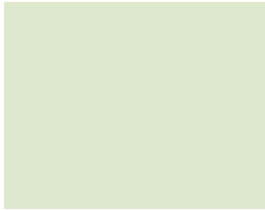


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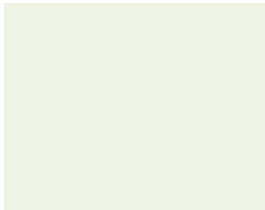
BREAST CANCER SUPPORT CANADA



COPING WITH YOUR
FINANCIAL CONCERNS
WHEN YOU HAVE BREAST CANCER



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EDITION



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

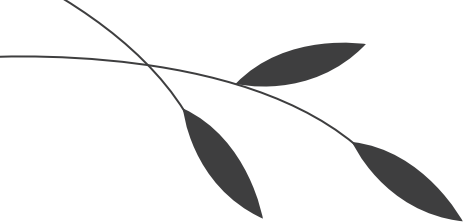
**This booklet was generously sponsored by Sun Life Financial.
It is also available online at www.willow.org.**



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 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

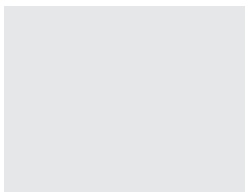
Information services: shares personalized, current and credible information on all aspects of breast cancer

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** 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 Breast Cancer Support Canada 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.
- 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 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 want to help in any way they can.
- Remember, there is always help available at Willow. Call us at 1-888-778-3100 for confidential support and information – free of charge.





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 insurance company or the agent who sold it to you.

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 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 eligible family members.

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 contact:

Service Canada

Toll free: 1-800-206-7218

Website: 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 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

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

NOVA SCOTIA INCOME ASSISTANCE PROGRAM

If you cannot find any source of income to pay for your basic needs, you may qualify for the Nova Scotia Income Assistance Program (IA). IA provides people in financial need with assistance with basic needs such as food, rent, utilities like heat and electricity, and clothing. The program may also help you with other needs such as child care, transportation, prescription drugs, emergency dental care and eye glasses.



Should you meet the eligibility criteria, you will receive monthly income support based on:

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

For more information contact:

Nova Scotia Department of Community Services

Toll-free: 1-877-424-1177

Website: www.gov.ns.ca/coms

ON THE FRONT LINE SOCIETY

If you have exhausted your financial resources, On The Front Line Society (www.onthefrontlinefund.com) offers a breast cancer fund which you may be eligible for. The fund is a project of Titz'n Glitz, a volunteer-led fundraising organization, and is available to Nova Scotians diagnosed with breast



cancer. The fund may be able to provide you with short-term financial relief to cover expenses such as home care, child care, transportation, therapies, housing or equipment. Check with your cancer centre's social worker or patient navigator about accessing this fund.

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

Website: www.kellyshiresfoundation.org

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

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: rcnbf@sympatico.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.



Help with Medical and Drug Costs

Treatment for breast cancer may involve additional medical and drug costs beyond those covered by Medical Services Insurance (MSI). 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 your employer. 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. They aim 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

Find breast cancer information you can trust and an online community to connect with others at www.willow.org

NOVA SCOTIA PHARMACARE PROGRAMS

The provincial government provides assistance to eligible residents of Nova Scotia through various programs to help pay for prescribed medications and supplies listed in the Nova Scotia Formulary (a list of drugs covered by Pharmacare).

Seniors Pharmacare

This program helps seniors age 65 and over with the cost of their prescription drugs. You are not eligible for this program if you have private or other public drug coverage.

You are required to pay a copayment of 30% of the total cost of each prescription, to an annual maximum of \$382.

You are also required to pay an annual fee (a premium) to participate in the program. Some seniors may have their premium reduced or waived entirely depending on their income level, or if they receive the Guaranteed Income Supplement (GIS). The annual maximum premium is currently \$424.

Family Pharmacare

This program helps those who do not have drug coverage or who are faced

with paying high drug costs that are not covered by their private insurance. The program helps cover the costs of certain prescribed medications, supplies, and related services. The amount of assistance you receive will depend on your family income and the size of your family. Anyone over the age 18 is considered a “family”, even if he or she doesn’t have a spouse or dependants.

Drug Assistance for Cancer Patients

This program helps Nova Scotians with the cost of certain cancer-related drugs and supplies. To be eligible for this program, you must have a gross family income no greater than \$15,720 per year and not have drug coverage under any other drug program, except Family Pharmacare.

