

## Breast Cancer Survivor to Financial Survivor Rural and Remote



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## Breast Cancer Survivor to Financial Survivor: Rural and Remote

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***More detailed information concerning the resources listed in this booklet can be found by contacting the organizations offering the services.***

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## Breast Cancer Survivor to Financial Survivor: Rural and Remote

### Introduction

Breast cancer affects women around the world, regardless of age or race. In Canada, women from all provinces and territories are at risk of developing breast cancer. It occurs in both urban and rural women and does not contain itself to those who reside near a doctor, hospital or cancer treatment centre. While all women face numerous obstacles when diagnosed with breast cancer, women in rural, remote and Northern areas must take on many other stressful and costly issues that urban women do not.

Many research studies show that women living in rural, remote and Northern regions of our country tend to make different decisions about their treatment than urban women do. There are multiple reasons for this, including travel costs, access to treatment, issues related to being away from home, and loss of income. *Breast Cancer Survivor to Financial Survivor: Rural and Remote* provides information on resources available to overcome the unique barriers faced by women living in rural, remote and Northern regions in Canada during their experience of breast cancer diagnosis, treatment and recovery.

## **Breast Cancer Survivor to Financial Survivor: Rural and Remote**

### **Federal Government Resources**

#### **Income Replacement Programs**

While being treated for breast cancer, employment is not a priority or even a possibility for many women. At the same time, expenses may increase greatly as a result of treatment costs. Though some may be lucky enough to have money saved or a partner who can act as the sole provider, many women do not have these options to fall back on. To help alleviate the financial burden of having breast cancer, the federal and provincial governments provide several programs and resources to help with income replacement during a difficult time. As the eligibility requirements and the application processes of these programs can be quite confusing at the best of times, try to have a friend or family member who can help you along the way.

Accessing government income replacement programs should be one of your first steps, although there are many other options that may help you with the cost of cancer. For example, you can look into assets you may already have such as savings, credit, RRSPs, investments and private or mortgage insurance. Consider whether you could ask family or friends for loans or other forms of help which may alleviate some costs, such as help with travel or child care.

If you are employed, you should also investigate your options with your employer, such as Short Term Disability, Long Term Disability, Sick Leave and Vacation Days. If all of these options have been exhausted, help can be found through the federal and provincial income replacement programs listed below.

#### **Employment Insurance Sickness Benefit**

You may qualify for Employment Insurance Sickness Benefits, which can be paid for up to 15 weeks to someone who is unable to work as a result of illness or injury. To be eligible for EI Sickness Benefits, you must have accumulated at least 600 insured hours of work in the last 52 weeks and you must provide a medical certificate from your doctor confirming the duration of your incapacity. The basic benefit rate is 55% of your average insured earnings. You can fill out an EI application online or in person at a Service Canada Centre.

To learn more about how to apply, visit [www.servicecanada.gc.ca/eng/ei/types/special.shtml](http://www.servicecanada.gc.ca/eng/ei/types/special.shtml)

#### **Canada Pension Plan Disability Benefit**

Though many women with breast cancer have found it to be quite difficult to qualify for Canadian Pension Plan Disability Benefits, you may be eligible. The benefits are available to people who have made enough contributions to CPP (i.e. for four out of the last six years) and who have a long-lasting illness which prevents them from working. To be eligible, your illness must have been deemed “severe” and “prolonged” by selected medical adjudicators. If you have children under 18 (or if age 18-25, in full-time school), they could also be eligible for a disabled contributor’s Child Benefit if you receive a disability benefit.

Applications can be found online at [www.hrsdc.gc.ca/eng/isp/cpp/disaben.shtml](http://www.hrsdc.gc.ca/eng/isp/cpp/disaben.shtml). If your application is denied, you are entitled to 90 days to appeal the decision.

## Breast Cancer Survivor to Financial Survivor: Rural and Remote

### Provincial and Territorial Governments

#### Income Assistance Programs

Canada's income assistance programs vary from province to province. While they may have different names and their eligibility requirements may vary, they are all in place to ensure that those going through a difficult time are able to pay for basic necessities like rent and food. These programs are in place to help Canadians in need and the journey of treating breast cancer is a time where you will need all the support you can get. Below is a list of income support programs in all provinces/territories in Canada.

#### Alberta

Alberta's **Income Support Program** provides financial benefits to eligible applicants who are unable to meet their basic needs. The level of assistance is based on factors such as ability to work, financial resources and the number of children in the family. This program is provided for three categories of people: those who have difficulty working because of a chronic mental or physical health problem or because of multiple barriers to employment; those who are looking for work or unable to work in the short-term; and those who need upgrading or training so they can find a job. For more information on how to apply, call the Alberta Works Contact Centre toll-free at 1-866-644-5135 or visit [www.employment.alberta.ca](http://www.employment.alberta.ca).

The **Alberta Works for Farmers** program can help farm families through periods of financial difficulty and with long-term planning for the future. Alberta Works recognizes that sometimes people find themselves facing a financial emergency where assistance may be needed. If you and/or your spouse are farmers in Alberta, you may be eligible for one-time or ongoing assistance to help cover the cost of personal health, shelter or other items essential to health and well-being. For more details, visit an Alberta Service Centre or phone the Alberta Works Contact Centre toll-free at 1-866-644-5135 or visit <http://www.employment.alberta.ca/FCH/3174.html>.

#### British Columbia

**B.C. Employment Assistance** is a program dedicated to those who are temporarily or permanently unable to pay for basic necessities. Eligibility and monthly assistance rates depend on income and asset levels. As a client, you may also be eligible for other benefits, such as disability assistance, and assistance with transportation costs for medical appointments. To apply, contact the B.C. Ministry of Housing and Social Development by calling 1-866-866-0800, or visit the ministry website at [www.hsd.gov.bc.ca](http://www.hsd.gov.bc.ca).

**Hardship Assistance** is a program of last resort if you have not qualified for Employment Assistance. Hardship Assistance is provided on a temporary basis one month at a time, and eligibility must be re-established for each month it is requested. For more information, contact the B.C. Ministry of Housing and Social Development by calling 1-866-866-0800, or visit the ministry website at [www.hsd.gov.bc.ca](http://www.hsd.gov.bc.ca).

You may also be eligible for the **B.C. Employment and Assistance for Persons with Disabilities** if you are significantly restricted in your ability to perform daily living activities. To qualify, you must provide documentation from an authorized healthcare practitioner. For more information contact the Ministry of Housing and Social Development by calling 1-866-866-0800 or visit the ministry website at <http://www.eia.gov.bc.ca/PUBLICAT/bcea/pwd.htm>

#### Manitoba

Manitoba's **Employment and Income Assistance Program** helps those who are unable to meet basic personal and family needs on their own. For more information, visit your local EIA intake office, call (204) 945-2177 or visit [www.gov.mb.ca/fs/assistance/eia.html](http://www.gov.mb.ca/fs/assistance/eia.html).

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The **Income Assistance for Persons with Disabilities Program** provides financial and employment assistance for adults with a disability who are enrolled in the Employment and Income Assistance Program. This additional financial assistance is provided in recognition of the additional living costs encountered by people with disabilities. You may qualify if you are unable to earn income to meet basic necessities or unable to care for yourself because of age or physical or mental ill health or physical or mental incapacity or disorder that is likely to continue more than 90 days. For more information visit [www.gov.mb.ca/fs/pwd/index.html](http://www.gov.mb.ca/fs/pwd/index.html) or contact the Disability Programs and Employment Income Assistance office by calling (204) 945-6480.

### New Brunswick

New Brunswick's **Social Assistance Program** provides financial assistance to residents who are unable to meet their basic needs for various reasons. Benefits will depend on your income and the number of people in your family. To apply, call your local Social Development Office to be assessed about whether or not you are eligible for help. For general inquiries call (506) 453-2001 or visit [http://www.gnb.ca/0017/social\\_assistance/index-e.asp](http://www.gnb.ca/0017/social_assistance/index-e.asp)

The **Special Needs Benefits Program** is another option for income replacement, and is provided to those who are unable to work for medical reasons. Benefits may be given for a one-time emergency or to address longer term needs. Most benefits are for medically related services. For more information call (506) 453-2001 or visit <http://www.gnb.ca/0048/PCSDP/DirectoriesForPersons/DirectoryofFinancialAid/Special-EmergencyBenefits-e.asp>

### Newfoundland and Labrador

Newfoundland and Labrador's **Income Support Benefits** provide financial assistance and other services to eligible low income citizens to assist in meeting daily living expenses. For more information, go to Newfoundland and Labrador's Department of Human Resources, Labour and Employment website at [www.hrle.gov.nl.ca/hrle/income-support/application.html](http://www.hrle.gov.nl.ca/hrle/income-support/application.html).

### Northwest Territories

The **Income Assistance Program** provides financial assistance and other services to eligible low income citizens to assist in meeting daily living expenses. The program provides a set allowance for food, shelter and utilities and for enhanced needs, such as those for people with disabilities. The Income Assistance application can be found on the Government of the Northwest Territories Education, Culture and Employment department webpage at [www.ece.gov.nt.ca](http://www.ece.gov.nt.ca).

### Nova Scotia

The **Income Assistance Program** benefits those who do not have enough money to cover necessary living costs. Benefits will depend on your income and assets as well as the number of people in your family unit. For more information visit [http://www.gov.ns.ca/coms/employment/income\\_assistance/HowtoApply.html](http://www.gov.ns.ca/coms/employment/income_assistance/HowtoApply.html). To make an appointment, contact the nearest office of Community Services by calling toll-free at 1-877-424-1177, or visit your local office.

