Building Your Support Team

Companion Resource — Understanding Disability Benefits and Planning for the Future

Why This Matters

You do not have to navigate disability benefits and financial planning alone. Different people in your life can offer different kinds of help — medical documentation, benefits knowledge, emotional support, or professional guidance.

Use this guide to think through who might be part of your planning support team, and what you might ask each person.

What You Need to Know

A planning support team often includes some combination of the following people. Not everyone needs every role, and your team can grow or change over time.

Your Health Care Provider

Can document your diagnosis and how it affects your daily functioning — information that matters for both workplace accommodations and disability applications.

Your Human Resources Representative

Can explain your workplace benefits, disability insurance policies, and what happens to each if your employment status changes.

A Trusted Spouse, Family Member, or Friend

Can help organize records, attend appointments, ask questions you may not think of, and notice changes you may not recognize yourself.

A Financial Advisor

Can help you understand how these decisions fit into your broader financial picture, including retirement savings and long-term planning.

An Elder Law or Disability Attorney

Can be especially helpful if your situation is complicated, if an application is denied, or if you have questions about legal planning tools such as a Power of Attorney or Representative Payee.

Take Action

- Make a list of the people you already trust and the role each might play.
- Identify any gaps — for example, do you have a financial advisor or attorney you trust?
- Schedule a conversation with your health care provider about documenting your functional limitations.
- Ask a trusted family member or friend if they would be willing to help you organize records and attend appointments.

- Consider discussing a Representative Payee with a trusted family member, even before one is needed.

Questions to Ask

- Health care provider: Can you help document how my symptoms affect my daily life and work?
- Human Resources: What benefits do I have, and what happens to each if my employment changes?
- Family member or friend: Would you be willing to help me organize records and attend appointments?
- Financial advisor: How might these decisions affect my broader financial plan?
- Attorney: Do I need a Power of Attorney, guardianship, or Representative Payee, and what is the difference?

Helpful Tips

- You don't need every role filled today — build your team gradually.
- Keep a simple written list of your team members and their contact information.
- It's reasonable to ask questions more than once, or to ask for information in writing.
- Revisit your team as your needs change.

Helpful Resources

- Benefits Checklist Before Leaving Work.
- Preparing Your Disability Application.
- Chapter 7: Planning Ahead — Legal Tools and Decision-Making Support.

Things to Consider

- Every situation is different.
- You may want to discuss your planning team with your family, care partner, or a trusted advisor.
- There may be legal or financial implications to who you involve and how.
- Consider seeking advice from a qualified professional before making important decisions.

Quick Reference: My Planning Support Team

Role	Name & Contact Information
Health care provider	
Human Resources contact	
Trusted family member or friend	
Financial advisor	
Attorney	

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