For more information contact:

Nova Scotia Pharmacare Programs

Toll free: 1-800-544-6191

Website: www.gov.ns.ca/health/pharmacare

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

TRAVEL ASSISTANCE

The **Boarding, Transportation and Ostomy Program** offered through Nova Scotia Medical Service Insurance helps with the cost of travel for cancer patients traveling to and from medical treatments. Financial assistance is available for both travel costs and accommodation. You must have a valid health card, a gross family income of \$15,720 or less, and no private health insurance.

For more information contact:

Nova Scotia Medical Service Insurance (MSI)

Telephone: 902-496-7008

Toll free: 1-800-563-8880

You may also qualify for the provincial government's **Out of Province Travel and Accommodation Assistance Program**. This program provides up to a maximum of \$1000 per round trip (to a maximum of 12 trips per year) and a maximum of \$1500 per month for accommodations.

For more information contact:

Nova Scotia Department of Health and Wellness

Telephone: 902-424-7499

Toll free: 1-877-449-5476

BREAST PROSTHESES, BRAS AND WIGS

If you have a valid health card, MSI will cover \$150 towards the cost of each breast prosthesis every two years. If your income is less than \$30,000, you may qualify for an additional \$150 for each prosthesis and \$40 towards the cost of a mastectomy bra.

If you have private insurance, you may want to check if the balance of the cost is covered.

For more information contact:

Nova Scotia Medical Service Insurance (MSI)

Telephone: 902-496-7008

Toll free: 1-800-563-8880

The Nova Scotia Division of the Canadian Cancer Society sometimes receives donations of breast prostheses, mastectomy bras and wigs that they make available to all Nova Scotia women for free. Women who are in the Halifax area may visit the Canadian Cancer Society's Lodge That Gives to try on the prostheses, bras and wigs, however it may be possible to have a prosthesis/bra mailed to you if you live elsewhere.

For more information contact:

Canadian Cancer Society

Telephone: 902-423-6183

Toll free: 1-800-639-0222



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.

Child Care Subsidy Program

Nova Scotia's Child Care Subsidy Program provides subsidies for child care fees. For families that apply and qualify, the program pays part of the child care fees to the child care facility. The family pays the rest. The family's eligibility for child care subsidy will be based on the family's social need, residency status, liquid assets and financial eligibility. An applicant family must establish eligibility in all four areas to qualify for receipt of child care subsidy.

For more information contact:

Nova Scotia Department of Community Services

Toll free: 1-877-424-1177

HOME CARE

Continuing Care, a program of the Department of Health, provides home care services to Nova Scotia residents. Home care services include home support (such as personal care, respite, and light housekeeping) and nursing care (such as dressing changes, catheter care, and intravenous therapy).

To be assessed or to have a family member assessed for home care services, call 1-800-225-7225.

VICTORIA ORDER OF NURSES (VON) CANADA

VON is Canada's largest, national, not-for-profit, charitable home and community care organization. VON offers a variety of services including home support, nursing care, palliative care and respite care. Nova Scotia is served by 11 regional offices, each offering different support services.

For more information contact:

VON Canada

Toll free: 1-888-866-2273

Website: www.von.ca

Cancer Patient Navigators

Cancer Patient Navigators are oncology nurses who work for a district health authority. They help cancer patients and their families with a wide range of needs. For example, they can help you find services and resources in your community, provide you with information about cancer and help coordinate your visits for cancer treatment.

There are Cancer Patient Navigators in seven of the nine health districts (Capital Health/District 9 and the Cape Breton District Health Authority/District 8 do not have community cancer navigators).

For more information contact:

Cancer Care Nova Scotia

Toll-free: 1-866-524-1234

Website: www.cancercare.ns.ca/en/home/patientsfamilies

Canadian Cancer Society - Accommodation program in Halifax and Cape Breton

The Canadian Cancer Society provides affordable accommodation support for cancer patients who must travel to Cape Breton or Halifax for their treatment.

For more information please call the Canadian Cancer Society at 1-800-639-0222.

TRANSPORTATION

If you are looking for transportation assistance in getting to medical appointments either locally or out of town, there are organizations that may be able to help you.

ACCESSIBLE TRANSPORTATION SERVICES

The Government of Canada's Access to Travel website provides information on accessible ground transportation services within cities and towns across Canada. For more information, visit www.accesstotravel.gc.ca.

HOPE AIR

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

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.



Getting 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:

- Consult with a cancer patient navigator. 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.

LEGAL INFORMATION SOCIETY OF NOVA SCOTIA

The Legal Information Society of Nova Scotia is non-profit organization that provides Nova Scotians with information and resources about the law. You can call their Legal Information Line to get answers to your legal questions and find out where you can get help with your legal problem.

For more information contact:
Legal Information Society of Nova Scotia
Telephone: 902-454-2198
Website: www.legalinfo.org

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:
Nova Scotia Legal Aid
Website: www.nslegalaid.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

Web: 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.

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

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