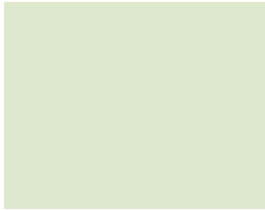


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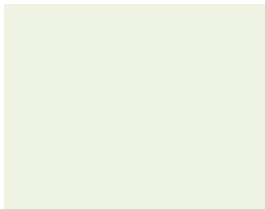
BREAST CANCER SUPPORT CANADA



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WHEN YOU HAVE BREAST CANCER



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BREAST CANCER SUPPORT CANADA

## About Willow Breast Cancer Support Canada

Willow Breast Cancer Support Canada, founded in 1994, is a national not-for-profit breast cancer organization that provides support today for those who cannot wait for tomorrow's cure. From the individual diagnosed, to their family and caregivers, Willow provides support and information to anyone affected by breast cancer – free of charge.

For more information visit [www.willow.org](http://www.willow.org)

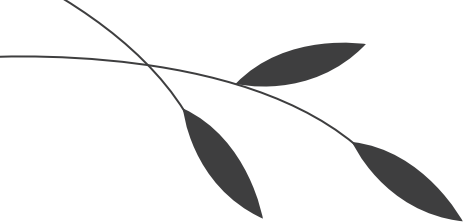
**This booklet was generously sponsored by Sun Life Financial.  
It is also available online at [www.willow.org](http://www.willow.org).**



Sun Life Financial is a leading international financial services organization providing a diverse range of wealth accumulation and protection products and services to individuals and corporate customers. Chartered in 1865, Sun Life Financial and its partners today have operations in key markets around the world.

At Sun Life Financial, we always work with our customers' best interests in mind; partnering with them directly, or through their employers, to provide sound financial solutions that will meet their changing needs throughout their lifetimes. We are deeply committed to giving back to the communities in which we live, work and do business, and we have a strong interest in overall health issues – especially in the area of health promotion and illness prevention.

Sun Life Financial is proud to support Willow Breast Cancer Support Canada through this valuable resource, *Coping With Your Financial Concerns When You Have Breast Cancer*.



**Willow Breast Cancer Support Canada**, founded in 1994, is a national charitable organization that provides free support today for those who cannot wait for tomorrow's cure.

**Willow's programs and services include:**

**Peer support:** connects people with a trained breast cancer survivor who understands the impact of a diagnosis and offers information, emotional support and encouragement

**Support Group Program:** gives breast cancer survivors the knowledge and tools necessary to start and sustain community-based support groups

**In Our Genes Program:** provides information and support for anyone affected by hereditary breast or ovarian cancer

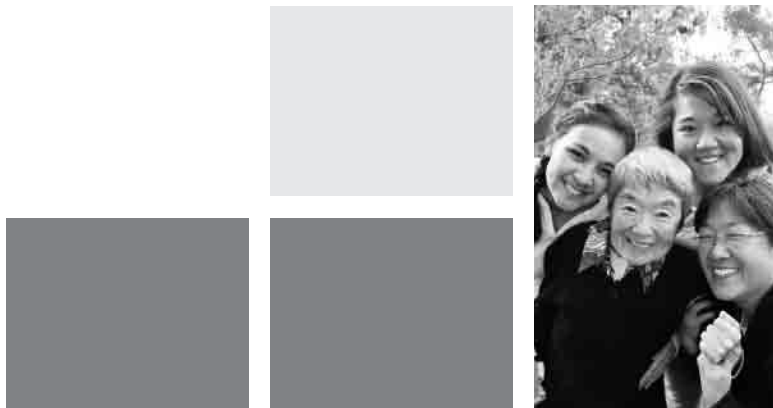
**Information services:** shares personalized, current and credible information on all aspects of breast cancer

**Patient education series:** includes up-to-date booklets and resources on a variety of topics related to breast health and breast cancer

**willow.org:** a website with breast cancer information you can trust and an online community to connect with others

**Translation:** free interpreter services for individuals wishing to speak in their language of choice during a support call

All of Willow's programs and services are delivered free of charge. Through a national toll-free number **1-888-778-3100**, by email [info@willow.org](mailto:info@willow.org) or by visiting our offices, anyone has access to information about breast health practices and breast cancer.





