very involved in the training of potential candidates to make sure participating companies receive a positive return on their investment. www.hirepotential.com

Hire Disability Solutions provides helpful tips for people with disabilities throughout the job search process. They help with looking for jobs, resume and cover letter writing, as well as workshops on interview etiquette. Hire Disability Solutions also offers training sessions and workshops for employers so they can understand how to get the most out of their employees. www.hireds.com/Career-Center/Job-Seekers

Institute for Community Inclusion (ICI) offers training, clinical and employment services, conducts research, and provides assistance to organizations to promote inclusion of people with disabilities in school, work, and community activities. www.communityinclusion.org

The Job Accommodation Network (JAN) is the leading source of free, expert, and confidential guidance on workplace accommodations and disability employment issues. Working toward practical solutions that benefit both employer and employee, JAN helps people with disabilities enhance their employability, and shows employers how to capitalize on the value and talent that people with disabilities add to the workplace. www.askjan.org

National Collaborative on Workforce and Disability (NCWD) assists state and local workforce development systems to better serve all youth, including youth with disabilities and other disconnected youth. NCWD focuses on career development, education, families, transitions, professional development, workforce development, youth development and leadership. <http://www.ncwd-youth.info/about-us>

National Disability Employment Awareness Month (NDEAM) has been celebrating disability inclusion for more than 75 years. www.dol.gov/ndeam

The Office of Disability Employment Policy (ODEP) is the only non-regulatory federal agency that promotes policies and coordinates with employers and all levels of government to increase workplace success for people with disabilities. www.dol.gov/odep

Plan To Achieve Self-Support (PASS) is a Supplemental Security Income (SSI) provision to help individuals with disabilities return to work. If you receive SSI or qualify for SSI after setting aside income or resources, you could benefit from PASS. www.ssa.gov/disabilityresearch/wi/pass.htm

Project Hired offers free career consulting and more for people with disabilities. www.projecthired.org

Project SEARCH is a unique, business led, one-year school-to-work program that takes place entirely at the workplace. Total workplace immersion facilitates a seamless combination of classroom instruction, career exploration, and hands-on training through work-site rotations. www.projectsearch.us

SourceAmerica (*previously known as NISH*) is a national nonprofit agency whose mission is to create employment opportunities for people with severe disabilities by securing federal contracts through the AbilityOne Program for its network of community-based, nonprofit agencies. www.sourceamerica.org, www.abilityone.gov

State Directory of Vocational Rehabilitation (VR) agencies provide a state-by-state list of contact information for state VR agencies. Agencies are state-sponsored divisions of services that assist individuals with disabilities who are pursuing meaningful careers. www.askearn.org/state-vocational-rehabilitation-agencies

U.S. Jobs Disability (*by the National Labor Exchange*) provides a place where you can make your resume available to leading U.S. employers, save your searches, and schedule "Job Search Agents" to search for new matches on your own schedule. <https://www.disability.jobs>

F

Organizational Strategies for the Job Search

1. Creating spreadsheets

Searching and applying for jobs can be overwhelming and can lead to disorganization. If you are applying to multiple jobs all within the same time frame, you can easily mix up employers and applications. Disorganization can lead to bumps in the job search process. It can cause missed interviews, failure to send follow-up thank you emails, and overall disarray.

In order to stay organized when applying for multiple jobs at once, it is important to create spreadsheets on your computer. You can create spreadsheets using [Microsoft Excel](#), [Google Sheets](#), or any equivalent. Use a spreadsheet to keep track of which jobs you are interested in applying for, which jobs you have already applied for, the submission dates of job applications, where you saved your resumes and cover letters, dates of sending follow-up emails, dates of interviews, pros and cons about jobs, and whether you received a job offer. Creating spreadsheets will help you keep track of how many jobs you have applied for, which jobs you are interested in, how often you apply for jobs, and an overall view of how your job search is going.

2. Make folders on your computer

When you apply to multiple jobs at once, you may accumulate many tailored resumes, cover letters, and job applications within your computer. Creating folders on your computer will allow you to organize all of your job-related documents in case you need to refer to them later.

You can also make folders within your email. Sometimes your email can become flooded with content and it can be hard to differentiate important emails from junk mail. If you have multiple emails from the same employer, put all of them into a folder so you can easily refer back to them. You can also star/flag important emails that you want to track.

