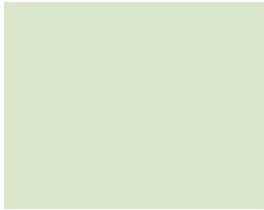
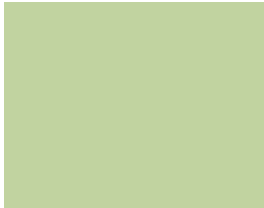


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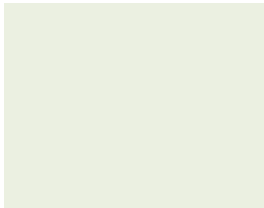
BREAST CANCER SUPPORT CANADA



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WHEN YOU HAVE BREAST CANCER



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BREAST CANCER SUPPORT CANADA

About Willow Breast Cancer Support Canada

For over 15 years, Willow Breast Cancer Support Canada has provided free, survivor-driven support and information to anyone affected by breast cancer. From the individual diagnosed, to their family and caregivers, Willow makes sure no one needs to face breast cancer alone.

For more information visit www.willow.org or call 1-888-778-3100

**This booklet was generously sponsored by Sun Life Financial.
It is also available online at 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's Services

All of Willow's services and programs are provided free of charge

WILLOW'S PEER SUPPORT PROGRAM

Survivorship needs are increasing. Through a peer support model, Willow's Peer Support staff and volunteers are trained to share expertise and personal knowledge with anyone affected by breast cancer. They provide the information and skills necessary to help navigate the complex health care system.

WILLOW'S INFORMATION SERVICES

Willow has a full-time health librarian who oversees one of the most complete consumer-focused breast cancer libraries in Canada. Willow provides critical and tailored information to answer clients' unique questions and disseminates this information to them anywhere in Canada.

WILLOW'S SUPPORT GROUP PROGRAM

Willow teaches survivors to start and manage support groups within their communities across Canada. This allows those living with breast cancer access to crucial, accurate and important psychosocial support from a trained survivor.

WILLOW'S EDUCATION PROGRAM

Breast cancer affects not only those diagnosed but also their family, friends and business associates. Willow offers unique seminars providing useful information and tips for dealing with breast cancer in the workplace.

For more information about Willow and its programs call or visit us online.

Willow Breast Cancer Support Canada

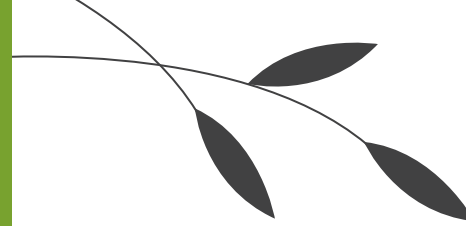
30 St. Patrick Street, 4th Floor

Toronto ON M5T 3A3

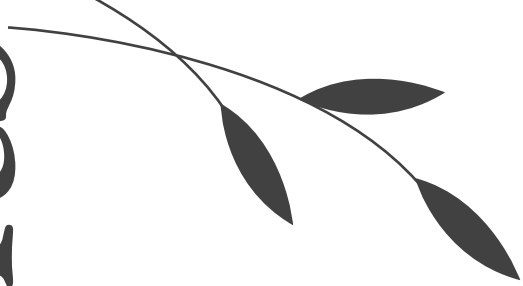
1-888-778-3100

E-mail: info@willow.org

www.willow.org



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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 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 or assist, try to accept their offers in the same spirit you would accept a gift. They are concerned for you and 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 you 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

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.

Compassionate care benefits can be combined with other benefits: regular EI benefits, parental or maternity benefits and/or sickness benefits.

For more information contact:

Service Canada

Toll free: 1-800-206-7218

Website: www.servicecanada.gc.ca

NEW BRUNSWICK SOCIAL ASSISTANCE

The New Brunswick Social Assistance program provides financial assistance to residents who have no other means to support themselves or their families. Eligibility for social assistance is determined for each household by identifying all income sources of all people who live in the household.

A person or household who gets social assistance may be able to receive other benefits. All social assistance clients get a health card. This helps pay for things like prescription drugs, dental and vision care, and some other health needs.

The Special Needs Benefits Program provides a benefit supplement to meet a one-time emergency or to address longer term needs.

Program assessment and delivery is based on the region in which you live. Check the website for information in your region.