# Introduction

The words “you have breast cancer” mark the beginning of a journey. No matter what stage you are at, you may have serious worries about your personal finances.

This booklet contains information about programs and services to help you address your financial concerns. You may discover that you qualify for programs and services you didn't know existed. Although Willow cannot endorse any one of the specific programs, services or agencies listed, we can offer some general advice:

- We encourage you to speak with your doctor and ask what his or her expectations are regarding your course of treatment, how long you might be off work and what limitations you may encounter.
- Oncology social workers or Cancer Patient Navigators are trained to help people with cancer connect to the resources they need, including financial aid. Talk to a member of your healthcare team to get a referral.
- It's a good idea to examine and evaluate the various definitions of disability for the programs you may be accessing and determine how your illness and situation fits within those programs.
- If you are in the first stages of diagnosis and find yourself worrying about your financial future, take this time to find out what insurance, sick days, leave of absence and/or individual employer policy applies to your situation. While this may take some time, knowing in advance what you are entitled to claim can be reassuring.
- If you have supplemental health and/or disability insurance, either through a workplace benefits package or carried independently, make sure you are familiar with the terms and conditions of your coverage. Many disability policies require a waiting period prior to the start of coverage. You may need to notify your carrier immediately of your 'disability'.

- Before using your RRSP or the equity in your home to pay for expenses, consider speaking with a financial advisor.
- If you are worried about meeting payment on your credit card, loan or mortgage, consider speaking with your bank or lender to develop a new payment schedule. If it seems too daunting, social workers at your cancer centre can help. If you are receiving care at your local hospital, contact a social worker or a nurse who oversees patient support. They can advocate for you or help you locate a service that will.
- If friends or relatives offer to help, try to accept their offers in the same spirit you would accept a gift. They are concerned for you and do want to help in any way they can.
- Remember, there is always help available at Willow. Call us toll-free at 1-888-778-3100 for free information and support.





# What If I Can't Work?

This first section addresses income replacement from insurance plans, federal government support, provincial government aid programs and registered charities.



## **DISABILITY INCOME INSURANCE**

Disability insurance either may be part of your employee benefits package or carried independently. It provides for partial replacement of your regular income should you become seriously ill or disabled. The terms and conditions of these policies vary widely. If you are covered at work or covered under a spouse or partner's workplace plan, ask the plan administrator for complete coverage details. If it is still unclear as to what is covered and for how long, ask the insurer for clarification.

If you carry your own disability policy, review it carefully. If it is not completely clear, check with the agent who sold it to you. If you purchased coverage directly from an insurance company, you may need to check with the company.

### **Other Insurance Coverage**

Review your own personal insurance holdings or check with your agent to determine if you have purchased other insurance coverage, such as critical illness insurance or long-term care insurance.

Your agent can help you determine if your condition will qualify to receive benefits.

### **EMPLOYMENT INSURANCE SICKNESS BENEFITS**

Employment Insurance (EI) provides sickness benefits to individuals who are unable to work because of sickness, injury or quarantine.

Generally, you need to have worked 600 insured hours in the last 52 weeks and prove that your earnings have been reduced by at least 40% to qualify for sickness benefits.

To see whether you meet the sickness benefits criteria, you will need to submit:

- a medical certificate
- an application form
- records of employment from all employers you have worked for in the last 52 weeks or since the start of your last claim (whichever is the fewest)

Employers are obliged to provide these records within five days of your notification. It's important that you file your claim within four weeks or you may lose benefits. If you are unable to obtain these records within four weeks, you may file your claim using pay stubs or T4 slips to verify your employment history.

Coverage may last for up to 15 weeks. After the coverage ends, you may be able to receive regular EI benefits if you are able to show that you have regained the ability to work and have no job to return to.