3. Establish a schedule

Applying for jobs can be tedious and boring. Creating a daily or weekly schedule for you to apply to jobs can help you hold yourself accountable throughout your job search process. Depending on how much free time you have, set aside a couple of hours per day or per week to sit down and actively look for and apply for jobs. Try not to schedule other events during the time you have set aside. Stick to your schedule so that applying for jobs becomes a part of your routine.

G

Keys to Successful Networking

Networking occurs when people interact with each other in order to exchange information and build professional and social relationships. Networking may seem uncomfortable and intimidating to some. Although it may seem scary, talking to others can help you find a job; in fact, many if not most jobs are found through such “word of mouth.” For example, you may meet someone who has a job opening at their company, but that position has not been posted to the public yet. By starting a conversation with this person and making a good first impression, you may be able to interview for the position without even applying. Never be afraid to let someone know about your career interests and to inquire about theirs; they may have some helpful resources for you.

Listed below are some tips to help you network successfully and secure a job.

1. Craft and practice your elevator pitch

An elevator pitch is a 30-second summary of yourself that allows you to explain the background of who you are, what you do, what type of job you want, and your experiences that qualify you for a job.

Consider if you met someone who could help you pursue your career interests in an elevator, but you only had a few floors (or about 30 seconds) to speak with them. You would need to be able to quickly provide a summary of yourself and your career goals. You can use this elevator pitch in any type of networking situation. For example, you may meet someone at a professional conference, sitting on an airplane, or at a friend’s gathering. Elevator pitches work in many situations, so consider practicing yours so you can deliver it comfortably and confidently to anyone you may come across.

Three things you may include in your elevator pitch are:

- a. Who you are (e.g., where you went to school, what degree/diploma/certificates you have)
- b. What you do (e.g., your current and past work experience, your passions, interests, and/or drive that got you to where you are in your career)
- c. What you want (e.g., what type of job you are looking for, what information you want to learn about this person’s career/company they work for)

An example of an elevator pitch:

Hi, my name is _____, it is so great to meet you. I am currently studying child development and education at _____ community college with the goal of eventually earning my teaching credentials. My passion for teaching and working with kids stems from my past work as a summer camp counselor and a part-time babysitter for elementary school-aged children where I learned how to effectively and creatively communicate with children. I am currently seeking a position that uses these skills and experiences. I know that you have been an elementary school teacher for over 30 years and I am curious as to whether or not you know of any teaching assistant positions that will be available in your school district in the near future.

2. Build quality relationships

Now that you have your elevator pitch, you are ready to network. Networking can happen in many different types of situations. It may occur at a professional conference or anywhere you happen to meet someone with the same career path as you. Remember that in any networking situation, it is important to build relationships with people. Try to make quality connections with people instead of forming superficial relationships. Once you make a genuine connection with someone, try to stay in touch with them. They might be able to help you in the future and will help them remember you for any career opportunities that they come across.

Although you may strive to build quality relationships with everyone, it is impossible to have strong, long-lasting relationships with every person you meet. If you are not able to form a strong relationship with someone immediately, try to keep them as an acquaintance to build a quality relationship with in the future.

3. Do your homework

If you are attending a conference, event, or meeting and have access to a guest list, read over the list to see if there are any attendees that you are interested in networking with. Do

your homework and research the attendees' work history and current place of employment. Determine which attendees might have resources to help you find a job. Make a mental list of people you want to approach at the event to keep you more organized.

4. Get to events early and stay late

If you are attending a conference or event with networking opportunities, get to the event early and plan on staying late. This will give you the opportunity to network with people without interruption. Conference breaks are also a great time to network and meet new people. If you have business cards, this would be a great time to distribute them to people with whom you have the chance to talk.

5. Be confident

Remember to show confidence when networking with someone even if you tend to be introverted. If you believe in your own qualifications for a job, someone else will too.

