



# Returning to everyday life

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This chapter looks at some of the practical and financial issues that you may face as you return to your everyday life. It provides useful information about making the transition back into your regular daily activities and planning for the future after your breast cancer experience.

## What you may be feeling now

*“I want to get back to doing the things I used to do, but I’m not the same person that I was before breast cancer. My life is different – I’m worried that I won’t be able to keep my job, but if I don’t work, how will we pay all the bills?”*

Your experience with breast cancer has probably led you to think about things you may not have worried about in the past. You may have concerns about your financial security and about other practical issues such as your health insurance, your employment or other daily commitments such as volunteer work. You may wonder how much you should tell the people who are involved in these activities about your experience with breast cancer.

## What you need to know now

As someone who has experienced breast cancer, you still have the same basic rights to employment, health care and financial security that everyone else does. You do have a future and every reason in the world to think about it and plan what you want to do for

yourself, your family, your children, vacations or retirement. You’re no different from anyone else, although like many others who have faced a serious illness or life changing event, you may have a better appreciation of what the “future” really means.

## What to expect during the coming year

### HELP WITH MEDICAL EXPENSES

Your ongoing care may involve medical and drug costs that are not covered by the Ontario Health Insurance Plan (OHIP) such as prescriptions for pain relief, other medications or creams for lingering effects of radiation. A number of sources may assist with these costs:

- Group Health Care Insurance through your employer or your partner’s employer
- The Ontario Drug Benefit Program
- The Trillium Drug Program
- Assistive Devices Program
- Veterans Affairs Assistance
- Non-Insured Health Benefits for First Nations People and Inuit
- The Interim Federal Health Program (for refugee claimants)

Your hospital or community social worker can provide information about these programs. You can also check the online document entitled, *Coping with your Financial Concerns when you have Breast Cancer: A Guide to Resources and Services in the Province of Ontario*, Willow Breast Cancer Support and Resource Services (2009) at: [www.willow.org/pdfs/Coping\\_Ontario.pdf](http://www.willow.org/pdfs/Coping_Ontario.pdf).

More information about these resources is provided in the appendix. Information on the Assistive Devices Program is available at: [www.health.gov.on.ca/en/public/forms/adp\\_fm.sppx](http://www.health.gov.on.ca/en/public/forms/adp_fm.sppx), or by calling 1-800-268-6021 (toll free).

## RETURNING TO EMPLOYMENT

*“ Although I tried not to miss too much work because of my breast cancer treatment, I found that when I returned to full-time employment, I didn’t have the same amount of energy and my powers of concentration were down. To make matters worse, I didn’t have a very understanding employer and I didn’t get the support I needed to get back on track. ”*

Paid employment can fill an essential need for many people who have experienced cancer. During your treatment for breast cancer, the employment situation may have changed for you or your partner. Continuing your employment or finding a new job may be a necessary financial step for you. As well as providing income, your job may provide important benefits such as health insurance.

If you are employed, your job may also be part of how you define who you are. It may be a key part of your social support network. Your co-workers may be supportive friends who care about you and what you’ve been through.

After treatment is completed, most women with breast cancer don’t miss a lot of work. Some women are able to continue working through their treatment, while others may need to take time off during treatment or later due to problems from the side effects of their treatment. Whatever your situation, you may worry that

because you have had breast cancer it may be more difficult to keep or find a job, pay your bills and support yourself and/or your family. Even though studies have not shown that this is true, you may worry that if you place too much stress on yourself it will increase the chance that your cancer will return.

### When thinking about returning to work, you will need to consider these issues:

- Physical limitations such as pain, lymphedema, problems with shoulder movement and function, numbness, and fatigue.
- Emotional issues such as anxiety, fear or depression.
- Cognitive (brain-related) issues such as lack of concentration, memory and attention problems, and mental fatigue.
- The timing of your return, for example a full-time or gradual return.
- The suitability of your work, for example concerns about repetitive and heavy lifting.

Tell your family doctor, nurse practitioner or your health care team about any concerns you have. They can link you with resources that can help you, such as return-to-work programs in your community, outpatient rehabilitation clinics with both physiotherapy and occupational therapy services, and other programs. For example, a physiotherapist may be able to provide exercises to help you reduce pain and regain your energy.

Occupational therapists can help you assess your work environment, your capabilities (physical, cognitive and emotional) and the demands of your job (activity/task analysis). They can also recommend special adjustments and modifications that will make it easier for you to return to work and make you more independent on the job.



## DEALING WITH CO-WORKERS' REACTIONS

There is no legal reason why you should tell anyone at work about your breast cancer unless it will interfere with your ability to perform your job or if you will need extra time off. The Ontario Employment Standards Act clearly states that employers are not allowed to ask for information about the diagnosis or treatment of an employee's medical condition.

If you do make it known that you have been treated for breast cancer, keep in mind that sometimes people's personal fear of cancer may result in attitudes that can lead them to treat you differently.

Your co-workers have probably been worried about you. They may fear that you are no longer healthy. Some may even worry that you are not able to do your share of the work and that they will be expected to take on more than they can handle. If you sense that this is a problem, use your judgment in responding to their concerns. Keep in mind that some of your co-workers may not want to talk openly about your experience. They may need time to become more comfortable and to adapt to your new situation.

*More information about talking to others about cancer is provided in Chapter Five: Reaching out: your social needs.*

### How to talk to your employer

If you are experiencing some lingering side effects of treatment that limit your ability to do your job, you may want to speak to your employer. The following tips may help:

- 1) Provide your employer with a note from your doctor that explains your limitations and how long you might be affected by them. Medical notes only need to provide the following information:
  - The duration or expected duration of the absence.
  - The date the patient was seen by a health care professional.