### Nunavut

Nunavut's **Income Support Program** works in various ways. However, the **Transitional Assistance** and **Community Living Support** categories are applicable for women who are going through breast cancer treatment. Transitional Assistance is suited for those who are able to work but who are not employed for a period of time. Community Living Support is suited for participants who are unable to work. You may fit into either of these categories to receive benefits. For more information visit [http://www.gov.nu.ca/education/eng/is/trans\\_to\\_wk\\_program.htm](http://www.gov.nu.ca/education/eng/is/trans_to_wk_program.htm) or contact your Income Support Worker.

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### Ontario

**Ontario Works** is an income support program which helps those in financial need cover the costs of basic necessities, such as food and shelter. Benefits depend on factors such as family size and income. For more information visit the Ontario Ministry of Community and Social Services website ([www.mcscs.gov.on.ca/mcscs](http://www.mcscs.gov.on.ca/mcscs)) to find contact information for your area.

The **Ontario Disability Support Program** is dedicated specifically to residents of Ontario who have a disability and are unable to work. For inquiries, call the Ontario Disability Support Program head office at 1-888-256-6758 or visit <http://www.mcscs.gov.on.ca/mcscs/english/pillars/social/odsp/>

### Prince Edward Island

Prince Edward Island's **Social Assistance Program** provides financial benefits to Islanders to help meet their basic needs. The program provides benefits on a case-by-case basis for those who meet the program eligibility requirements. Needs may include food, shelter, personal expenses, home rehabilitation, medical, dental and optical care and assistance with funeral costs. Benefit rates vary depending on a variety of factors, such as the number of dependants in the household and whether the applicant owns his or her own home. For more information visit <http://www.gov.pe.ca/sss/index.php3?number=1024708> or contact the Social Assistance office nearest you:

Charlottetown: (902) 368-5338  
Summerside: (902) 888-8397  
Montague: (902) 838-0728  
Souris: (902) 687-7170  
O'Leary: (902) 859-8835

You may qualify for the **Disability Support Program** in P.E.I. The purpose of the DSP is to assist with personal planning and to help meet the needs related to an individual's disability. These supports are needs-based, and they are not intended to be the sole source of income. For more information, visit <http://www.gov.pe.ca/sss/index.php3?number=1018613&lang=E> or contact the Social Assistance office nearest you.

### Québec

The **Social Assistance Program** in Québec was developed to grant financial assistance to people who are unable to meet basic needs, but who do not have severely limited capacity for employment. The purpose of the **Social Solidarity Program** is to provide financial assistance to people who are unable to meet basic needs because of a severely limited capacity for employment. If there are two adults in a family, only one adult must prove limited capacity for employment for the family to be eligible for the program. A medical report must be provided to prove impairment that is permanent or for an indeterminate amount of time. Visit [www.mess.gouv.qc.ca/index\\_en.asp](http://www.mess.gouv.qc.ca/index_en.asp) for more information or call toll-free at 1-888-643-4721.

### Saskatchewan

Saskatchewan's **Social Assistance Program** provides financial support for families and individuals who, for various reasons, including disability, illness, low income or unemployment, do not have the resources to meet basic needs. Any person in financial need may apply, and support is determined by several factors (income level, number of children, etc.). For more information, call 1-866-221-5200 or contact the Social Services office nearest you. <http://www.socialservices.gov.sk.ca/sap>



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Eligibility for the **Disability Income Support Program** is based on an impact-based assessment. For more information, call the Office of Disability Issues toll-free at 1-877-915-7468 or visit them online at [www.socialservices.gov.sk.ca/office-disability](http://www.socialservices.gov.sk.ca/office-disability).

### Yukon

Yukon's **Social Assistance Program** benefits residents who cannot provide for themselves. Disability Support Benefits may be provided to individuals who cannot obtain other funding for aids and devices required for daily living. For more information or to set up an eligibility interview, visit the Yukon Health and Social Services website ([www.hss.gov.yk.ca/programs/social\\_services/assistance](http://www.hss.gov.yk.ca/programs/social_services/assistance)) to find an office near you.

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### Prescription Drugs

One of the greatest expenses for all women being treated for breast cancer is the cost of prescription drugs. Some women may have some or all of the costs of drugs covered by private insurance plans or third party insurance as a part of group health benefits provided by their employers. If you are unclear about the details of your coverage, contact the Human Resources Department of your employer for details. If you are not sure about the coverage of a specific drug, call your insurance company with your policy number or group health benefits number as well as the drug's identification number. Also verify whether or not your spouse or partner has a drug plan, as it may also cover you.

However, many Canadians are not covered by any employment or private drug plan. This is especially an issue for women who live in rural or remote areas, as they are often self-employed or not employed by a large company which would provide group health benefits. To help with the cost of expensive cancer treatment drugs, there are provincial programs which provide prescription drug benefits to eligible residents. There are also certain drugs that may be covered through special drug company programs or through special authorization from your oncologist. Ask your cancer care team about whether or not you are eligible. You can also find more details about drug coverage in Canada by visiting [www.drugcoverage.ca](http://www.drugcoverage.ca). Below is contact information in each province/territory to talk to someone who can inform you about your coverage options.

#### Alberta

- Visit [www.health.alberta.ca](http://www.health.alberta.ca) for more information.
- Call (780) 427-7164 to speak with someone directly.

#### British Columbia

- Visit [www.health.gov.bc.ca/pharmacare/plans/index.html](http://www.health.gov.bc.ca/pharmacare/plans/index.html) for more information.
- Call 1-800-554-0250 to speak with someone directly.
- You can also apply online at <https://pharmacare.moh.hnet.bc.ca>

#### Manitoba

- Visit [www.gov.mb.ca/health/index.html](http://www.gov.mb.ca/health/index.html) for more information
- Call 1-800-297-8099 to speak with someone directly.

#### New Brunswick

- Visit [www.gnb.ca/0051/index-e.asp](http://www.gnb.ca/0051/index-e.asp) for more information.
- Call (506) 457-4800 to speak with someone directly.

#### Newfoundland and Labrador

- Visit [www.health.gov.nl.ca/health/nlpdp/default.htm](http://www.health.gov.nl.ca/health/nlpdp/default.htm) for more information.
- Call 1-888-859-3535 to speak with someone directly.

#### Northwest Territories

- Visit [www.hltss.gov.nt.ca/english/services/health\\_care\\_plan/default.htm](http://www.hltss.gov.nt.ca/english/services/health_care_plan/default.htm) for more information.
- Call 1-800-661-0830 to speak with someone directly.

#### Nova Scotia

- Visit [www.gov.ns.ca/health/pharmacare](http://www.gov.ns.ca/health/pharmacare) for more information.
- Call 1-800-544-6191 to speak with someone directly.

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### Nunavut

- Visit [www.gov.nu.ca/health](http://www.gov.nu.ca/health) for more information.
- Call (867) 645-5006 to speak with someone directly.

### Ontario

- Visit [www.health.gov.on.ca/en/public/programs/drugs/default.aspx](http://www.health.gov.on.ca/en/public/programs/drugs/default.aspx) for more information.
- Call 1-866-532-3161 to speak with someone directly.

### Prince Edward Island

- Visit [www.gov.pe.ca/infopei/index.php3?number=1019960&lang=E](http://www.gov.pe.ca/infopei/index.php3?number=1019960&lang=E) for more information.
- Call 1-877-577-3737 to speak with someone directly.

### Québec

- Visit [www.ramq.gouv.qc.ca/index\\_en.shtml](http://www.ramq.gouv.qc.ca/index_en.shtml) for more information.
- Call 1-800-561-9749 to speak with someone directly.

### Saskatchewan

- Visit [www.health.gov.sk.ca/drug-plan-benefits](http://www.health.gov.sk.ca/drug-plan-benefits) for more information.
- Call (306) 787-3420 to speak with someone directly.

### Yukon

- Visit [http://hss.gov.yk.ca/programs/insured\\_hearing/pharmacare](http://hss.gov.yk.ca/programs/insured_hearing/pharmacare) for more information.
- Call (867) 667-5209 to speak with someone directly.

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### Travel Assistance

Provincial and territorial governments provide financial aid related to the cost of medical-related travel. They may pay for the full cost of travel, or they may assist with partial reimbursement, depending on your medical and financial situation. Below is a list of programs in Canada. Make sure to also look at the “Accommodation” section under Non-Government Resources to find affordable places to stay during treatment.

While the resources below are all provincial programs, the federal government provides some relief to Canadians through the **Canada Revenue Agency’s travel expenses tax credit and medical deductions**. If you are a patient from any part of Canada receiving medical treatment outside your community, you can claim meal and vehicle expenses related to your treatment. It is important, however, to obtain all related receipts from meal and gas expenditures and also to keep records of the kilometres traveled during treatment. For more information you can contact the Canada Revenue Agency at 1-800-959-8281 or visit [www.cra-arc.gc.ca/gncy/fs-rsrc/fs-trvl-eng.html](http://www.cra-arc.gc.ca/gncy/fs-rsrc/fs-trvl-eng.html) for more details.

### British Columbia

The **Ministry of Health Medical Travel Assistance Program (TAP)** is a corporate partnership between the B.C. Ministry of Health and private transportation carriers. This program helps eligible B.C. residents by alleviating a percentage of the costs of travel within the province for non-emergency medical specialist services not available in their own community. For more information, call (250) 952-1587.