6. Use social media to your advantage

LinkedIn, www.linkedin.com, has become a prominent social media platform for professional networking and finding jobs. Building your profile with a professional photo of yourself, your past and/or current work experience, and your endorsed skills can show others what you have to offer to the workforce. LinkedIn allows employment recruiters to reach out to you for available jobs in your field. The more people you add on LinkedIn, the larger your network can become. Any time you meet someone that you want to further connect with, you should add them on LinkedIn so you can learn more about them and they can learn more about you. You can also add any of your previous employers on LinkedIn so they can affirm your skills and past experience. LinkedIn has a basic free account as well as a Premium account in which users pay a monthly fee. For more information about standard versus Premium LinkedIn accounts, visit www.linkedin.com/help/linkedin/answer/13332/premium-accounts-frequently-asked-questions?lang=en

LinkedIn is not the only social media site that you can use to promote yourself as a job applicant. Depending on your field, Facebook:

www.facebook.com and Twitter: www.twitter.com can also be good avenues for employers to see your skills. For example, many journalists use Twitter to share articles they've written and display their opinions about the topics they write about. Some people have separate personal and professional Facebook and Twitter accounts. It is often wise to split up your social media accounts so that professionals in your field only see the career-related content on your profile.

Although social media may help employers get to know you, it is important to note that it can also hurt your chances of getting employed. It is recommended that you do not post inappropriate content on your social media. For example, explicit photos or content about alcohol, drugs, and political and/or religious opinions can negatively affect your application. If you have this type of content on your social media, make sure you either delete it or ensure your accounts are private so that potential employers cannot see it.

7. Follow-up emails and informational interviews

If you meet an influential individual at an event and want to get to know more about them, email them to ask to meet or set up a call for an informational interview. When drafting an email requesting an informational interview, make sure to sound professional and inquisitive. Informational interviews are often informal meetings where a less experienced individual asks a more experienced individual questions about their field, career path, and/or the company where they work. Informational interviews may allow you to hear about the pros/ cons of a job, what steps you might need to take in your career path to get to where you want to go, and whether you are well-suited for a specific company. Informational interviews help build and solidify quality relationships with individuals in your network, so don't be afraid to reach out.

Some examples of questions you can ask in an informational interview are listed below:

- What are the duties you perform in a typical day, week, month, year?
- Do you have a set routine in your work or are you allowed flexibility?
- What is your workplace culture?
- How did you get to where you are now in your career?
- What were your previous jobs/internships/ experiences that allowed you to get hired at your current job?
- What degrees/certifications do you have?
- What are employers at your company looking for in an applicant?
- Do you have a work/life balance in your job/field?
- Are there opportunities for advancement in your field?
- What are your recommendations for someone who is just getting started?
- What is the pay range for someone who works in this field?
- What are the health benefits for someone who works in this field?
- What skills are employers in this field looking for in job applicants?
- This is my story_____. Do you have any recommendations for me to advance in this career path?
- Do you have any openings at your company or do you know of anyone who is looking to hire?
- Do you recommend anyone else that I can talk to about this career field?

Below is an example of an email you can send to someone if you want to ask for an informational interview:



**Adapted from The Balance Careers at*
www.thebalancecareers.com/how-to-use-networking-to-find-a-job-2058686

Action Words for Resumes and Cover Letters

APPENDIX



achieved	constructed	established	invented	provided
acquired	contracted	evaluated	investigated	publicized
adapted	converted	executed	launched	published
addressed	convinced	expanded	lectured	reconciled
analyzed	coordinated	expedited	maintained	recruited
anticipated	created	explained	managed	reduced
arranged	critiqued	extracted	marketed	referred
assembled	cultivated	facilitated	mediated	remodeled
assigned	customized	familiarized	minimized	reorganized
assisted	delegated	formed	moderated	repaired
attained	demonstrated	founded	monitored	reported
authored	designed	generated	motivated	researched
budgeted	developed	guided	negotiated	resolved
built	devised	hired	obtained	restored
calculated	diagnosed	identified	operated	retrieved
cataloged	directed	improved	organized	reviewed
centralized	dispatched	increased	originated	revitalized
changed	discovered	influenced	oversaw	scheduled
clarified	doubled	informed	performed	screened
coached	drafted	initiated	persuaded	selected
collaborated	edited	inspected	pioneered	separated
collected	eliminated	instituted	planned	solved
compiled	enabled	insured	prepared	surveyed
composed	encouraged	integrated	prevented	tested
condensed	enforced	interpreted	processed	trained
conducted	engineered	interviewed	produced	used
consolidated	enlisted	introduced	promoted	wrote

Illegal Interview Questions

Before you go into any interview, know your rights. There are specific questions or phrasing of questions that interviewers **CANNOT** ask you. If they do ask you these questions they will be violating the Americans with Disabilities Act (ADA). Visit *Appendix K: Know Your Rights* on page 69 for more ADA information. Below is a list of examples of questions that your interviewer can and cannot ask you.