For more information contact:

New Brunswick Department of Social Development

Telephone: 506-453-2001

Website: www.gnb.ca/0017/index-e.asp

CANADA PENSION PLAN

The Canada Pension Plan (CPP) provides basic monthly benefits when a plan contributor becomes disabled, retires or in the event of the contributor's death, survivor benefits. Disabled is defined by CPP as either a physical or mental condition that is severe and prolonged. "Severe" means your

condition 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 a minimum number of years (*generally this means four of the previous six years and at a level of at least 10% of each year's maximum pensionable earnings of approximately \$37,000*)
- meet the disability criteria

If you do not appear to have enough yearly contributions, there are some provisions that make exceptions for years spent raising young children at home, if your application has been delayed due to illness or if you acquired contribution credits from a former spouse or through foreign employment.

CPP disability benefits do not prevent you from receiving a surviving spouse or common-law partner's pension benefit, but the two payments are combined to equal the maximum amount payable under the disability pension. The disability pension payment amount is based on two components: a flat rate amount is combined with a calculated amount that is based on the number of years paid into CPP and the level of those contributions. 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; however, benefits paid to dependent children continue under the same terms until those children leave school or reach 25 years of age.

CPP 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 and application forms contact:

Service Canada

Toll free: 1-800-206-7218

Website: www.servicecanada.gc.ca

DISABILITY TAX CREDIT

The Disability Tax Credit is a non-refundable tax credit that you can use to reduce the amount of income tax you have to pay. If partial use of this tax credit reduces your federal tax payable to zero, you can transfer the remainder to your spouse, common-law partner or another supporting

person. 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.

You may be able to claim the Disability Tax Credit if:

- you have a severe mental or physical impairment that causes you to be markedly restricted in any of the activities of daily living (walking, speaking, thinking, hearing, feeding and dressing, elimination) and the impairment is prolonged **or**
- you require life-sustaining therapy and dedicate time specifically for this therapy (at least three times a week to an average of 14 hours a week for a period of at least 12 months) **or**
- you are blind, even with the use of corrective lenses or medication, and the impairment is prolonged (at least 12 months)

Any of the above must be certified by a qualified caregiver (e.g., physician, optometrist, audiologist, occupational therapist, psychologist, speech-language pathologist) in their respective field.

For more information contact:

Canada Customs and Revenue Agency

Toll free: 1-800-959-8281

Website: www.ccr-a-drc.gc.ca

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).

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

For more information contact:

Kelly Shires Breast Cancer Foundation

Toll free: 1-877-436-6467

E-mail: info@breastcancersnowrun.org

Website: 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

Website: 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: info@rcnbf.ca

Website: 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 that may be able to offer you financial assistance.



When It's Not Covered by Medicare

Treatment for breast cancer may involve additional medical and drug costs beyond those covered by New Brunswick Medicare. 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.

The only way to find out what coverage you have is to carefully check your policy. If you are still uncertain as to what is or is not covered, check with a human resources officer in your workplace. You do not need to discuss any personal medical details at this time.

Should you carry extended health coverage independently, read the information provided at the time of enrolment. If it is not absolutely clear, talk to either the agent who sold you the policy or the insurance company itself.

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

NEW BRUNSWICK PRESCRIPTION DRUG PROGRAM

The New Brunswick Prescription Drug Program (NBPDP) provides prescription drug benefits to eligible residents of New Brunswick, including seniors and Social Development clients.

The plan covers medications listed on the New Brunswick Prescription Drug Program Formulary. Prescription medicines not listed in the formulary may be obtained through special authorization.

For more information contact:

New Brunswick Prescription Drug Program

Toll free: 1-800-332-3691

Website: www.gnb.ca/0051/0212/index-e.asp

HEALTHCARE EQUIPMENT

Easter Seals New Brunswick operates the province's recycled equipment program. The Canadian Cancer Society works with Easter Seals to cover the cost of up to 2 pieces of recycled equipment for cancer patients in financial need. Reimbursement is directly to Easter Seals New Brunswick.

For more information contact:

Canadian Cancer Society, New Brunswick Division

Telephone: 506-634-6272

Toll free: 1-800-455-9090

Website: www.cancer.ca

Canadian Red Cross – Healthcare Equipment Loan Program

For everything from wheelchairs to commodes to walkers, your local Red Cross may be able to lend it to you temporarily through its Health Equipment Loan Program.

For more information contact:

Canadian Red Cross

Toll free: 1-800-588-4881

Website: www.redcross.ca



PROSTHESES AND WIGS

Canadian Cancer Society

The New Brunswick Division of the Canadian Cancer Society offers temporary breast prostheses, wigs and turbans free-of-charge at all local offices.