If you are covered by the Medical Services Plan (MSP) and have a medical referral and a completed Travel Assistance form from your doctor stating that you need out-of-town treatment, you qualify for a 30% discount with Central Mountain Air as well as a 50% discount with B.C. Rail and free transportation using B.C. Ferries. For more information concerning medical-related travel in British Columbia, visit <http://www.health.gov.bc.ca/cpa/1-800.html#travel> or call 1-800-661-2668.

### Manitoba

The **Northern Patient Travel Program** subsidizes the cost of transportation required for northern Manitoba residents to obtain medical or hospital care at the nearest location available for health conditions either on an elective or emergency basis. Visit [www.gov.mb.ca/health/ems/nptp.html](http://www.gov.mb.ca/health/ems/nptp.html) to contact your local NPTP office.

There is also a **Travel Subsidy for Out-of-Province Medical Referrals Program**. This program will reimburse you for your travel expenses (i.e. plane, train or bus ticket) when travel outside the province is necessary. For more information call 1-800-392-1207 ext. 7303 or visit [www.gov.mb.ca/health/mhsip/travel.html](http://www.gov.mb.ca/health/mhsip/travel.html).

### Newfoundland and Labrador

The Government of Newfoundland and Labrador has set up a **Medical Transportation Assistance Program** to help with the costs associated with necessary travel (200 kilometres or more one-way) throughout the province for medical treatment. Other associated costs such as accommodation and meal expenses may be covered as well. The form can be found at [www.health.gov.nl.ca/health/publications/pdffiles/MTAPP16expdate.pdf](http://www.health.gov.nl.ca/health/publications/pdffiles/MTAPP16expdate.pdf). Questions concerning the Medical Transportation Assistance Program can be directed to the Department of Health and Community Services at (709) 729-3108.

### Northwest Territories

Medical travel assistance may be provided by the Government of the Northwest Territories through the **Medical Travel Program** to patients who are covered by the territorial health care plan. The program

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may provide return airfare, ambulance services, and support for ground transportation. More information about the Medical Travel Program can be found by calling the Northwest Territories Health and Social Services Department at 1-800-661-0830 or by visiting the Medical Travel site at [www.hltss.gov.nt.ca/english/services/health\\_care\\_plan/medical\\_travel/default.htm](http://www.hltss.gov.nt.ca/english/services/health_care_plan/medical_travel/default.htm). Also see below the **Non-Insured Health Benefits** under First Nations and Inuit Programs.

### Nunavut

The Government of Nunavut provides **Medical Travel Assistance** to residents who must travel for necessary medical treatment. The majority of Nunavut's residents will be transported to Ottawa as it is the nearest location to provide medical treatment. Some or all of the cost of transportation and accommodation will be covered by the program. Visit the Government of Nunavut's website at [www.gov.nu.ca/health](http://www.gov.nu.ca/health) for more information. Also see below the **Non-Insured Health Benefits** under First Nations and Inuit Programs.

### Ontario

The **Northern Health Travel Grant Program** is for residents of Northern Ontario who have been referred by a Northern practitioner to a physician specialist or health facility designated by the Ontario Ministry of Health. To be eligible, the one-way road distance must be at least 100 kilometres to the nearest physician or treatment centre in Ontario or Manitoba. More information can be found by calling 1-800-461-4006 or by visiting [www.health.gov.on.ca/english/public/pub/ohip/northern.html](http://www.health.gov.on.ca/english/public/pub/ohip/northern.html).

### Saskatchewan

The **Northern Medical Transportation Program** provides funding for emergency and non-emergency medical transportation in northern Saskatchewan. It is an insured service administered by Saskatchewan Health. Non-emergency transportation is in place to assist social assistance clients with access to necessary medical treatment and appointments that can only be found outside their community. For more information visit <http://www.health.gov.sk.ca/ambulance> or call toll-free at 1-800-667-7766.

### Yukon

The Government of Yukon provides a **Travel for Medical Treatment Program** which is available to eligible residents who are in need of medical treatment that cannot be performed in their community. The program covers the cost of transportation from the home community to the nearest centre where services may be provided as well as possibly providing subsidies for other related travel expenses. For more information, visit [www.hss.gov.yk.ca/programs/insured\\_hearing/medtravel](http://www.hss.gov.yk.ca/programs/insured_hearing/medtravel) or call (867) 667-5203. Also see below the **Non-Insured Health Benefits** under First Nations and Inuit programs. A Guide for the Travelling Yukon Patient booklet can be found at [www.hss.gov.yk.ca/downloads/travelguide.pdf](http://www.hss.gov.yk.ca/downloads/travelguide.pdf).

### First Nations and Inuit

Health Canada's First Nations and Inuit Health webpage provides extensive information about medical transportation and **Non-Insured Health Benefits (NIHB)**.

The NIHB program provides health benefits for registered First Nations and recognized Inuit and Innu throughout Canada. Medical transportation benefits include transportation and assistance with the cost of meals and accommodation when the client is required to be out of the community overnight or for an extended period of time.

Information concerning Medical Transportation Benefits can be found on the First Nations, Inuit & Aboriginal Health section of Health Canada's website ([www.hc-sc.gc.ca](http://www.hc-sc.gc.ca)). More details concerning individual eligibility can be found by contacting your local NIHB Regional Office.

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### Child Care Benefits

When you are feeling ill or are away from home for long periods of time because of treatment, you may need to find someone to care for your children. If a family member or friend cannot provide an adequate amount of time to look after your children, hiring a caregiver may be a necessary expense. All provincial governments provide child care subsidies or benefits that can help, especially at times when you cannot work and are not able to look after your children.

#### Canada-wide

The **Universal Child Tax Benefit** is a tax credit that is designed to help all families with the expenses associated with children and their care. The UCCB is for children under the age of six and is paid in monthly instalments. Visit the Canada Revenue Agency at [www.cra-arc.gc.ca/bnfts/uccb-puge/menu-eng.html](http://www.cra-arc.gc.ca/bnfts/uccb-puge/menu-eng.html).

The **Canada Child Tax Benefit** is available to eligible low- and middle-income families to help with the cost of raising their children. This is a non-taxable monthly payment that is based on your family's net income. Under this benefit, there is an additional payment called the **National Child Benefit Supplement**. It provides extra support to low-income families with children by topping up the monthly payments they receive under the CCTB system. Visit [www.cra-arc.gc.ca/bnfts/ncb-eng.html](http://www.cra-arc.gc.ca/bnfts/ncb-eng.html) for more information about the CCTB and to find out if you are eligible.

#### Alberta

Alberta's **Child Care Subsidy** provides financial assistance to eligible low- and middle-income families in need of child care. The application form can be found on the Government of Alberta's Child and Youth Services website ([www.child.alberta.ca](http://www.child.alberta.ca)) and it can be mailed or taken in-person to your regional Child Care Subsidy office located at your regional Child and Family Services Authority. Your nearest office can be found by visiting [www.child.alberta.ca/home/local\\_offices.cfm](http://www.child.alberta.ca/home/local_offices.cfm).

#### British Columbia

The Government of British Columbia provides the **Child Care Subsidy**, which consists of monthly subsidies for families to help pay for child care services. The payments vary depending on your family's circumstance (e.g. family income, family size, age of children, etc.). Call the Child Care Subsidy Service Centre at 1-888-338-6622 or visit [www.mcf.gov.bc.ca/childcare/subsidy\\_promo.htm](http://www.mcf.gov.bc.ca/childcare/subsidy_promo.htm) for more information about how to apply.

#### Manitoba

The Government of Manitoba provides a **Child Care Subsidy** for families. The website can be found at [www.gov.mb.ca/fs/childcare/index.html](http://www.gov.mb.ca/fs/childcare/index.html), where you can apply for a subsidy online. For more information, email [cdcinfo@gov.mb.ca](mailto:cdcinfo@gov.mb.ca) or contact your nearest Child Care Subsidy Services office. Locations can be found by visiting [www.gov.mb.ca/fs/childcare/contact.html](http://www.gov.mb.ca/fs/childcare/contact.html).

#### New Brunswick

New Brunswick offers two child care programs. The first is called the **Day Care Assistance Program** and it offers subsidies to access affordable child care in the province. The second program, called the **Alternative Child Care Assistance Program**, is for parents who are unable to access licensed day care facilities in their community, or need help during hours that are not covered by typical day care facilities. The caregiver may not be anyone from your immediate family. The subsidy for both of these programs depends on your family's net income. Visit [www.gnb.ca/0017/ELCC/brochure-e.pdf](http://www.gnb.ca/0017/ELCC/brochure-e.pdf) or contact your local Social Development Office for details.

#### Newfoundland and Labrador

## Breast Cancer Survivor to Financial Survivor: Rural and Remote

Newfoundland and Labrador's **Child Care Services Subsidy Program** is available for families in need of affordable child care. The amount of the subsidy is based on your family's net income. Visit [www.health.gov.nl.ca/health/childcare/educsupp.htm](http://www.health.gov.nl.ca/health/childcare/educsupp.htm) for access to the application form or call (709) 729-2694 for more information.

### Northwest Territories

The Northwest Territories' **Child Care User Subsidy** is provided to help low-income families with access to affordable quality child care. Benefits are based on family income. Visit [www.ece.gov.nt.ca/Divisions/Early\\_Childhood/index.htm](http://www.ece.gov.nt.ca/Divisions/Early_Childhood/index.htm) for regional contact information.