REMEMBER: You are not obligated to disclose your disability to an interviewer or employer.

Disability-related questions your interviewer **CANNOT** ask you:

1. Do you have any disabilities or medical conditions?
2. How is your health?
3. Do you expect to be out of the office a lot due to an illness or to see your doctor?
4. How many sick days do you expect to take if you were to work here?
5. How many sick days did you take from your last job?
6. Are you no longer working at your previous job because of a disability or medical condition?

Disability-related questions your interviewer **CAN** ask you:

1. Will you be able to carry out the responsibilities of this job safely?
2. This job requires employees to work at least X hours per week (with the exception of sick days and PTO); would you be able to complete this attendance requirement?
3. How many days were you absent from your last place of employment?
4. We expect the individual in this position to perform X essential task, would you be able to complete this task?

Other non-disability related questions your interviewer **CANNOT** ask you:

1. How old are you?
2. Are you married?
3. Do you have any children or plan on becoming pregnant soon?
4. What is your race/ethnicity?
5. What gender do you identify as?
6. Do you practice a religion, if so what religion?
7. Have you ever been arrested?
8. Are you a U.S. citizen?
9. You have an accent; where were you born and what is your native language?



FYI

Title I of the **Americans with Disabilities Act (ADA)** states that an employer **CANNOT** discriminate against an employee or a qualified applicant with a disability. If the disability prevents an applicant from completing all of the essential tasks required of the job, even with **reasonable accommodation(s)**, then the applicant is not qualified for the position. However, an employer **CANNOT** reject the applicant only because they cannot complete minor, non-essential tasks.

How to Respond to Illegal Interview Questions

It could be shocking and uncomfortable to be asked an illegal interview question in the moment. Yale's Office of Career Strategy [ocs.yale.edu/get-prepared/illegal-interview questions](https://ocs.yale.edu/get-prepared/illegal-interview-questions) has suggested three possible strategies for responding to these questions:

1. Answer the question directly

Interviewers may not realize they are asking an illegal interview question. They might be genuinely curious about you or interested in a part of your life which can result in them asking an inappropriate interview question. For example, an interviewer may ask you about the place that you were born because they realized they grew up in a town next to yours. A seemingly innocent "get to know you" question to the interviewer can be perceived as inappropriate according to the **U.S. Equal Employment Opportunities Commission (EEOC)**.

If you observe that your interviewer is being friendly, and you feel comfortable answering their question, then you certainly have the option of answering it directly.

2. Side-step the question

Instead of answering an interviewer's illegal question directly, you can "side-step" the question and discretely refuse to answer it. For example, if you told your interviewer you have DM, they might ask you how many sick days you took at your last job. This question may seem inappropriate and can be awkward to answer. You could avoid answering the question directly and instead say, "I can assure you that my personal situation will not interfere with my work attendance or professional responsibilities."

3. Question the relevance

If an interviewer asks you an inappropriate question, you can ask them how the question is related to the position for which you are interviewing. If you feel comfortable, you could state that the question is inappropriate for this context. Do not feel obligated to answer discriminatory questions. You can refuse to answer the question, try changing the subject to switch the interview's focus to another topic, or decide to excuse yourself from the interview and report the interviewer to the EEOC.



Self-advocacy in the Workplace

You should be able to advocate for yourself in the workplace. Unfortunately, in many industries, workplace discrimination occurs, especially against people living with disabilities. In order to prevent workplace discrimination, it is important that you learn how to advocate and speak up for yourself.

Things you may need to advocate for:

1. **Reasonable workplace accommodations** (discussed above)
2. Your entitled employment rights as a person living with a disability (will be discussed in Appendix K)

Below are some tips for practicing self-advocacy in the workplace from Bustle. Visit the article at www.bustle.com/articles/140219-7-ways-to-advocate-for-yourself-at-work

Five Tips for Practicing Self-advocacy

1. Believe you deserve what you are asking for

Have self-confidence; you are your own best advocate. If you don't believe in yourself, who will?

2. Brainstorm ways that you can make your request a reality

Plan ahead and create a strategy for how you will make your request. If you want to ask for **reasonable accommodation(s)**, think of ways to make that accommodation happen. For example, if you struggle with excessive daytime sleepiness and you need to request additional breaks during the workday to manage your symptom(s), present a plan to your employer about how you will make up this time.