For more information and application forms contact:

**Service Canada**

Toll free: 1-800-206-7218

Website: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

## EMPLOYMENT INSURANCE COMPASSIONATE CARE BENEFITS

This program provides for up to six weeks of benefits to those with EI coverage who must look after a gravely ill partner or family member. It requires both EI qualification and a medical certificate confirming the severity of the patient's illness (generally this means a patient who is at risk of dying within six months). It may be shared amongst qualified family members so careful planning prior to filing may help optimize the benefits.

There is also a variety of other programs that work in conjunction with care leave: regular EI benefits, parental or maternity benefits and/or sickness benefits.

For more information and application forms contact:

**Service Canada**

Toll free: 1-800-206-7218

Website: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

## CANADA PENSION PLAN DISABILITY BENEFITS

The Canada Pension Plan (CPP) provides monthly benefits when a plan contributor becomes disabled. Disabled is defined by CPP as either a physical or mental condition that is severe and prolonged. "Severe" means your condition prevents illness that prevents you from working regularly at **any** job, and "prolonged" means your condition is long-term or may result in your death.

To qualify, you must:

- be under age 65
- have contributed to the CPP for at least four of the previous six years  
(*or if you have been contributing for at least 25 years, then only three of the last six years*)
- meet the disability criteria

The payment you will receive is based on two components: a flat rate amount plus an amount based on how much and how long you contributed to the CPP during your entire working career. If you have children under the age of 18, or between 18 and 25 and attending school or university full-time, they would also receive monthly benefits. Benefits start four months after the date you become eligible. Benefits end when you turn 65 and start to access CPP retirement pension benefits, return to work, or pass away.

CPP disability benefits might affect other benefits you are receiving, so it's best for you to contact any other benefit programs you are enrolled in before applying for CPP benefits.

For more information contact:

**Service Canada**

Toll free: 1-800-277-9914

Website: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

### **ASSURED INCOME FOR THE SEVERELY HANDICAPPED (AISH)**

The Assured Income for the Severely Handicapped (AISH) program provides financial and health-related assistance to eligible adults with a disability. The disability must be permanent and severely limit a person's ability to earn a living. AISH clients may also be eligible to receive supplemental assistance (a child benefit and personal benefits) through the AISH program.

AISH health benefits and supplemental assistance may also assist clients' cohabiting partners and dependent children.

For more information contact:

**AISH Information Line**

Edmonton: 780-644-1364

Toll-free in Alberta: 1-866-477-8589

Website: [www.seniors.gov.ab.ca/AISH](http://www.seniors.gov.ab.ca/AISH)



## ALBERTA WORKS INCOME SUPPORT PROGRAM

The Alberta Works Income Support program provides financial assistance to Alberta residents who have no other means to support themselves or their families.

Should you meet both financial and medical requirements, you will receive monthly income support based on:

- size and age of your family
- cost of shelter
- any other income in the household

People who are eligible for income support can also receive health benefits including:

- prescription drugs
- dental and vision care
- special necessities for diet
- waived premiums for Alberta Health Care Insurance
- emergency ambulance services

For more information contact:

**Alberta Works**

Telephone: 780-644-5135 (Edmonton Area)

Toll free: 1-866-644-5135

Website: [employment.alberta.ca](http://employment.alberta.ca)

## ALBERTA WORKS FOR FARM FAMILIES

Recognizing the tough financial times faced by many Alberta farm families, the provincial government also offers specific support to farmers through its Alberta Works program. From overdue utility bills to personal health items, financial assistance may be available to you.

For more information contact:

**Alberta Works**

Telephone: 780-644-5135 (Edmonton Area)

Toll free: 1-866-644-5135

Website: [employment.alberta.ca](http://employment.alberta.ca)



### **ALBERTA CANCER FOUNDATION**

The Alberta Cancer Foundation supports research, new technology and equipment, and treatment at Alberta's cancer centres. The Foundation also funds the Patient Financial Assistance Program to help patients with short-term financial help. Details are available from cancer centre social workers at either the Cross Cancer Institute, the Tom Baker Cancer Centre or at associate and community cancer centres located in communities across the province.