### Nova Scotia

The **Child Care Subsidy Program** in Nova Scotia provides parents with affordable access to child care by providing subsidies to the child care facility on their behalf. The amount your family will have to pay depends on the family income, the number of children receiving subsidy, who must be 12 years old or younger, and the child care centre fees. Visit [www.gov.ns.ca/coms/families/childcare/ChildCareSubsidy.html](http://www.gov.ns.ca/coms/families/childcare/ChildCareSubsidy.html) for an application form or visit your local Department of Community Services office for more information.

### Nunavut

The Nunavut **Day Care Subsidy** is available to all residents of the province who require care for their children. Benefits depend on type of care (licensed or unlicensed, full-time or part-time). Application forms can be picked up from your Community Income Support Office or from a Department of Education Regional Office. Call (867) 975-5600 for details or visit the Nunavut Department of Education website at [www.gov.nu.ca/education/eng/is/day\\_care\\_subsidy.htm](http://www.gov.nu.ca/education/eng/is/day_care_subsidy.htm).

### Ontario

The **Ontario Child Benefit** is a financial assistance program designed to help low-income families. Your payment is based on the number of children you have and your family's net income. For more information about the Ontario Child Benefit program, call toll-free at 1-866-821-7770 or visit the Ontario Ministry of Children and Youth Services website ([www.children.gov.on.ca](http://www.children.gov.on.ca)).

### Prince Edward Island

The **Child Care Subsidy Program** of Prince Edward Island is administered by the four Regional Offices of the Department of Social Services & Seniors to help parents with the cost of child care. Full or partial subsidy is available, depending on your net family income and family size. Visit the Department of Social Services and Seniors section of the Government of Prince Edward Island website at [www.gov.pe.ca/sss/index.php3?number=20682&lang=E](http://www.gov.pe.ca/sss/index.php3?number=20682&lang=E) for more details and for contact information in your area.

### Québec

Québec's **Child Care Program** provides child care at a cost of \$7 per work day for all children under the age of five. For children 12 and under, the same cost is applied to before- and after-school care. For more information visit <http://www.gouv.qc.ca/portail/quebec/pgs/commun/portrait/modernesolidaire/mesures sociales/famille/?lang=en>, contact Services Québec toll-free at 1-877-644-4545, or visit your regional office.

### Saskatchewan

## Breast Cancer Survivor to Financial Survivor: Rural and Remote

The Saskatchewan **Child Care Subsidy Program** can be found under [www.socialservices.gov.sk.ca/families](http://www.socialservices.gov.sk.ca/families). Subsidies are provided directly to child care facilities in order to help reduce the fees charged to eligible parents. The amount of the subsidy varies on a sliding scale based on income. Call the Child Care Subsidy Program Contact Centre toll-free at 1-800-667-7155.

### Yukon

The Yukon **Child Care Subsidy Program** is available to families in need of affordable child care. The amount of the subsidy is based on income. Visit [www.hss.gov.yk.ca/programs/family\\_children/early\\_childhood/childcare\\_subsidy](http://www.hss.gov.yk.ca/programs/family_children/early_childhood/childcare_subsidy) for more information or call Child Care Services at (867) 667-3492.



## Breast Cancer Survivor to Financial Survivor: Rural and Remote

### Additional Resources

#### Hospital and Cancer Centre Social Work Departments

Hospitals and cancer centres employ social workers, and part of their job is to inform patients about services and resources available. If you or your family is going through a difficult time or having financial difficulties, the social worker can provide information based on your specific needs. Social workers are trained to see you through major life changes as a result of illness or injury and are there to help with decisions that must be made during this time.

When it comes to financial issues, social workers often know about resources available for patients. They can help with options for income replacement, social services, insurance and pension programs and referrals to other community resources. There may also be programs and services available in your community that you may not be aware of, so be sure to ask them to point you in the right direction.

#### Assistance with Travel

##### Flying

Many women living in rural, remote and Northern regions are too far away from a hospital or cancer treatment centre to drive. In cases of extreme distance, air transportation is the only option. However, for many women, this is not financially feasible. In this case, there are several organizations which provide free air transportation to and from medical treatment.

**Hope Air** is a national charity that helps Canadians access medical treatments when they are unable to pay for flights themselves. It is supported by various national and regional airlines which provide seats on flights, and by pilots who volunteer their time and aircrafts to transport those in need. To be eligible, you must be able to walk and be in need of non-emergency medical treatment. To request transportation, you can fill out a Flight Request Form which can be found on their website at [www.hopeair.org](http://www.hopeair.org).

**Angel Flight of British Columbia** and **Angel Flight of Alberta** function in the same way; however, they are limited to transportation in their respective province. You can request flights from Angel Flight of British Columbia at [www.angelflight.ca](http://www.angelflight.ca) and from Angel Flight of Alberta at [www.angelflight.ab.ca](http://www.angelflight.ab.ca).

Other commercial airlines may also provide reduced costs for those who need to travel for medical purposes. Before you book a ticket, email or call the airline and inquire about any special rates or reduced fares for travel for medical purposes.

#### Ground Transportation

While air transportation is a necessity for many women living in remote regions, most women living in rural areas are simply in need of someone to drive them to and from their treatments and appointments. After surgery or other treatments, such as chemotherapy, being in the driver's seat is not an option. There are many volunteer drivers in communities across Canada to help transport people to and from hospitals and treatment centres.

#### Canadian Cancer Society Volunteer Driver Program

The Canadian Cancer Society has volunteer driver programs in most provinces and territories of Canada that match volunteer drivers with cancer patients for a small fee. If you are in need of ground transportation to and from your treatment or appointments, contact your local (or nearest) Canadian Cancer Society and they will do their best to provide you with a volunteer driver. Note that most volunteer driver programs are restricted to areas close to large cities. Below is the contact information for the Canadian Cancer Society's Volunteer Driver program areas. For more details, visit the Canadian Cancer Society's website at [www.cancer.ca](http://www.cancer.ca).

## Breast Cancer Survivor to Financial Survivor: Rural and Remote

### Alberta

Calgary: (403) 205-3966

Edmonton: (780) 455-7181

### British Columbia and Yukon

#### Fraser Valley

- Abbotsford: (604) 504-2361
- Chilliwack: (604) 795-2351
- Hope: (604) 863-2351
- Langley: (604) 539-2316
- Mission: (604) 814-2350
- Tsawwassen: (604) 948-2351
- Surrey: (604) 574-2361
- White Rock/South Surrey: (604) 536-2961

#### Greater Vancouver

- Maple Ridge: (604) 463-8277
- New Westminister (Surrey Clinic Only): (604) 540-2361
- North Vancouver: (604) 904-2361
- Vancouver, Burnaby, New Westminister, Richmond, Port Moody: (604) 872-2034 or 1-800-663-2524
- West Vancouver: (604) 921-2361

#### Vancouver Island

- Port Alberni: (250) 724-2912
- Campbell River: (250) 286-1955
- Comox Valley: (250) 338-5454
- Cowichan Valley: (250) 746-4134
- Ladysmith: (250) 245-0671
- Nanaimo: (250) 741-8180
- Qualicum/Parksville: (250) 752-3222
- Greater Victoria: (250) 414-4250
- North Island/Regional Office: (250) 949-7874

#### Interior

- Kelowna region: (250) 712-1101
- Elsewhere in the Interior region: 1-800-299-0188

### Manitoba

- Winnipeg: 1-888-532-6982 or (204) 787-4121
- Brandon: 1-888-857-6658 or (204) 571-2905

### Ontario

- Visit the Canadian Cancer Society (Ontario Division) website's 'Transportation' section to select your nearest office location and corresponding contact information
- Or, to contact an information specialist toll-free call 1-888-939-3333

### Newfoundland and Labrador

- St. John's: 1-888-753-6520 or (709) 753-6520

### Saskatchewan

- Regina: (306) 790-5803
- Saskatoon: (306) 242-3800

## Other Transportation Resources

In many areas of Canada, there are also provincial, territorial or local resources (not related to the Canadian Cancer Society) that will provide transportation for those who must travel for medical purposes. Below is a list of some other free or low-cost transportation resources in regions of the country. While the

## Breast Cancer Survivor to Financial Survivor: Rural and Remote

majority of the services found are located in the Western provinces of Canada, Eastern and Northern provinces and territories may have additional charities or organizations that provide transportation. Talk to your hospital or cancer agency social worker as he or she will often have a greater knowledge of what is available in your community.

### Alberta

The **Rocky View Regional Handi Bus Society** is a volunteer service which provides transportation to people requiring assistance to medical appointments for little or no cost. Their primary area of coverage is Crossfield, Rocky View, Balzac/Sharp Hill/Butte Hill, Beiseker and Irricana; however, other nearby areas may be covered when scheduling permits. Visit [www.rockyviewbus.ca](http://www.rockyviewbus.ca) or call (403) 948-2887 for details and booking.

The Government of Alberta's Transportation Department has created an online resource called the **Alberta Inter-Community Public Transportation Guide** which assists people who need to travel between Alberta communities. It provides maps, local stop information and contact numbers for Alberta cities and towns, contact information for public inter-community carriers, accessibility information, rest stop information and other general information. Go to [www.transportation.alberta.ca/pol040.htm](http://www.transportation.alberta.ca/pol040.htm) for details.

**Central Mountain Air** is a commercial airline which provides substantially reduced rates for British Columbia/Alberta patients who must travel for medical reasons. A doctor's authorization must be provided. Visit [www.flycma.com](http://www.flycma.com) or call a representative at 1-888-865-8585 for more details.