3. Keep your emotions out of it

Remember, your advocacy discussions with your employer or **HR representative** should be professional. Do not lose your temper or become combative when presenting your ideas. Advocate for yourself calmly and respectfully.

4. Be direct

Be confident in directly asking for the things that you are legally entitled to. Be direct and candid about your ideas.

5. Be specific about the time frame in which you'd like changes to happen

Make sure your future employer prioritizes your needs and does not forget about your requests. You will most likely be more efficient at completing your work the sooner that your request is fulfilled.

K

Know Your Rights

As a person living with a disability, it is important that you are aware of all of your rights so that you do not face any employment or hiring discrimination. For a full list of federal laws, regulations, and resources applicable to employees or applicants living with disabilities, visit the U.S. Equal Employment Opportunity Commission (EEOC)'s website at www.eeoc.gov/laws/types/disability.cfm or contact the EEOC at www.eeoc.gov/contact/

A Guide to Disability Employment Rights

1. The 1990 Americans with Disabilities Act (ADA):

The ADA is a federal civil rights law that prohibits discrimination on the basis of disability in employment, state and local government, public accommodations, commercial facilities, transportation, and telecommunications. To be protected by the ADA, you must be living with a disability (physical or mental impairment) that substantially limits one or more major life activities, have a history of an impairment, and/or be perceived by others as having such an impairment.

Title I: Employment

Requires employers with 15 or more employees to provide eligible individuals living with disabilities an equal opportunity to benefit from the full range of employment-related opportunities available to others. It prohibits discrimination in recruitment, hiring, promotions, training, pay, social activities, and other privileges of employment. It restricts the asking of questions about a job applicant's disability before a job offer is made, and it also requires employers to make reasonable accommodations to address the limitations that individuals living with disabilities may experience.

For any Title I violations, file a complaint with the U.S. Equal Employment Opportunity Commission (EEOC) within 180 days of the date of discrimination, or 300 days if the charge is filed with a designated state or local fair employment practice agency. You can only file a lawsuit in federal court only after you receive a "right-to-sue" letter from the EEOC. See *Filing a Complaint with the EEOC* on page 71 for more information about the EEOC.

For more information about the ADA, visit EEOC's disability discrimination webpage at <https://www.eeoc.gov/laws/types/disability.cfm>

2. Rehabilitation Act of 1973

The **Rehabilitation Act** is a federal law that prohibits discrimination on the basis of disability in programs conducted by federal agencies, in programs receiving federal financial assistance, in federal employment, and in employment practices of federal contractors. The standards for determining employment discrimination under The Rehabilitation Act are the same as those used in Title I of the ADA.

Section 501 of the Rehabilitation Act covers federal employers, meaning Federal Government agencies. Section 503 of the Rehabilitation Act covers federal contractors, meaning businesses that do business with the Federal Government.

3. Family and Medical Leave Act (FMLA)

Eligible individuals with disabilities have the right to take leave under the FMLA because of a serious health condition. According to the U.S. Department of Labor, the FMLA entitles eligible employees of covered employers to take unpaid, job-protected leave for specified family and medical reasons with continuation of group health insurance coverage under the same terms and conditions as if the employee had not taken the leave. This leave can last up to 12 work weeks during any 12-month period.

Reasons you might be entitled to leave under the FMLA:

- For the birth and care of a newborn child of an employee
- For the placement with the employee of a child for adoption or foster care
- To care for an immediate family member (spouse, child, or parent) with a serious health condition
- To take medical leave when the employee is unable to work because of a serious health condition

If you have a serious health condition that makes you unable to perform one or more of their essential job functions, you may be entitled to medical leave under the FMLA. For example, if you have worked at your job for at least 12 months and become diagnosed with DM and your symptoms make you unable to perform some of your essential job functions, you may be entitled to leave under the FMLA. If you have a family member with DM that you need to care for, you may also be entitled to leave under the FMLA.

Private employers must comply with FMLA if they have 50 or more employees. State and local government employers must comply with the FMLA regardless of how many employees they have.

Employees are eligible for FMLA if they've worked for their employer for at least one year, worked at least 1,250 hours over the past year,

and work at a location where the company employs 50 or more employees within a 75-mile radius.

