



## Financial Supports

Living with cancer can affect your income and finances. You may have questions about this such as:

- What will happen if I cannot work and have no income?
- How will I pay my bills?

This handout offers information on financial supports that may be available to you.

### Ontario government disability programs (based on your income)

Organization	For more information
<p><b>Ontario Works (OW) – Social Services</b></p> <ul style="list-style-type: none"> <li>• Offers financial support if you do not have enough money for food and housing.</li> <li>• May offer you benefits for emergency dental care, prescription medications, and medical transportation.</li> </ul>	<p><u>Call the office closest to you.</u></p> <p>Durham Region: 905-666-6239  Haliburton: 1-888-999-1142  Kawartha Lakes: 1-888-999-1142  Northumberland County: 905-372-6846  Peterborough: 705-748-8830  Scarborough: 416-397-0330</p> <p><u>Website:</u>  <a href="http://mcss.gov.on.ca/EN/MCSS/PROGRAMS/SOCIAL/ow/index.aspx">mcss.gov.on.ca/EN/MCSS/PROGRAMS/SOCIAL/ow/index.aspx</a></p>
<p><b>Ontario Disability Support Program (ODSP)</b></p> <ul style="list-style-type: none"> <li>• Offers financial support if you have a disability and do not have enough money for food and housing.</li> <li>• May offer you benefits for dental care, prescription medications, and medical transportation.</li> </ul>	<p><u>Call the office closest to you.</u></p> <p>Durham Region: 905-440-1030 or 905-440-1079  Lindsay: 705-324-6128  Orillia: 705-325-7408  Peterborough: 705-742-9292  Scarborough: 416-212-2807</p> <p><u>Website:</u>  <a href="http://mcss.gov.on.ca/en/mcss/programs/social/odsp">mcss.gov.on.ca/en/mcss/programs/social/odsp</a></p>

### Federal Government Programs

Organization	For more information
<p><b>Employment Insurance (EI)</b></p> <p><u>Sickness benefits</u> provide you with financial support if you cannot work for medical reasons.</p>	<p><u>Phone number:</u> 1-800-206-7218</p> <p><u>Website:</u>  <a href="http://servicecanada.gc.ca/eng/ei/application/employmentinsurance.shtml">servicecanada.gc.ca/eng/ei/application/employmentinsurance.shtml</a></p>

<p><u>Family Caregiver benefits</u> provide you with financial support if you need to take time away from work to care for a critically ill or injured person.</p> <p><u>Compassionate Care benefits</u> provide you with financial support if you need to take time away from work to care for a person of any age who needs end of life care.</p>	
<p><b>Canada Pension Plan (CPP) – Disability Benefits</b></p> <p>Offers financial support if you:</p> <ul style="list-style-type: none"> <li>• Are under the age of 65, and</li> <li>• Made enough contributions to CPP, and</li> <li>• Have a mental or physical disability preventing you from working, or a long-term disability of indefinite duration, or is likely to result in death.</li> </ul> <p>Ask about the <b>Canada Pension Plan Post-Retirement Disability Benefit</b> if you have been collecting your Canada Pension Plan Retirement Benefits for more than 15 months.</p>	<p><u>Phone number:</u> 1-800-277-9914</p> <p><u>Website:</u>  <a href="http://canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html">canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html</a></p>

**Workplace Programs** (May be offered by your employer)

<b>Organization</b>	<b>For more information</b>
<p><b>Short Term Disability (STD)</b></p> <p>A monthly benefit offered if you are not able to work for a period of time because of:</p> <ul style="list-style-type: none"> <li>• A non-job-related injury, or</li> <li>• Illnesses</li> </ul>	<p>Talk to your employer, Human Resources Department or your STD plan provider to see if this benefit is available to you.</p>
<p><b>Long Term Disability (LTD)</b></p> <p>A monthly benefit offered if you need to be off work for a long period of time due to an illness that prevents you from working.</p>	<p>Talk to your employer, Human Resources Department or your LTD plan provider to see if this benefit is available to you.</p>