### British Columbia

**Northern Health Connections** offers patients transportation to treatment for a small fee. It operates in northern B.C. as well as Kamloops, Grand Prairie and Vancouver. Fees are based on the number of zones traveled in each direction. Return trips range from \$20 for short trips to \$80 for the longest trips. Visit [www.northernhealth.ca](http://www.northernhealth.ca) for more information, or contact the Reservations office at 1-888-647-4997.

**Wheels for Wellness** is an organization that provides transportation for residents of Vancouver Island to their medical appointments. They will take you to any out of town medical appointment (for example Victoria, Nanaimo or Campbell River) that exceeds 75 km one way from your point of departure. For more information call (250) 338-0196 or visit [www.wheelsforwellness.com](http://www.wheelsforwellness.com).

**Interior Health's Health Connections Program** provides transportation for medical appointments for residents of interior British Columbia. Each Health Service Area offers its own combination of transportation options based on available resources and community needs. Areas are: Okanagan, Kootenay, Boundary, East Kootenay, Thompson, Cariboo, Shuswap. Visit [www.interiorhealth.ca/health-services.aspx?id=440](http://www.interiorhealth.ca/health-services.aspx?id=440) for more information.

**Central Mountain Air** is a commercial airline which provides substantially reduced rates for British Columbia/Alberta patients who must travel for medical reasons. A doctor's authorization must be provided. Visit [www.flycma.com](http://www.flycma.com) or call a representative at 1-888-865-8585 for more details.

### Manitoba

**Central Plains Cancer Services** is located in Portage la Prairie, Manitoba and offers transportation (round trip is \$15). They will pick you up at your home, drive you to your appointment, and then return you to your residence. A family member or friend is welcome to travel with you. They also cover relevant parking fees. Central Plains Cancer Care Services provides transportation to residents in over 70 communities in south-central Manitoba. To find out if you are eligible, call (204) 857-6100 or visit [www.centralplainscancercare.com/About.html](http://www.centralplainscancercare.com/About.html).

## Breast Cancer Survivor to Financial Survivor: Rural and Remote

**South Central Cancer Resource** is another option for transportation. Your contribution to the cost of travel will depend on various factors, including the number of people in your family and your net disposable income. SCCR provides service to all residents of the Rural Municipalities of Montcalm, Rhineland, Stanley, Pembina, Louise, Roblin, Thompson, Dufferin, Roland and Morris. If you reside in one of these areas, visit [www.sccr.mb.ca](http://www.sccr.mb.ca) or call (866) 287-4730 for details.

### New Brunswick

**Acadian Bus** provides transportation at a fairly low cost throughout New Brunswick and Nova Scotia. It also provides accessibility to those with reduced mobility. For information, call 1-800-567-5151.

### Ontario

**Ontario Northland** provides bus and train transportation for residents of northern Ontario. For patients who must travel for medical reasons, Ontario Northland provides a 20% discount with the submission of a valid letter from a healthcare professional or a signed Northern Travel Grant form. Visit [www.ontarionorthland.ca](http://www.ontarionorthland.ca) or call 1-800-461-8558 for more information.

**Home and Community Support** has a website which lists organizations that provide services for those who are in need. Choose your city from a drop-down list and the services in your area will be listed. Visit [www.homeandcommunitysupport.ca](http://www.homeandcommunitysupport.ca) to research your area's support services.

**Mount Forest Cancer Patient Services** is an organization for cancer patients who live in Mount Forest and surrounding areas. It provides free transportation to treatment centres in Toronto, Hamilton and Southwestern Ontario. Call (519)509-2300 for reservations or visit [www.cancerpatientservices.ca](http://www.cancerpatientservices.ca).

### Québec

The **Centre d'action bénévole de la Moraine** provides volunteer transportation for residents of Saint-Luc-de-Vincennes, Saint-Maurice, Saint-Narcisse and Saint-Stanislas-de-Champlain areas who are in need of transportation to treatment centres in Trois-Rivières, Québec City or Montréal. Call (418) 328-8600 to make reservations at least two days in advance.

The **Centre de bénévolat de Richmond** provides volunteer transportation to residents of Cleveland, Melbourne, Richmond and Ulverton who need to travel to Drummondville, Montréal or Sherbrooke for treatment. Call (819) 826-6166 to make reservations at least two days in advance.

The **Centre d'action bénévole du Lac Inc.** offers transportation services to residents of the Lac St-Jean Est area who need to travel to Chicoutimi, Trois-Rivières or Québec City for treatment. Call (418)662-5188 for details.

Located in Maniwaki, QC, the **Haute-Gatineau Volunteer Team** provides transportation to cancer patients from the Municipalité régionale de comté of La Vallée de la Gatineau region who need to travel to treatment in Ottawa, Hull, Gatineau or Montréal. Call (819)449-4003 for details.

**Orléans Express Bus** provides transportation at a fairly low cost throughout Eastern Québec. It also provides accessibility to those with reduced mobility. For information call 1-888-999-3977.

### Saskatchewan

The **Saskatchewan Transportation Company** offers bus transportation to and from over 280 communities throughout Saskatchewan as far north as La Loche. With a valid Saskatchewan Health Services Card and completed Letter of Authorization verifying your medical situation, you can purchase a Medical Pass for \$53.95 plus GST, entitling you to unlimited travel for 30 days over STC identified Travel Corridors. Visit [www.stcbus.com](http://www.stcbus.com) or call 1-800-663-7181 for details.

## Breast Cancer Survivor to Financial Survivor: Rural and Remote

### Accommodation

For many women who must travel several hours for treatment or an appointment, staying somewhere overnight is necessary. Especially for women receiving radiation several days in a row, it is impossible to travel to treatment and back home every day.

There are many options for patients who cannot afford the cost of a hotel for multiple nights. Many hospitals, hotels and inns provide free or reduced accommodation rates for patients receiving treatment nearby. Below is a list of some of the places to stay across Canada. We cannot guarantee that all of these accommodations will be up to your standard, as we have not seen them first-hand.

Please also remember that this is not a complete list of all lodgings that provide reduced rates. Do not hesitate to call a hotel in the city where you are receiving treatment to inquire about reduced rates for patients, as many hotels, especially ones located near major hospitals, provide special rates but do not list them on their website

### Alberta

#### Calgary

The **Westin Calgary**, in conjunction with the Canadian Cancer Society, provides free night stays for patients receiving treatment at cancer centres. Rooms are subject to availability. To qualify, call the Canadian Cancer Society in your area to obtain referral information. For more information visit [http://www.cancer.ca/alberta-nwt/support%20services/westin%20hotel%20program.aspx?sc\\_lang=en](http://www.cancer.ca/alberta-nwt/support%20services/westin%20hotel%20program.aspx?sc_lang=en)

Outpatients from the Tom Baker Cancer Centre can stay at the **Foothills Medical Centre Hostel**, which is open seven days a week. The rooms are set up apartment-style, with one and two bedroom suites, with each floor sharing a kitchen. For more information, visit [http://www.calgaryhealthregion.ca/admitting/patient\\_hostel.htm](http://www.calgaryhealthregion.ca/admitting/patient_hostel.htm) or call (403) 944-1156.

#### Edmonton

The **Westin Edmonton** provides the same program as the Westin Calgary, mentioned above.

The **Outpatient Residence** offers a safe and affordable environment for those attending the Cross Cancer Institute and the University of Alberta Hospital. The residence consists of single and double rooms, each with private bathrooms. For more details visit <http://www.albertahealthservices.ca/facilities.asp?pid=saf&rid=1007354> or call (780) 407-6593.

**Sorrentino's Compassion House** is a five-minute drive from the Cross Cancer Institute. It provides low-cost accommodation and a free shuttle to and from appointments. There are six bedrooms, which can accommodate one guest and a companion. For more details, visit <http://compassionhouse.org/> or call 1-888-425-7474 or visit [www.compassionhouse.org](http://www.compassionhouse.org).

**Larga Baffin** has a facility in Edmonton which provides accommodation, meals and shuttle to appointments at no cost for residents of the Northwest Territories and Nunavut who must travel out-of-province for medical treatment. Visit [www.largaweb.com](http://www.largaweb.com) or call (780) 477-6284 for more information.

### British Columbia

The Government of British Columbia provides a list of hotels and inns in various regions of the province that provide a discounted rate for cancer patients and families of patients who must travel for medical treatment. The **Medical Travel Accommodation Listing** is available at [www.pss.gov.bc.ca/csa/categories/accommodation/medical/search](http://www.pss.gov.bc.ca/csa/categories/accommodation/medical/search). Below are several other options for accommodation.

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### Vancouver

The **Jean C. Barber Lodge** is located across the street from the Cancer Centre and provides semi-private bedrooms for a small price. It is open seven days a week. To reserve a room and inquire about rates, call (604) 879-9131.

The **Aboriginal Patients' Lodge** provides accommodation for Aboriginal women and their families. Visit their website at [www.inhs.ca/patients\\_lodge/apl.htm](http://www.inhs.ca/patients_lodge/apl.htm) or call (604) 682-7375 for more information.

