Financial Matters

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 are Short Term Illness (STI) and Long Term Disability (LTD)?

STI and LTD can help protect you from losing your income if you get sick and cannot work. You might have STI and LTD as part of your employee benefits package. You also might have STI and LTD as part of your insurance plan. If you have STI and LTD, 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 or Canada Pension Plan (CPP) Disability.

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 26 weeks. You must submit a medical form when you apply. Your doctor must fill in this form, https://www.canada.ca/en/services/benefits/ei/ei-sickness.html.

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 enough 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.

For more information call toll-free 1-800-277-9914 or visit: www.servicecanada.gc.ca, click on "Canadian Pension Plan (CPP) and Old Age Security (OAS), then choose Canada Pension Plan Disability Benefits.

There is a special application process for persons with a terminal illness. If you feel this may apply to you, talk with your Cancer Patient Navigator, Cancer Clinic Social Worker, or Nurse.

What is Income Assistance (IA)?

IA 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 childcare, transportation for medical appointments, emergency dental care, eyeglasses, etc.

For more information and how to apply please call toll-free 1-877-424-1177 or visit:

https://novascotia.ca/coms/employment/income_assistance.

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

- Halifax: 902-240-8129 (Psychosocial Oncology Team at the QEII Cancer Care Program)
- Sydney: 902-567-8551 (Social Work at the Cape Breton Cancer Centre)
- If you live in Yarmouth (Tri-Counties), you can call the Social Worker at 902-742-3542 ext. 1748
- If you live in the Antigonish area you can reach the Social Worker by contacting the Oncology Department at St. Martha's Regional Hospital at 902-867-4500 ext 4993.
- For other areas of the province please call 1-866-524-1234 to access your Cancer Patient Navigator.

The information in this brochure is for informational and educational purposes only.
The information is not intended to be and does not constitute health care or medical advice.
If you have any questions, please ask your health care provider. The information in this pamphlet is to be updated every 3 years or as needed.