**Speak to a breast cancer survivor who understands how you feel and can share information on how to cope with your financial concerns.**

**Call Willow at 1-888-778-3100**

### **WINGS OF HOPE BREAST CANCER FOUNDATION**

If you are receiving your treatment at Tom Baker Cancer Centre, Wings of Hope might be able to provide short-term financial assistance for a specific expense or needed service. All other available sources of financial assistance are to be accessed before being able to apply for this program.

For more information contact:

**Wings of Hope Breast Cancer Foundation**

Telephone: 403-228-9539

E-mail: [wingsofhopeBCfoundation@gmail.com](mailto:wingsofhopeBCfoundation@gmail.com)

Website: [www.wings-of-hope.com](http://www.wings-of-hope.com)

### **KELLY SHIRES BREAST CANCER FOUNDATION**

The Kelly Shires Breast Cancer Foundation's Snow Run for Fun Trust was established in 1999 by the late Kelly Shires (then just diagnosed with breast cancer) and her best friend Suzy Cayley. They wanted to find ways to ease the financial stresses confronting women undergoing breast cancer treatment so they started the Snow Run for Fun, a sponsored snowmobile ride that has been an amazingly successful fundraising event.

The Kelly Shires Breast Cancer Foundation offers up to \$1,000 per application to qualifying individuals and you can apply up to four times a year (lifetime financial assistance is capped at \$10,000).

For more information contact:

**Kelly Shires Breast Cancer Foundation**

Toll free: 1-877-436-6467

E-mail: [info@breastcancersnowrun.org](mailto:info@breastcancersnowrun.org)

Website: [www.kellyshiresfoundation.org](http://www.kellyshiresfoundation.org)

## VETERAN AFFAIRS CANADA

Veterans Affairs Canada provides treatment and other health-related benefits to veterans and their survivors/dependents. Benefits include medical, surgical and dental care, prosthetic devices, home adaptations, supplementary benefits such as travel costs for examinations or treatment, and other community healthcare services and benefits.

For more information contact:

**Veteran Affairs Canada**

Toll free: 1-866-522-2122

E-mail: [information@vac-acc.gc.ca](mailto:information@vac-acc.gc.ca)

Website: [www.vac-acc.gc.ca](http://www.vac-acc.gc.ca)

## ROYAL CANADIAN NAVAL BENEVOLENT FUND

Current and former members of the Naval Forces of Canada and their dependants may qualify for financial assistance from the Royal Canadian Naval Benevolent Fund. Benefits may take the form of either a loan or grant depending on your circumstances. Applications are available at Veterans Affairs Canada offices or Royal Canadian Legion branches.

For more information contact:

**Royal Canadian Naval Benevolent Fund**

Telephone: 613-996-5087

Toll free: 1-888-557-8777

E-mail: [rcnbf@sympatico.ca](mailto:rcnbf@sympatico.ca)

Website: [www.rcnbf.ca](http://www.rcnbf.ca)

### Other Options to Explore

- Are you a member of a professional association or union? Emergency loans or financial assistance may be available to members.
- If you belong to a religious congregation (e.g., church, synagogue, mosque, temple), financial assistance may be available to you. There may also be a faith-based social service agency in your city (e.g., Jewish Family Services) that may be able to offer you financial assistance.



# Help with Medical and Drug Costs

Treatment for breast cancer may involve additional medical and drug costs beyond those covered by the Alberta Health Care Insurance Plan (AHCIP). These costs may be as small as a prescription for pain relief after surgery or for cortisone cream during radiation. However, your medical and drug costs may be much higher should you undergo extensive chemotherapy or develop lymphedema after treatment.

## **GROUP HEALTH CARE INSURANCE**

For those covered by supplemental health insurance, either through a group plan at your place of employment or your partner's place of employment, or carried independently if you are self-employed, many of the additional costs you might face may be covered. However, the level and duration of such coverage varies greatly from policy to policy, so you will need to carefully check your policy.

Areas that may be covered are drugs, semi-private or private room accommodation in hospital, assistive devices, home nursing care and prostheses. Some policies may also include acupuncture, physiotherapy or massage therapy.