### Vancouver Island

The **Vancouver Island Lodge** is located close to the Royal Jubilee Hospital. The lodge transportation service will also take you to the nearby Vancouver Island Cancer Centre. The Lodge is open Monday to Friday, and reservations can be made by calling (250) 592-2662. For more information visit [http://www.cancer.ca/british%20columbia-yukon/support%20services/bc-accommodation/bc-vancouver%20island%20lodge.aspx?sc\\_lang=en](http://www.cancer.ca/british%20columbia-yukon/support%20services/bc-accommodation/bc-vancouver%20island%20lodge.aspx?sc_lang=en)

### Kelowna

The **Southern Interior Rotary Lodge** is next to the Southern Interior Cancer Centre and the Kelowna General Hospital and is open seven days a week. There is free parking on-site. Reservations for accommodation can be made at (250) 712-2203. For more information visit [http://www.cancer.ca/british%20columbia-yukon/support%20services/bc-accommodation/bc-kelowna%20lodge.aspx?sc\\_lang=en](http://www.cancer.ca/british%20columbia-yukon/support%20services/bc-accommodation/bc-kelowna%20lodge.aspx?sc_lang=en)

The **Centre for the Southern Interior's Patient and Family Counselling Centre** maintains an updated list of accommodation available nearby. The list includes bed and breakfasts, rental suites and hotels. Please call (250) 712-3963 or toll-free 1-888-563-7773, local 3963 to have the list faxed or mailed to you or visit <http://www.bccancer.bc.ca/PPI/copingwithcancer/practical/housing.htm>

## Manitoba

### Winnipeg

The **Kivalliq Inuit Centre** is a 40-room boarding home where women of Inuit descent or from the Nunavut region can stay while receiving treatment in Winnipeg. It can be reached at (204) 944-7110.

Out-of-town patients can stay at the **Howard Johnson Express Inn** in Winnipeg at a reduced rate. Contact them at 1-888-866-5831 for reservations.

Located near CancerCare Manitoba, **Lennox Bell Lodge** provides accommodation for cancer patients during treatment. Rates are around reduced, and most Blue Cross plans cover the cost. Reservations can be made at (204) 787-4271. <http://www.hsc.mb.ca/lennox/>

The **Quest Inn Assisted Living Centre** provides accommodation for patients receiving treatment. Daily rates are quite low. Contact toll-free at 1-800-565-4254 or visit [www.questinn.com](http://www.questinn.com).

## New Brunswick

### Saint John

Patients receiving treatment at Saint John Regional Hospital or St. Joseph's Hospital receive a reduced rate at **Shirl's Place Bed and Breakfast**. It can be reached at (506) 652-8579 or visit <http://www.ahsc.health.nb.ca/test/Programs/NBHC/accommodations.pdf>

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Between May 1 and September 1, cancer patients and their families receive a reduced rate at the **University of New Brunswick - Saint John Campus Student Residency**. Call (506) 648-5755 for more details or go to

[http://www.cancer.ca/Prince%20Edward%20Island/Support%20Services/~media/CCS/Prince%20Edward%20Island/Files%20List/English%20files%20heading/pdf%20not%20in%20publications%20section/Additional%20Information\\_586106253.ashx](http://www.cancer.ca/Prince%20Edward%20Island/Support%20Services/~media/CCS/Prince%20Edward%20Island/Files%20List/English%20files%20heading/pdf%20not%20in%20publications%20section/Additional%20Information_586106253.ashx)

### Moncton

The **Monseigneur Henri Cormier Lodge** provides free accommodation for those who are receiving cancer treatment. Priority is given to those who live more than 100 km away from the centre, and there is no cost for Dr. Léon-Richard Oncology Centre patients. Call (506) 862-4220 for reservations or go to [http://www.cancer.ca/Prince%20Edward%20Island/Support%20Services/~media/CCS/Prince%20Edward%20Island/Files%20List/English%20files%20heading/pdf%20not%20in%20publications%20section/Additional%20Information\\_586106253.ashx](http://www.cancer.ca/Prince%20Edward%20Island/Support%20Services/~media/CCS/Prince%20Edward%20Island/Files%20List/English%20files%20heading/pdf%20not%20in%20publications%20section/Additional%20Information_586106253.ashx)

### **Newfoundland and Labrador**

The **Purple Lupin Project** provides information for breast cancer patients and survivors. They have a list of reasonably priced accommodations on their website at [www.purplelupin.ca/accom.html](http://www.purplelupin.ca/accom.html).

Below are a few other options:

### St. John's

Located in the same building as the Dr. H. Bliss Murphy Cancer Centre, the **Agnes Cowan Hostel** provides accommodation for Newfoundland and Labrador and out-of-province cancer patients. For reservations call (709) 777-6831 or go to <http://www.purplelupin.ca/accom.html>

**Hillview Terrace Suites** provides discounts for cancer patients who require an extended stay. A doctor's note is required. For reservations call 1-888-754-9822 or email [reservations@hillviewterracesuites.ca](mailto:reservations@hillviewterracesuites.ca).

**Daffodil Place** is a lodge for cancer patients who live at least 50 km outside of St. John's who must travel there for treatment. Guests of Daffodil Place are charged minimal daily fee which includes accommodation for a patient and companion, three meals per day and transportation to and from medical appointments. To make reservations call (709) 753-6520 or toll-free at 1-888-753-6520 or go to <http://daffodilplace.ca/>.

### **Nova Scotia**

#### Halifax

**The Lodge That Gives** provides free accommodation and meals for Nova Scotia Cancer patients from Monday to Friday, and low rates for family members. It is located next to the QEII Health Sciences Center. Reservations can be made at 1-800-639-0222. For more information, go to [http://www.cancer.ca/nova%20scotia/support%20services/ns-the%20lodge%20that%20gives.aspx?sc\\_lang=en](http://www.cancer.ca/nova%20scotia/support%20services/ns-the%20lodge%20that%20gives.aspx?sc_lang=en)

**Point Pleasant Lodge** is a not-for-profit residence which provides accommodation for hospital outpatients. Visit [www.pointpleasantlodge.com](http://www.pointpleasantlodge.com) or call (902) 421-1599 for details.

The **Atlanticare Program** offers QEII Health Sciences Centre patients and their families a place to stay at special rates at the Atlantica Hotel Halifax. A portion of the room rate is also donated back to the hospital foundation. Visit [www.atlantichotelhalifax.com](http://www.atlantichotelhalifax.com) or call toll-free 1-888-810-7288.

### **Ontario**

## Breast Cancer Survivor to Financial Survivor: Rural and Remote

### Sudbury

**Daffodil Terrace Lodge** provides accommodation for cancer patients receiving treatment in Sudbury. Accommodation is free for Ontario residents who live more than 40 km away from the Northeastern Ontario Regional Cancer Centre. Call 1-800-465-6343 for details.

<http://www.hrsrh.on.ca/portalEn/GeneralPatientInformation/DaffodilTerraceLodgeaccommodations/tabid/214/Default.aspx>

**House of Kin** is a facility that accommodates patients from outside the Sudbury region and their families for a low daily rate. Visit their website at [www.houseofmaisondekin.com](http://www.houseofmaisondekin.com) or call (705) 522-3600.

### Thunder Bay

Just metres away from the Thunder Bay Regional Health Sciences Centre, **TBay Tel Tamarack House** provides accommodation for patients free of charge seven days a week. Call (877) 696-7223 for more information or go to [http://www.tbh.net/programs\\_&\\_services/cancer\\_care/tamarack\\_house.asp](http://www.tbh.net/programs_&_services/cancer_care/tamarack_house.asp).

**Wequedong Lodge** provides accommodation to members of Northwestern Ontario First Nations communities receiving treatment in Thunder Bay. Accommodation, transportation, translation and support services are free of charge. Visit [www.weqlodge.org](http://www.weqlodge.org) or call (807) 623-1432.

### Ottawa

The **Maurice J. Grimes Lodge** is for patients receiving treatment next door at the Ottawa Hospital Regional Cancer Centre. It is open Monday to Friday and is free of charge for patients. It can be reached at (613) 725-6328 ext. 10355, or go to <http://www.ottawahospital.on.ca/sc/cancer/visit-e.asp>.

The **Rotel** offers low-cost accommodation for patients of Ottawa-area hospitals. Visit [www.rotel.ca](http://www.rotel.ca) or call 1-800-267-4700 for details.

In cooperation with the Ottawa Health Services Network, **Larga Baffin** provides accommodation, meals and shuttle to appointments at no cost for residents of the Northwest Territories and Nunavut who must travel out-of-province for medical treatment. Visit [www.largaweb.com](http://www.largaweb.com) or call (613) 248-3552 for more information.

### Kingston

The **Quinte-Thousand Island Lodge** provides hostel-type low-cost accommodations and is open Monday to Friday for patients receiving treatment at the Kingston Regional Cancer Centre. It can be reached at (613) 542-2826 or go to

[http://www.krcc.on.ca/patient\\_visitor/patient\\_visitor\\_centreinformation\\_quinte.asp](http://www.krcc.on.ca/patient_visitor/patient_visitor_centreinformation_quinte.asp).

### Toronto

The **Princess Margaret Hospital Lodge** offers cancer patients free accommodation during active treatment seven days a week. A free shuttle is provided to transport you to your treatment centre. Call the Booking Office at (416) 413-7402 for more details or visit

[http://www.uhn.ca/Clinics\\_&\\_Services/services/pmh\\_lodge/](http://www.uhn.ca/Clinics_&_Services/services/pmh_lodge/)

### London

For, **Thameswood Lodge** offers free accommodation Monday through Friday for patients at the London Regional Cancer Centre. A shuttle bus provides transportation to and from treatment. Call (519) 667-6727 to make a reservation or go to

[http://www.lhsc.on.ca/Patients\\_Families\\_Visitors/LRCP/Thameswood\\_Lodge/index.htm](http://www.lhsc.on.ca/Patients_Families_Visitors/LRCP/Thameswood_Lodge/index.htm).