For more information about the FMLA, visit www.dol.gov/general/topic/benefits-leave/fmla

4. The Ticket to Work and Work Incentives Improvement Act (TWWIIA) of 1999

The TWWIIA established the federal Ticket to Work and Self Sufficiency program, whose purpose is to provide Social Security Administration beneficiaries the choice to enter into or maintain employment. The program's goal is to reduce dependence on cash benefit programs like **Social Security Disability Insurance (SSDI)** or **Supplemental Security Income (SSI)**. In order to be an eligible ticket holder, one must be aged 18 to 64 years old and also receive SSDI or SSI benefits. To find out if you are eligible for SSDI or SSI, view Applying for Social Security Disability Benefits Toolkit at <https://www.myotonic.org/sites/default/files/pages/files/Myotonic-MySSA-Toolkit-2019.pdf> or contact the **Myotonic** at **415.800.7777** or email us at info@myotonic.org to get a hard copy.

Main components of TWWIIA:

- Extends premium-free Part A Medicare coverage (inpatient hospital care, skilled nursing facility care, hospice care, home health care, etc.) for 93 consecutive months to SSDI beneficiaries who work. A state Medicaid buy-in option allows some states to increase their flexibility in covering workers with disability. To find out if your state participates in the Medicaid buy-in call **1.800.MEDICARE** or **1.877.486.2048** (TTY).
- Enhances existing work incentive programs which makes it easier for SSA beneficiaries with disabilities to work and still receive health care and disability benefits.
- Extends authority to fund community-based organizations to provide work incentives planning assistant to SSA beneficiaries.
- Gives authority to fund advocacy services and legal representations for beneficiaries with disabilities.

To learn more about TWWIIA, visit www.yourtickettowork.ssa.gov/index.html

5. The 2014 **Workforce Innovation & Opportunity Act (WIOA)**

WIOA's primary purpose is to assist job seekers in getting good jobs. It assists in connecting employers with skilled workers.

WIOA Section 188 (Nondiscriminatory and Equal Opportunity Regulations) prohibits disability-related discrimination by programs and activities that are offered as a part of the public workforce development service delivery system.

For more information about the WIOA visit <https://www.dol.gov/agencies/eta/wioa>

Filing a Complaint with the EEOC

About the EEOC:

The **U.S. Equal Employment Opportunity Commission (EEOC)** enforces federal laws that make it illegal to discriminate against a job applicant or employee based on their race, color, religion, sex, national origin, age, disability, or genetic information. Under EEOC regulations, it is also illegal to discriminate against a person because they complained about discrimination, filed a charge of discrimination, or were involved in an employment discrimination investigation or lawsuit. In most cases, employers with 15 or more employees are covered by EEOC laws.

Authority of the EEOC:

The EEOC has the authority to investigate charges of discrimination against employers who are covered by the law and fairly assess the allegations of each case. If the EEOC finds discrimination allegations to be true, they can try to settle the charge. If the EEOC is unsuccessful in settling the charge, it has the authority to file a lawsuit against the alleged employer to protect the rights of individual(s) who were discriminated against.

Filing a Complaint:

If you believe you've been discriminated against by your employer due to your DM diagnosis, or your race, color, religion, sex, national origin, and/or age, you can file a charge of discrimination with the EEOC. This charge is a signed statement claiming that your employer or labor organization displayed discriminatory employment practices. You have to file a charge with the EEOC before you can file a job

discrimination lawsuit against your employer. If you want to protect your identity, another person can file the charge for you.

There are time limits for filing a charge. Generally, you must file a charge within 180 calendar days from the day that the discrimination took place. If a state or local agency enforces a law that prohibits employment discrimination, you have 300 calendar days to file a charge.

To file a charge of discrimination online, visit the EEOC Public Portal at <https://publicportal.eeoc.gov/Portal/Login.aspx>

To file the charge in person at an EEOC office, you can schedule an appointment on the public portal or you can attend a walk-in appointment. To see where the closest EEOC office is to you, visit www.eeoc.gov/field/index.cfm

You can also file a charge by mail, but you only have 60 days or fewer to do this. For more information about filling a charge by mail, visit www.eeoc.gov/howtofile.cfm

You cannot file a charge by telephone, however you can call the EEOC at **1.800.669.4000** to discuss your situation with a representative.

Once your charge of discrimination is received, a member of the EEOC will interview you and assess your case. For detailed information about filing a charge of discrimination, visit www.eeoc.gov/employees/charge.cfm

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Myotonic's mission is to enhance the quality of life of people
living with myotonic dystrophy and accelerate research
focused on treatments and a cure.



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