## Government Seniors Programs

Organization	For more information
<p><b>Canada Pension Plan (CPP) Retirement Benefits</b></p> <p>A monthly benefit that replaces part of your income after you retire until your death if you are:</p> <ul style="list-style-type: none"> <li>• 60 years of age or older, and</li> <li>• Have made one valid contribution to CPP.</li> </ul> <p>You need to apply for this benefit.</p>	<p><u>Phone number:</u> 1-800-277-9914</p> <p><u>Website:</u>  <a href="http://canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html">canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html</a></p>
<p><b>Old Age Security (OAS)</b></p> <p>A monthly benefit offered if you:</p> <ul style="list-style-type: none"> <li>• Are 65 years of age or older, and</li> <li>• Are a Canadian citizen.</li> </ul> <p>Service Canada will enroll you for this payment. You may need to apply if Service Canada does not have all the information they need about you.</p>	<p><u>Phone number:</u> 1-800-277-9914</p> <p><u>Website:</u>  <a href="http://canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html">canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html</a></p>
<p><b>Guaranteed Income Supplement (GIS)/GAINS</b></p> <p>A monthly benefit offered if you:</p> <ul style="list-style-type: none"> <li>• Are 65 years of age or older, and</li> <li>• Live in Canada, and</li> <li>• Receive the OAS Pension, and</li> <li>• Have an income below a specific amount.</li> </ul> <p>Service Canada will enroll you for this payment. You may need to apply if Service Canada does not have all the information they need about you.</p>	<p><u>Phone number:</u> 1-800-277-991</p> <p><u>Website:</u>  <a href="http://canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html">canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html</a></p>
<p><b>Allowance/Allowance for Survivor</b></p> <p>A monthly benefit offered if:</p> <ul style="list-style-type: none"> <li>• You are 60 to 64 years of age, and</li> <li>• You live in Canada, and</li> <li>• Your spouse or common-law partner has died (and since their death you have not remarried or become a common-law partner to another person), and</li> <li>• Your annual income is below a specific amount.</li> </ul> <p>You need to apply for this benefit.</p>	<p><u>Phone number:</u> 1-800-277-9914</p> <p><u>Website:</u>  <a href="http://canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html">canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html</a></p>

## Charitable Organizations

You may be eligible for financial support from charitable organizations.

Organization	For more information
<p><b>Canadian Breast Cancer Support Fund</b></p> <p>Offers financial support if you do not have enough money:</p> <ul style="list-style-type: none"> <li>• For food and shelter, and</li> <li>• Other expenses related to your breast cancer treatment.</li> </ul>	<p><u>Phone number:</u> 416-233-7410</p> <p><u>Website:</u> <a href="http://breastcancersupportfund.ca">breastcancersupportfund.ca</a></p> <p><u>Email:</u> <a href="mailto:info@breastcancersupportfund.ca">info@breastcancersupportfund.ca</a></p>
<p><b>Canadian Cancer Society Travel Treatment Fund</b></p> <p>Offers financial support for travel expenses. A financial assessment is required for this program.</p> <p>You can apply for this fund once a year while you are having cancer treatment.</p>	<p><u>Phone number:</u> 1-800-263-6750</p> <p><u>Website:</u> <a href="http://cancer.ca/en/living-with-cancer/how-we-can-help/transportation">cancer.ca/en/living-with-cancer/how-we-can-help/transportation</a></p> <p><u>Email:</u> <a href="mailto:transportation@cancer.ca">transportation@cancer.ca</a></p>
<p><b>Craig's Cause Pancreatic Cancer Society</b></p> <p>Offers financial support if you:</p> <ul style="list-style-type: none"> <li>• Are diagnosed with pancreatic cancer, and</li> <li>• Meet specific financial criteria.</li> </ul>	<p><u>Phone number:</u> 1-877-212-9582</p> <p><u>Website:</u> <a href="http://craigscase.ca">craigscase.ca</a></p> <p><u>Email:</u> <a href="mailto:info@craigscase.ca">info@craigscase.ca</a></p>
<p><b>CURE Foundation Financial Assistance Program for Breast Cancer Patients</b></p> <p>Offers financial support if you:</p> <ul style="list-style-type: none"> <li>• Are diagnosed with breast cancer, and</li> <li>• Meet specific financial criteria.</li> </ul>	<p><u>Phone number:</u> 1-888-592-CURE(2873)</p> <p><u>Website:</u> <a href="http://curefoundation.com">curefoundation.com</a></p> <p><u>Email:</u> <a href="mailto:infocure@curefoundation.com">infocure@curefoundation.com</a></p>
<p><b>High Heal Diaries Financial Support</b></p> <p>Offers financial support if you:</p> <ul style="list-style-type: none"> <li>• Are diagnosed with breast cancer, and</li> <li>• Having cancer treatment.</li> </ul>	<p><u>Phone number:</u> 416-274-1992</p> <p><u>Website:</u> <a href="http://highhealdiaries.com">highhealdiaries.com</a></p> <p><u>Email:</u> <a href="mailto:highhealdiaries@gmail.com">highhealdiaries@gmail.com</a></p>
<p><b>Kelly Shires Breast Cancer Foundation</b></p> <p>Offers financial support if you:</p> <ul style="list-style-type: none"> <li>• Are diagnosed with breast cancer, and</li> <li>• Having cancer treatment.</li> </ul>	<p><u>Website:</u> <a href="http://www.kellyshiresfoundation.org">www.kellyshiresfoundation.org</a></p> <p><u>Email:</u> <a href="mailto:info@kellyshiresfoundation.org">info@kellyshiresfoundation.org</a></p>
<p><b>The Leukemia and Lymphoma Society of Canada</b></p>	<p><u>Phone number:</u> 1-833-222-4884</p>