Should you have an insurance-related complaint that you cannot resolve with your insurance company, you can contact the OmbudService for Life & Health Insurance (OLHI). OLHI is an independent service that assists consumers with concerns and complaints about life and health insurance products and services. Their objective is to provide fair and prompt resolution of problems.

For more information contact:

**OmbudService for Life & Health Insurance (OLHI)**

Toll free: 1-800-268-8099

Website: [www.olhi.ca](http://www.olhi.ca)

## PUBLICLY FUNDED DRUG INSURANCE PLANS

Alberta Health and Wellness contracts with Alberta Blue Cross to offer three publicly funded supplementary drug insurance plans designed to offer prescription drug cost support. The three plans are for:

- People under the age of 65 and their dependents
- People over the age of 65 and their dependents or those receiving the Alberta Widow's Pension and their dependents
- People receiving palliative care at home

These programs have no restrictions on pre-existing conditions so you may want to consider carrying this insurance in addition to any other drug plan coverage you may have. There is a three month wait period for coverage to start, so it is important to apply for coverage as soon as possible to avoid having to pay for expensive drugs.

For more information contact:

**Alberta Health and Wellness**

Telephone: 780-427-1432 (Edmonton)

Toll free: 310-0000, then dial 780-427-1432

Website: [www.health.alberta.ca](http://www.health.alberta.ca)

## TAX CREDITS AND DEDUCTIONS

There are certain credits that you may be able to claim on your federal income tax return to reduce the amount of tax you pay.

- The **Medical Expense Tax Credit** is a non-refundable tax credit that provides tax relief for above-average medical expenses (a non-refundable tax credit only be used to reduce taxes to zero but will not generate a refund payment from the government if no taxes are payable).

An expense is generally eligible to be claimed if it is directly related to a medical condition, including prescription drugs, wigs and prostheses. If you have private health insurance, you can claim the portion of expenses that your plan does not cover, as well as the premiums you pay.

There is a minimum amount of medical expenses that you must have incurred before they are able to start reducing the amount of tax you need to pay. This is equal to 3% of your net income or \$2,024 (as of 2010), whichever amount is less. If you have a spouse or common-law partner, it may be better for the one of you with the lower net income to claim the allowable medical expenses.

- The **Refundable Medical Expense Supplement** is a refundable tax credit for working individuals with low incomes and high medical expenses. Refundable tax credits can be used to reduce the amount of tax you pay to zero and any excess may be refunded by the government.
- The **Disability Tax Credit** is a non-refundable tax credit for those that the Canada Revenue Agency defines as having “a severe and prolonged mental or physical impairment which markedly restricts the ability to perform a basic activity of daily living”. It is not available to all persons with disabilities and is not automatically given to those receiving CPP disability benefits or disability benefits from insurance.
- If your medical treatment is not available locally (within 40 km) and you must travel to get treatment elsewhere, you may be able to claim the cost of public transportation (e.g., taxi, bus, or train) to get the treatment somewhere else. If public transportation is not readily available, you can claim vehicle expenses to get medical treatment. If you have to travel more than 80 km for treatment, you may also be able to claim the cost of your meals and accommodations. You can also claim travel expenses for someone to accompany you if a medical practitioner certifies in writing that you are unable to travel without assistance.

For more information contact:

**Canada Revenue Agency**

Toll free: 1-800-959-8281

Website: [www.ccr-aadrc.gc.ca](http://www.ccr-aadrc.gc.ca)

**Find breast cancer information you can trust and an online community to connect with others at [www.willow.org](http://www.willow.org)**

## ALBERTA AIDS TO DAILY LIVING

The Alberta Aids to Daily Living (AADL) program provides Albertans with financial assistance for purchasing medical equipment and supplies including breast prostheses and compression garments. The purchase must be made from an AADL approved vendor and with the prior approval of AADL. This program runs on a shared cost basis (you pay part, the program pays the other part), although low-income Albertans and those receiving income assistance are able to apply for a cost-share exemption. All seniors who receive breast prostheses through AADL receive these benefits at no cost.