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### Hamilton

Located next door to the Hamilton Cancer Centre, **Rose Arden Bed and Breakfast** accommodates patients and their families and provides reduced pricing for long-term stays. Visit [www.rosearden.com](http://www.rosearden.com) or call (905) 387-2000 for more information.

The **Lakeview Lodge** is attached to the Hamilton Cancer Centre and provides accommodation for out-of-town patients receiving treatment. It is open Monday to Friday and is free of charge. To reserve a room, call (905)575-6302 or go to <http://www.hamiltonhealthsciences.ca/sitemaker/websitefiles/JCC6978890/body.cfm?id=56>

### **Québec**

#### Montréal

The **Jacques-Cantin Lodge** provides low-cost accommodation for patients receiving treatment at any of the Montréal hospitals. It also provides low-cost transportation to hospitals for treatment. Call (514) 255-5151 for more information or visit [http://www.cancer.ca/quebec/support%20services/qc-lodges.aspx?sc\\_lang=en](http://www.cancer.ca/quebec/support%20services/qc-lodges.aspx?sc_lang=en).

The **Centre régional et Hôtellerie de Montréal** provides low-cost accommodation in a 58-bed residence for patients receiving treatment at the Montreal University Hospital Centre, which is located next-door. It can be contacted toll-free at 1 877 336-4443 or visit <https://www.fqc.qc.ca/heberger/centre-regional-et-hotellerie-de-montreal.html>.

#### Sherbrooke

The **Centre régional et Hôtellerie de l'Estrie** provides accommodation for patients receiving treatment in Sherbrooke. Call (819) 822-2125 for more details or visit <https://www.fqc.qc.ca/heberger/centre-regional-et-hotellerie-de-lestrie.html>.

#### Gatineau

The **Centre régional et Hôtellerie de L'Outaouais** provides low-cost accommodation for Gatineau cancer patients during treatment. It can be contacted at (819) 561-2262. For more information, go to <https://www.fqc.qc.ca/heberger/centre-regional-et-hotellerie-de-loutaouais.html>.

#### Trois-Rivières

Patients of the Trois-Rivières hospital can stay at the **Centre régional et Hôtellerie de la Mauricie** for safe and comfortable accommodation. Call (819) 693-4242 for more information or visit <https://www.fqc.qc.ca/campagne-corporative/campagne-corporative-mauricie.html>.

### **Saskatchewan**

#### Regina

The **Regina Cancer Patient Lodge**, across from the Allan Blair Cancer Centre, provides low-cost accommodation for cancer patients from Monday to Friday. For more information visit <http://www.saskcancer.ca/Default.aspx?DN=a0a94c6f-d1f2-4f68-9741-2dfdd654f67b> or call (306) 359-3166.

#### Saskatoon

## Breast Cancer Survivor to Financial Survivor: Rural and Remote

Located across from the Royal University Hospital, the **Saskatoon Patient Lodge** provides low-cost accommodation for cancer patients from Monday to Friday. For More information visit <http://www.saskcancer.ca/Default.aspx?DN=291c6c33-b9da-4f26-99a6-66c72a4503d9> or call (306) 242-4852.

## Breast Cancer Survivor to Financial Survivor: Rural and Remote

### Finding Child Care in Your Community

While the federal and provincial and territorial governments provide various subsidies and benefits related to the financial costs of child care, another issue arises in actually accessing care. For rural and remote women in Canada, finding day care programs close to home is not always an easy task. Below is a list of some resources that may help you find quality child care in your area.

#### Canada-wide

Use the **Canadian Child Care Directory** to search for child care programs in any region of Canada, with the exception of Nunavut. This website also provides tips for choosing quality child care. It can be found at [www.childcaredirectory.com](http://www.childcaredirectory.com) or you can call toll-free at 1-877-319-8941.

**Daycare Canada** enables you to locate child care facilities nearby. You can enter your city or postal code and a map will point out the closest daycares and their contact information. Visit [www.daycarecanada.com](http://www.daycarecanada.com) to search.

**Daycare Bear** is a third Canadian network that provides information about child care programs across the country. You can search based on your location as well as the type of child care you are looking for (e.g. babysitter, home daycare centre, etc.). It can be found at [www.daycarebear.ca](http://www.daycarebear.ca).

**Go Daycare** is an online resource which lets you search for child care providers across the country as well as a place to read and share reviews of day care facilities. Visit [www.godaycare.com](http://www.godaycare.com) to search in your area.

The **YMCA/YWCA** offers child care for children from infancy through age six, after-school activities for older children, and summer day and resident camps. The YMCA offers financial assistance to ensure all parents can access affordable child care and after-school care. There are locations across Canada, with many rural facilities. Visit [www.ymca.ca](http://www.ymca.ca) to find a location near you.

#### Alberta

The Government of Alberta's **Child and Youth Services** website offers information for parents about how to find childcare providers by postal code and how to choose which childcare is right for their child. Go to [www.child.alberta.ca/home/1148.cfm](http://www.child.alberta.ca/home/1148.cfm).

#### British Columbia

**Child Care Choices** is an online child care resource and referral service. Go to [www.childcarechoices.ca](http://www.childcarechoices.ca) to search by region to find available child care facilities in over 170 communities across the province.

The **British Columbia Ministry of Children and Family Development** site has a Child Care Search tool which allows you to search for child care services in all areas of the province. Go to [www.childcareinfo.gov.bc.ca/childcaresearch](http://www.childcareinfo.gov.bc.ca/childcaresearch) to find daycare near you.

#### Manitoba

The **Childcare Family Access Network** has responded to the need for rural child care and provides information for rural parents in Manitoba concerning day care programs. Visit [www.cfan.cimnet.ca](http://www.cfan.cimnet.ca) for more information.

The **Manitoba Child Care Association** website provides information for parents searching for quality child care within the province. Visit [www.mccahouse.org](http://www.mccahouse.org) for details.

## Breast Cancer Survivor to Financial Survivor: Rural and Remote

Parents can search the Government of Manitoba's Family Services and Housing Department's website **Child Care Online** ([www.gov.mb.ca/fs/childcare/index.html](http://www.gov.mb.ca/fs/childcare/index.html)) for child care facilities for children between the ages of 12 weeks and 12 years.

### New Brunswick

The Government of New Brunswick's **Early Learning and Child Care Services** department provides a long list of approved day care centres and community day care homes on their website. Child care centres are divided by region, making it easier for you to find a facility in your area. Go to [www.gnb.ca/0017/Childcare/index-e.asp](http://www.gnb.ca/0017/Childcare/index-e.asp) for more information.

### Newfoundland and Labrador

The Government of Newfoundland and Labrador's **Health and Community Services Department** website lists child care facilities in the Central, Eastern Rural, Western, Eastern Urban and Labrador regions of the province. Go to [www.health.gov.nl.ca/health/childcare/default.htm](http://www.health.gov.nl.ca/health/childcare/default.htm) and click on Child Care Facilities to view the lists.

### Northwest Territories

The Northwest Territories **Early Childhood Services Department** provides information about how to choose quality child care and what funding is available for parents seeking child care. Visit [www.ece.gov.nt.ca/Divisions/Early\\_Childhood/index.htm](http://www.ece.gov.nt.ca/Divisions/Early_Childhood/index.htm) for more information.

### Nova Scotia

**Child Care Connection Nova Scotia** can help you find a child care facility near you as well as provide important information for choosing an appropriate day care. Visit [www.cccns.org](http://www.cccns.org) to search for your area, or call 1-800-565-8199.

The Government of Nova Scotia's **Community Services Department** provides a directory of child care providers across the province, including whether or not a facility meets its licensing requirements. Go to [www.gov.ns.ca/coms/families/childcare/index.html](http://www.gov.ns.ca/coms/families/childcare/index.html) to search in your area.

### Nunavut

Nunavut's **Early Childhood Program** promotes the establishment of licensed child care programs, including daycares, preschools, and after-school programs. For more information on the services available near you contact the regional office in your area listed on [www.gov.nu.ca/education/eng/child/index.htm](http://www.gov.nu.ca/education/eng/child/index.htm).

### Ontario

The **Home Care Child Association of Ontario** can help you find a licensed home child care agency in communities across Ontario. Visit [www.hccao.com](http://www.hccao.com) or call (416) 233-1506 for more information.

The **Ontario Ministry of Children and Youth Services** website includes information about finding quality child care in your area as well as a search tool to find the child care facilities nearest you. Call 1-866-821-7770 or visit [www.ontario.ca/licensedchildcare](http://www.ontario.ca/licensedchildcare) for more information.

### Prince Edward Island

The Government of Prince Edward Island's **Education and Learning Department** website contains a directory of licensed child care programs throughout the province. A *Parent's Guide to Early Childhood Programs* is also available. To view the directory online as a PDF document, visit [www.gov.pe.ca/infopei/index.php3?number=927&lang=E](http://www.gov.pe.ca/infopei/index.php3?number=927&lang=E).

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### Québec

The **Ministère des familles et aînés du Québec** provides a child care establishment locator, a financial need calculator and a guide to government programs and services for families and children. Visit [www.mfa.gouv.qc.ca](http://www.mfa.gouv.qc.ca) for resources in your area.

### Saskatchewan

The Government of Saskatchewan has created an **Early Learning and Child Care Program** site, which provides a list of licensed child care homes and centres in the province as well as answers to some frequently asked questions for more information.

### Yukon

The Yukon's **Health and Social Services Department** website provides information about early childhood and day care providers. Visit their website by going to [www.hss.gov.yk.ca/programs/family\\_children/childcare\\_unit](http://www.hss.gov.yk.ca/programs/family_children/childcare_unit).