<p>Offers one-time financial support for travel if you have a blood cancer.</p>	<p><u>Website:</u>  <a href="http://bloodcancers.ca/i-have-blood-cancer/how-we-can-help/one-kilometer-time-transportation-subsidy-program">bloodcancers.ca/i-have-blood-cancer/how-we-can-help/one-kilometer-time-transportation-subsidy-program</a></p> <p><u>Email:</u> <a href="mailto:info@bloodcancers.ca">info@bloodcancers.ca</a></p>
<p><b>Shine Through the Rain Foundation - The Rainy Day Fund</b></p> <p>Offers financial support if you:</p> <ul style="list-style-type: none"> <li>• Are receiving cancer treatment and</li> <li>• Need help with transportation, rent, utilities, or phone expenses.</li> </ul>	<p><u>Phone numbers:</u> 905-477-7743 or 1-866-753-0303</p> <p><u>Website:</u> <a href="http://shinethroughtherain.ca">shinethroughtherain.ca</a></p> <p><u>Email:</u> <a href="mailto:info@shinethroughtherain.ca">info@shinethroughtherain.ca</a></p>

## Scholarships

<b>Organization</b>	<b>For more information</b>
<p><b>The Emily Duff Scholarship</b></p> <p>Offers a one-time \$2000 scholarship if you:</p> <ul style="list-style-type: none"> <li>• Are a full-time student in a college or university program in Canada, and</li> <li>• Receiving cancer treatment.</li> </ul> <p>You can be in any year of a program but need to be registered for the fall term.</p>	<p>The Emmy Duff Scholarship Foundation  c/o: Graeme Duff  4 Glengrove Avenue West  Toronto, Ontario, M4R 1N4</p> <p><u>Website:</u> <a href="http://emmyduffscholarship.org">emmyduffscholarship.org</a></p> <p><u>Email:</u>  <a href="mailto:info@emmyduffscholarship.org">info@emmyduffscholarship.org</a> or <a href="mailto:info@emmyduffscholarship.org">info@emmyduffscholarship.org</a></p>
<p><b>Pink Pearl Scholarship</b></p> <p>Offers a \$1,000 scholarship if you:</p> <ul style="list-style-type: none"> <li>• Have been diagnosed with cancer, and</li> <li>• Self-identify as a Canadian female, and</li> <li>• Are between the ages of 18 and 40, and</li> <li>• [Involved in the community, and</li> <li>• Attending college or university (or registered to attend).</li> </ul>	<p>Pink Pearl  PO Box 259  Niagara-on-the-Lake, ON, L0S 1J0</p> <p><u>Website:</u> <a href="http://pinkpearlcanada.org">pinkpearlcanada.org</a></p> <p><u>Email:</u> <a href="mailto:info@pinkpearlcanada.org">info@pinkpearlcanada.org</a> or <a href="mailto:programs@pinkpearlcanada.org">programs@pinkpearlcanada.org</a></p>

## Personal resources

<p>You may need to access personal resources such as:</p> <ul style="list-style-type: none"> <li>• Savings</li> <li>• RRSPs</li> <li>• Property</li> <li>• Critical Illness Insurance</li> <li>• Private Long-Term Disability</li> </ul>	<p>You may want to talk with a financial planner, investment planner, bank manager, or credit counsellor to help you make decisions.</p>
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<ul style="list-style-type: none"> <li>• Disability Insurance for a mortgage/loan or credit cards</li> <li>• Life or Long-Term Care Insurance</li> </ul>	
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### Drug (Medication) Coverage

Organization	For more information
<p><b>Trillium Drug Program</b></p> <p>Offers financial support for prescription medications if you:</p> <ul style="list-style-type: none"> <li>• Are under the age of 65, and</li> <li>• Have high prescription medication costs compared to your household income.</li> </ul> <p>You need to pay an annual deductible. This amount is based on your household income (taken from your annual tax return) and calculated at the time of your application.</p>	<p>Trillium Drug Program Ministry of Health P.O. Box 337 Station D Etobicoke ON, M9A 4X3</p> <p><u>Phone number:</u> 1-800-575-5386</p> <p><u>Website:</u> <a href="https://ontario.ca/page/get-help-high-prescription-drug-costs">ontario.ca/page/get-help-high-prescription-drug-costs</a></p> <p>Call the Drug Access Team for the DRCC 905-576-8711 /1-866-338-1778 extension 32837 for help with the application. You can also talk to your local pharmacist.</p>

### Other Programs

Organization	For more information
<p><b>Wellspring Money Matters</b></p> <p>You can:</p> <ul style="list-style-type: none"> <li>• Access financial counselling</li> <li>• Be connected with a case manager who can help you with income replacement and drug compensation programs.</li> </ul>	<p><u>Website:</u> <a href="https://wellspring.ca/online-resources/money-matters">wellspring.ca/online-resources/money-matters</a></p>

Call to talk to a social worker in the cancer centre at 905-576-8711 /1-866-338-1778 extension 33282 for any questions about the information in this handout.

*This list is for information only. Lakeridge Health/Durham Regional Cancer Centre does not represent or support any organization or individual on this list.*

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