For more information contact:

**Alberta Aids to Daily Living**

Telephone: 780-427-0731 (Edmonton)

Toll free: 310-0000 then dial 780-427-0731

Website: [www.seniors.gov.ab.ca/AADL/index.asp](http://www.seniors.gov.ab.ca/AADL/index.asp)

## CANADIAN RED CROSS – HEALTH EQUIPMENT LOAN PROGRAM

If you require basic medical equipment, such as a wheelchair, commode or walker, your local Red Cross may be able to lend it to you temporarily through its Health Equipment Loan Program (HELP). All equipment loans require a referral from a regulated health care professional.

For more information contact your local HELP depot location:

**Edmonton:** 780-413-4990

**Red Deer:** 403-346-1241

**Grande Prairie:** 780-539-7127

**Calgary:** 403-273-4426

**Lethbridge:** 403-327-7117

**Medicine Hat:** 403-526-3048



# Support Services

This section covers a variety of support services that can help you, and your family, get through a difficult time.

## CHILD CARE

You may find that you need some extra help in caring for your children or may want to have some quiet time for yourself. If family and friends are not an option for child care or can't provide what you need, there may be other child care options available in your area. Please call Willow at 1-888-778-3100 if you need help finding child care options.

If you need child care during your appointment at a cancer centre, check to see if on-site care is offered. Where offered, this care is usually provided at no charge.

The Child Care Respite Program, operated by Alberta Children and Youth Services, provides free short-term child care placements for families experiencing difficult times. You can contact the program directly to see whether you are eligible.

Alberta Children and Youth Services also provides financial assistance to eligible low- and middle-income families using child care facilities. Subsidy rates vary by program type and the age of child receiving. The Child Care Subsidy program may not have been available to you previously, but with a reduced income you might now qualify for this program which pays a portion of care expenses for pre-school children at approved facilities.

For more information contact:

**Alberta Children and Youth Services**

Telephone: 780-422-2001

Toll free: 310-0000

Website: [www.child.alberta.ca](http://www.child.alberta.ca)

**Child Care Subsidy Program**

Toll free: 1-877-644-9992

## HOME CARE

If you are covered under the Alberta Health Care Insurance Plan, you may be eligible for publicly-funded home care services, including personal care attendance, home physiotherapy, nursing, and visiting. For more information

about home care services that may be available to you, speak to your hospital social worker or call HealthLink Alberta at 1-866-408-5465 (toll-free).

Are your emotional and spiritual needs being taken care of? The Tapestry Retreat Program offers those dealing with cancer a five-day opportunity to explore a holistic approach to well-being, including yoga, meditation and massage. It recognizes that our emotional and spiritual needs are important components of our physical health. This residential program takes place at a retreat and renewal centre outside of Calgary and is open to all adults living with cancer.

Tapestry is a program of the Alberta Cancer Board.

For more information contact:

**Tapestry Retreat Program**

Telephone: 403-998-8549

## TRANSPORTATION

Depending on where you live, you may be looking for transportation assistance in getting to medical appointments either locally, out of town or out of country.

The Canadian Cancer Society's Volunteer Driver Program provides free transportation for cancer patients to and from cancer treatment centres in Calgary, Edmonton, and Lethbridge. For information about arranging a ride, contact the Volunteer Driver Coordinator for your location:

Calgary: 1-800-263-6750

Edmonton: 780-455-7181

Lethbridge: 1-800-263-6750

If you live outside the boundaries of the Canadian Cancer Society's Volunteer Driver Program and are in financial need, you may qualify for their Financial Assistance Program. This program may be able to cover some of your travel and accommodation costs when travelling to and from cancer treatment facilities in Alberta. Contact the Canadian Cancer Society at 1-888-939-3333 for more information.

If your medical treatment is not available locally (within 40 km) and you must travel to get treatment elsewhere, you may be able to claim vehicle

expenses (including gas) on your income tax. If you have to travel more than 80 km for treatment, you may also be able to claim the cost of your meals and accommodations.

You can also claim travel expenses for someone to accompany you if a medical practitioner certifies in writing that you are unable to travel without assistance.

