

Getting sick can be stressful in many ways.

For some people, being sick has a big impact on their finances.

Knowing your options and understanding how they work can help.

What is Disability Income Insurance?

Disability Income Insurance can help protect you from losing your income if you get sick and cannot work. You might have Disability Income Insurance as part of your employee benefits package. You also might have Disability Income Insurance as part of your insurance plan. If you have Disability Income Insurance, it will replace part of your regular income if you are unable to work because you are sick. Remember to ask for your coverage details from your employer or insurance provider so you know:

- What you are entitled to.
- When you can receive benefits.
- What paperwork you need to do.

Depending on your policy, you may also need to apply for Employment Insurance (EI) Sickness Benefits.

Can I get help from Employment Insurance (EI)?

EI provides temporary help to people who have lost their jobs or cannot work.

EI pays **Sickness Benefits** for up to 15 weeks to anyone who can't work because of sickness, injury, or quarantine. To get Sickness Benefits, you must have worked for 600hrs in the last 52 weeks. You must submit a medical form when you apply. Your doctor must fill in this form.

For more information call toll-free 1-800-206-7218 or visit:

<http://www.servicecanada.gc.ca/eng/ei/menu/eihome.shtml>.

What is the Canada Pension Plan (CPP) Disability Benefit?

The CPP Disability Benefit covers anyone between the ages of 18-65 years. You must have made contributions to the CPP throughout your life and have a sickness or disability that stops you from working on a regular basis. The sickness or disability must be severe and last for a long period of time. The application process can take 3-4 months.

For more information call toll-free 1-800-277-9914 or visit:

www.servicecanada.gc.ca

Click on “Canadian Pension Plan (CPP) Disability Benefits” under the heading “People with Disabilities.”

There is a special application process for persons with a terminal illness. If you feel this may apply to you, talk with your Patient Navigator, cancer clinic social worker, or nurse.

What is Income Assistance (IA)?

IA is a provincial program that helps people who need financial help. IA gives those in need a **basic** amount of money to pay for food, clothing, rent and utilities like heat and electricity.

To get IA, you must be unable to pay for your basic needs and have tried all other options. You can still apply for IA if you have applied for EI or CPP to receive help during the waiting period.

If you qualify for IA, you may also be able to get help with some “Special Needs” such as child care, transportation for medical appointments, emergency dental care, etc.

For more information and how to apply please call toll-free 1-877-424-1177 or visit: www.gov.ns.ca/coms/employment/income_assistance

If you feel you have tried all options and are still having trouble meeting your financial needs, call:

- Halifax: 902-473-6067 (Nova Scotia Cancer Centre)
- Sydney: 902-567-8551 (Social Worker at the Cape Breton Cancer Centre)
- All other areas: 1-866-524-1234 (Cancer Patient Navigators)
- Yarmouth Cancer Centre: 1-902-742-3542 ext.381

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