## Breast Cancer Survivor to Financial Survivor: Rural and Remote

### Canadian Cancer Society Financial Assistance Program

Even with all of the options listed in this resource to help rural and remote women with the financial burden caused by breast cancer, you may still be in need of assistance. Though there are many ways you can alleviate some of the expenses of treatment, applying for emergency financial assistance may be a necessary step.

The Canadian Cancer Society ([www.cancer.ca](http://www.cancer.ca)) provides financial assistance programs which are available in some regions of Canada to help cancer patients who are in difficult financial positions. Most of the programs cover full or partial costs of transportation for active treatment, drugs and various other cancer-related expenses. If you are already receiving a form of social assistance from the government or another organization, you may not be eligible for this program. You must also be able to demonstrate that you are in need of financial assistance.

To apply:

#### Alberta and the Northwest Territories

Visit the Canadian Cancer Society website's Alberta/NWT section and click on Support/Services to find the application form for the **Financial Assistance Program**. Call 1-888-939-3333 for more information or to be interviewed for eligibility. [http://www.cancer.ca/Alberta-NWT/Support%20Services/AB-Financial%20resources.aspx?sc\\_lang=en](http://www.cancer.ca/Alberta-NWT/Support%20Services/AB-Financial%20resources.aspx?sc_lang=en)

#### British Columbia and Yukon

Visit the Canadian Cancer Society website's B.C./Yukon section and click on Support/Services to find more information about the **Emergency Financial Aid Program**. Call 1-888-939-3333 for more information or to be interviewed for eligibility. [http://www.cancer.ca/British%20Columbia-Yukon/Support%20Services/BC-Emergency%20financial%20aid.aspx?sc\\_lang=en](http://www.cancer.ca/British%20Columbia-Yukon/Support%20Services/BC-Emergency%20financial%20aid.aspx?sc_lang=en)

#### Manitoba

Visit the Canadian Cancer Society website's Manitoba section and click on Support/Services to find details of the **Travel and Accommodation Assistance Program** as well as a copy of the application form. Call the Winnipeg division at 1-888-532-6982 or the Brandon division at 1-888-857-6658 to get more information about this program. [http://www.cancer.ca/Manitoba/Support%20Services/MB-Financial%20support.aspx?sc\\_lang=en](http://www.cancer.ca/Manitoba/Support%20Services/MB-Financial%20support.aspx?sc_lang=en)

#### New Brunswick

Visit the Canadian Cancer Society website's New Brunswick section and click on Support/Services to find application information about their **Practical Support Program** which assists cancer patients in need of financial assistance with transportation and material support (wigs, temporary breast prostheses, etc.). You can also call the Canadian Cancer Society's New Brunswick Division at 1-800-455-9090 to request an application. [http://www.cancer.ca/New%20Brunswick/Support%20Services/NB-Practical%20Support.aspx?sc\\_lang=en](http://www.cancer.ca/New%20Brunswick/Support%20Services/NB-Practical%20Support.aspx?sc_lang=en)

#### Prince Edward Island

Visit the Canadian Cancer Society website's P.E.I. section and click on Support/Services to find their complete **Emergency Assistance Policy and Emergency Assistance Program** application. You can also call the P.E.I. Division office toll-free at 1-866-566-4007 for more information. [http://www.cancer.ca/Prince%20Edward%20Island/Support%20Services/PE-Emergency%20assistance%20financial.aspx?sc\\_lang=en](http://www.cancer.ca/Prince%20Edward%20Island/Support%20Services/PE-Emergency%20assistance%20financial.aspx?sc_lang=en)

## Breast Cancer Survivor to Financial Survivor: Rural and Remote

### Québec

Visit the Canadian Cancer Society website's Québec section and click on Support/Services to find out if you are eligible for their **Financial or Material Assistance** (bandages, temporary breast prostheses, head scarves, etc.) and to find a copy of the application form. You can also call the head office in Montréal at (514) 255-5151, ext. 6004. [http://www.cancer.ca/Quebec/Support%20Services/QC-Financial%20and%20practical%20assistance.aspx?sc\\_lang=en](http://www.cancer.ca/Quebec/Support%20Services/QC-Financial%20and%20practical%20assistance.aspx?sc_lang=en)

### Saskatchewan

Visit the Canadian Cancer Society website's Saskatchewan section and click on Support/Services to find information concerning their **Travel and Accommodation Assistance Program** and the application form. [http://www.cancer.ca/Saskatchewan/Support%20Services/SK-Travel%20and%20accommodation%20assistance.aspx?sc\\_lang=en](http://www.cancer.ca/Saskatchewan/Support%20Services/SK-Travel%20and%20accommodation%20assistance.aspx?sc_lang=en). You can also call Saskatchewan's head office at 1-877-977-HOPE (4673) for more information.

## Breast Cancer Survivor to Financial Survivor: Rural and Remote

### Advocate for Change!

Over 23,200 Canadian women and men will be diagnosed with breast cancer in 2010. While the *Breast Cancer Survivor to Financial Survivor: Rural and Remote* handbook is likely of use to all newly diagnosed patients, it was specifically created for women and men living in rural, remote and Northern regions of Canada.

In May 2010, the Canadian Breast Cancer Network published *Breast Cancer: Economic Impact and Labour Force Re-Entry*, the first comprehensive review of labour force re-entry following a breast cancer diagnosis and treatment. It examines the financial impact of breast cancer by highlighting the direct and indirect costs faced by Canadians and their families while battling this disease.

*Breast Cancer: Economic Impact and Labour Force Re-Entry* firmly positions breast cancer as an economic as well as a health issue.

*Breast Cancer: Economic Impact and Labour Force Re-Entry* was based on a national survey of 446 Canadians with a recent breast cancer diagnosis. The survey was conducted in 2009 by Pollara public opinion and market research firm. Of those who participated in the online survey, 98% were women and 97% were of usual working age (18-64) at the time of diagnosis.<sup>i</sup>

Some of the details of the report were:

### Economic Impact

- 80% of respondents experienced a financial impact<sup>ii</sup>
- Employment Insurance (EI) sickness benefits last 15 weeks; there was an average gap of 23 weeks during treatment without EI coverage
  - 44% respondents used savings
  - 27% took on debt<sup>iii</sup>
- One fifth of respondents returned to work before they were ready because of financial pressure<sup>iv</sup>
- Those who had chemotherapy had a greater loss of household income and were 49% more likely to take longer than 16 weeks off work<sup>v</sup>

### Labour Force Re-entry

- 81% of respondents were employed full time, part time or were self-employed at the time of diagnosis<sup>vi</sup>
- 16% of respondents had their jobs terminated and 12% were unable to return to their previous job with the same title and salary<sup>vii</sup>
- 45% of respondents noted a reduced physical ability to work<sup>viii</sup>
- There was a 16% decline in the number of respondents who were employed full time after treatment<sup>ix</sup>
- 20% of respondents reported that a gradual return to work eased the transition back into the workforce<sup>x</sup>

### Actions for Change

The economic situation of women and men diagnosed with breast cancer is one of the most important factors highlighting the direct and indirect costs faced by Canadians and their families while battling this disease. After the publication of *Breast Cancer: Economic Impact and Labour Force Re-Entry*, the Canadian Breast Cancer Network released a call for action to concerned organizations and individuals to join a task force to review labour policy, government support programs, insurance benefits and workplace



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accommodation structures to better reflect the reality of breast cancer treatment and subsequent labour force re-entry. The taskforce is structured to:

- Work with federal decision makers to improve eligibility criteria and length of Employment Insurance Sickness Benefits
- Work with provincial and territorial governments to close the gaps in breast cancer treatment coverage
- Engage with employers, unions and professional associations to create and share best practices to facilitate successful re-entry
- Initiate dialogue with the insurance industry to address short and long-term disability and extended health benefits standards
- Collaborate with other cancer, chronic disease and women's organizations as well as concerned individuals to work together to promote necessary changes outlined in the report

### CBCN Survivor Advocates

You can help the Canadian Breast Cancer Network fill the gaps in information and services for breast cancer patients and survivors and alleviate the financial burden of a breast cancer diagnosis and treatment by becoming a CBCN Survivor Advocate.

CBCN Survivor Advocates promote positive change, partly through becoming a member of CBCN's Adopt-A-Riding Program.

As a Survivor Advocate, you will have the opportunity to share your story with your elected representatives and help inspire change in healthcare policy. CBCN will be there to help you and to provide you with training, information materials, resources and support. You will also have the opportunity to participate in special workshops, teleconferences and Webinars about breast cancer issues, skills development and advocacy.

You will be able to connect with other breast cancer survivors, share your experiences and learn more about creating and multiplying change.

If you're interested in becoming a CBCN Survivor Advocate, please contact us at [cbcn@cbcn.ca](mailto:cbcn@cbcn.ca). Our goal is to have one survivor advocate in every Federal and Provincial / Territorial riding by the next election! We need your voice, we need your stories!

**Act NOW!**

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<sup>i</sup> Janet Dunbrack, *Breast Cancer: Economic Impact and Labour Force Re-entry* (Ottawa: Canadian Breast Cancer Network, 2010), 3.

<sup>ii</sup> Ibid.

<sup>iii</sup> Ibid.

<sup>iv</sup> Ibid.

<sup>v</sup> Ibid., 12.

<sup>vi</sup> Ibid., 15.

<sup>vii</sup> Ibid., 15-16.

<sup>viii</sup> Ibid., 18.

<sup>ix</sup> Ibid., 15.

<sup>x</sup> Ibid., 20.