For more information contact:

**Canada Revenue Agency**

Toll free: 1-800-959-8281

Website: [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

Hope Air is a volunteer organization that flies patients for out-of-town treatments. Either through their own licensed volunteer pilots or with seats donated by commercial airlines and corporations, Hope Air's service is primarily within Canada but flights to the U.S. may also be possible.

For more information contact:

**Hope Air**

Toll free: 1-877-346-4673

E-mail: [mail@hopeair.org](mailto:mail@hopeair.org)

Website: [www.hopeair.org](http://www.hopeair.org)

## PALLIATIVE CARE RESOURCES

The Canadian Virtual Hospice ([www.virtualhospice.ca](http://www.virtualhospice.ca)) provides support and personalized information about palliative and end-of-life care to patients and their families at no cost. Visit their website to find information on a range of palliative care topics as well as listings of palliative care associations, drug/benefit programs, home care programs, residential hospices and other programs and services. The Ask a Professional feature allows you to ask a question to an inter-disciplinary team of palliative care experts and receive a detailed, personal response.

If you have any questions about palliative care in general, you can also call the Canadian Hospice Palliative Care Association at 1-800-668-2785.



# Help with Financial and Legal Concerns

You may be feeling overwhelmed by your debts and are worried about your financial situation. Getting assistance with managing your finances may help.

The kind of help you need will be an individual choice. You may start with your current financial advisor or accountant. They are probably already aware of your situation and the familiarity of dealing with someone you've known for a long time can make things easier.

You may want to consider asking for financial advice from a friend or family member. Quite often family and friends are uncertain how best to help and support you; this may be the opportunity for them to feel really useful and for you to get the help you really do need.

Here are some other options that you may want to consider:

- Have you developed a relationship with a social worker at your hospital or treatment centre? If not, now is the time to do so. Not only are they familiar with services available in your area, they can also direct you to other services and entitlements that might help ease your situation.
- Are you a member of a support group? Check with people there; they may have already gone through this and may be able to give you advice.

Legal counseling may be required if you are having very serious debt problems. However, you may be able to resolve the situation with your financial counselor or even on your own. Speak directly to your creditors, mortgage holder, or landlord. Be frank about your situation. Generally, you'll find people sympathetic and wanting to be helpful.

## **POWER OF ATTORNEY**

If you feel like you might be unable to handle some of your legal and financial affairs, you may want to consider assigning limited power of attorney to someone you trust. A limited power of attorney describes

specifically what the person has authority to deal with. It protects you to the extent that, for instance, someone with power of attorney to only pay utility bills cannot sell your house. A full or general power of attorney gives someone all powers to act on your behalf and should be done, obviously, with careful consideration.

## WILLS AND LIVING WILLS

Legal help may also be required if you are writing your will or transferring assets. However, if your estate is modest and fairly straightforward, you can buy a will kit (sold in office supply and book stores) which you can use to make your own legal will.

A living will, or personal directive, is a document in which you specify what you want to happen if you are in a condition in which you cannot communicate your wishes about your treatment and personal care. Forms for creating a living will are available through your oncologist or hospital social worker.

## LEGAL AID

Legal Aid is available to low income individuals for a variety of legal problems. If you qualify for Legal Aid, you are eligible for free legal advice, information and/or representation.

For more information contact:

**Legal Aid Alberta**

Toll free: 1-866-845-3425

Website: [www.legalaid.ab.ca](http://www.legalaid.ab.ca)



# For breast cancer support and information, contact:

Willow Breast Cancer Support Canada

30 St. Patrick Street, 4th Floor

Toronto, ON M5T 3A3

Toll free: 1-888-778-3100

E-mail: [info@willow.org](mailto:info@willow.org)

Web: [www.willow.org](http://www.willow.org)

Thanks to the generosity of our sponsors and donors, all of Willow's programs and services are delivered free of charge. Help ensure no one faces breast cancer alone by donating to Willow Breast Cancer Support Canada at 1-888-778-3100 or visit our website at [www.willow.org](http://www.willow.org).

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Breast cancer?  
Call Willow.  
1-888-778-3100

w i l l o w

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