For more information contact:

Canadian Cancer Society, New Brunswick Division

Telephone: 506-634-6272

Toll free: 1-800-455-9090

Website: www.cancer.ca

Free wigs and prostheses from cancer centres
Many New Brunswick cancer centres offer new or recycled wigs and breast prostheses. Please inquire with your health care team regarding these services.

Health Services Prosthetic Program, New Brunswick Social Development

This program offered by the provincial government assists clients of Social Development with coverage for breast prostheses that are not covered by Medicare or private health insurance plans.

For more information contact:

New Brunswick Social Development, Health Services

Telephone: 506-444-2780

Toll free: 1-800-455-9090

Website: www.cancer.ca

Connect with others and share your story.
Join Willow's online social networking community at:
www.willow-talk.org

There's Help Out There

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. This is an excellent time to explore some of those “if you need anything, just call” offers. If family and friends are not an option or can't provide what you need, there are several places to call to find out what child care options are available in your area.

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 provided at no charge.

New Brunswick Day Care Assistance Program

This program helps families access financially affordable, quality childcare at an approved child daycare facility.

The assistance is paid directly to the childcare provider. The parent will be responsible for paying any difference between the actual cost of the childcare and the subsidy amount approved. This program is designed to help parents with their monthly daycare costs and is not intended to cover the total cost.

Parents who do not have access to a licensed daycare facility may be eligible for assistance under the Alternative Child Care Program.

Eligibility is based on whether a parent is working, attending school or undergoing medical treatment. The calculation is based on the family's monthly net income.

For more information contact your regional Social Development office:

Acadian Peninsula 1-866-441-4149

Bathurst 1-866-441-4341

Campbellton 1-866-441-4245

Edmundston 1-866-441-4249

Fredericton 1-866-444-8838

Miramichi 1-866-441-4246

Moncton 1-866-426-5191

Saint John 1-866 441-4340

HOME CARE

New Brunswick Extra-Mural Program

This program provides comprehensive home health care services to eligible residents in their homes and in their communities. The Extra-Mural Program is established within the Regional Health Authorities.

A range of coordinated health care services are offered including: assessment, interventions (including treatment, education and consultation), service planning and coordination, and palliative care.

For more information contact:

New Brunswick Department of Health

Telephone: 506-457-4800

Website: www.gnb.ca/0051/0384/index-e.asp

VON (Victoria Order of Nurses) Canada

VON offers a variety of services including home support, nursing care, palliative care and respite care. New Brunswick is served by 10 regional offices, each offering different support services.

For more information contact:

VON Canada

Toll free: 1-888-866-2273

Website: www.von.ca

PALLIATIVE CARE RESOURCES

The Canadian Virtual Hospice (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.

TRANSPORTATION

The Canadian Cancer Society may provide financial assistance with ground transportation costs for cancer treatments (chemotherapy and/or radiation). Transportation costs outside New Brunswick may also be considered for treatments not available in province.

For more information contact:

Canadian Cancer Society, New Brunswick Division

Telephone: 506-634-6272

Toll free: 1-800-455-9090

Website: www.cancer.ca

Canadian Cancer Society – Exceptional Assistance

The Canadian Cancer Society may also assist someone with requests other than transportation and recycled equipment. These are examined on an individual basis and funded as possible. For more information, contact The Canadian Cancer Society at 1-800-455-9090

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





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

Website: www.hopeair.org

Other Options to Explore

- **Lost weight? Gained weight? Don't think it will be permanent but in the meantime, nothing fits? You may want to consider buying some low-cost clothes at a thrift store or second-hand clothing store.**
- **Food banks can provide supplementary items to your strapped food budget. Pet food banks might also exist in your community – check with your local SPCA or Humane Society.**
- **Your local public library is a great place for you to access free resources – books, videos, magazines and the Internet. Breast cancer information is also now available right across the province at any New Brunswick public library or bookmobile.**

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 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 your regional Legal Aid office:

Bathurst 506-546-5010

Campbellton 506-753-6453

Edmundston 506-735-4213

Fredericton 506-444-2777

Miramichi 506-622-1061

Moncton 506-853-7300

Saint John 506-633-6030

Woodstock 506-328-8127



To obtain 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

Web: www.willow.org, www.willow-talk.org

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

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Call Willow.
1.888.778.3100

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