- Whether the patient was examined in person by the health care professional issuing the certificate.
- 2) Work together to set goals that you know you can achieve.
  - 3) If possible, ask for a change in your job responsibilities so they are a better fit for your current abilities.
  - 4) Ask if you can work flexible hours so that you can take advantage of times when you feel more energetic.
  - 5) Provide information about cancer through written or online materials or by asking someone in your health care team to speak with the staff of your workplace.
  - 6) Ask co-workers for help when necessary and appropriate.
  - 7) Make sure you know about your company's policies on sick leave, disability leave, flexible hours and work retraining options.

### Employment discrimination

There are provincial and federal laws that protect employee rights. However, in spite of these legal protections, you may find that your employer treats you differently from other employees. Workplace problems are sometimes reported by women who have experienced breast cancer. These include demotion, denial of promotion, undesirable transfer, denial of benefits and even hostility in the work place. Often this kind of discrimination is difficult to prove.

*More information about how to access provincial and federal employment standards is provided in the appendix.*

If you think that you are being treated differently at work because of your cancer history, you may want to try to work out an informal solution first. This may be difficult to do on your own, and therefore support from your health care team can be very important. Provide your doctor or nurse practitioner with specific information about the physical and emotional demands of your job. Be honest about

your limits and your abilities. Ask your family doctor or nurse practitioner to write a letter to your employer outlining your short-term and long-term health situation.

Know your rights. Check out your employer's procedures for settling employment issues. All employers must have policies in place that protect workers with disabilities. If you need to be accommodated in some way to help you work (such as flexible working hours in order to keep doctor's appointments), be open with your employer and suggest alternatives based on medical information.

Keep written records of all relevant incidents at work. It can help to make written notes as events happen instead of trying to remember them later. Keep track of all performance reviews and positive comments about your work as well as any incidents or remarks that you consider discriminatory or damaging to your reputation.

### What to do if you believe you are experiencing or have experienced discrimination

Discrimination due to a disability such as a breast cancer diagnosis should be reported to the Human Rights Tribunal of Ontario, which is committed to fairness, integrity and the rule of law. If you feel you have been discriminated against, the Tribunal's Human Rights Legal Support Centre can help you file an application and even provide you with legal representation.

*For more information about the Tribunal visit their website: [www.hrto.ca/hrto/](http://www.hrto.ca/hrto/). This website will provide you with rules of procedure, policies, forms and users' guides.*

*If you choose to seek private counsel, you can find a labour lawyer through the Law Society of Upper Canada's Lawyer Referral Service at: [www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/](http://www.lsuc.on.ca/public/a/faqs---lawyer-referral-service/)*

## Legal aid

Legal Aid is available to individuals with low incomes who may need help with a variety of legal issues such as employment rights, human rights, eligibility for Ontario Works and the Ontario Disability Support Program, employment insurance and government pensions.

### Legal aid can provide three types of services:

**Legal aid certificates** reimburse participating lawyers for some or all of the services they provide to clients for some types of legal problems.

**Advice lawyers** can provide assistance, particularly in family law matters, and help with filing documents.

**Community legal clinics** can provide assistance in areas of law that most affect individuals with low incomes.

*More information about legal support is provided in the appendix.*

## If you are self-employed

Self-employed individuals face unique challenges during an illness such as breast cancer. It is likely that your work has been interrupted and you may have lost clients and contacts. You may also be facing financial challenges due to a loss of income and have no disability compensation.

### Here are some tips that may help if you are self-employed:

- Acknowledge your limits. Remember that initially you may not be able to work at the same pace as you did before.
- Set goals that you know you can achieve.
- Try to ease yourself back into your work at a pace that suits you.
- Try to work flexible hours so that you can take advantage of times when you feel more energetic.

- If your clients ask, provide information about your cancer experience if you feel comfortable doing so, and/or refer them to written or online materials.
- Ask for help. For example, you may want to consider subcontracting some of your work, even for a brief time.

## FINDING A NEW JOB

*“Although my employer was sympathetic and supportive, I got the feeling that because I’d had cancer my chances of promotion had gone way down. I decided that it was time to find a new job and start fresh.”*

The same laws that protect Canadians against discrimination in the workplace also apply to hiring new employees. During interviews and on job applications, employers may ask only job-related questions. They are not allowed to ask about medical history, but they can ask for a medical certificate to verify your ability to perform the duties of the job. You can choose not to volunteer any information about your cancer history, and keep the focus on your current ability to do the job in question.

If you do choose to talk about your cancer experience, stress that you are fully able to do the job as described and that your medical history will not affect how you can perform your duties. Although it is not necessary, you could include information that will describe your condition and demonstrate your ability to do the job. You could also include your doctor’s name for reference and offer to provide a letter from your doctor if you wish.

Your resume is a place to focus on your skills and should not draw attention to periods of time during which you were not working due to treatment or recovery. If asked, be prepared to explain any gaps in your employment history.



## OBTAINING FINANCIAL ASSISTANCE

If your illness has resulted in loss of employment and you have very little or no income and limited assets, you may be eligible for financial assistance through the Ontario Works Program. To obtain financial assistance, you must first complete a telephone interview to determine your eligibility. If you are eligible to apply for Ontario Works, you will be asked to arrange for an assessment at your closest Ontario Works office. You can request an appointment in your home or elsewhere in your community if it is difficult for you to visit an Ontario Works office.

During your appointment, you will be asked about your family size, income, assets, savings, expenses and housing costs, and you will have to provide identification such as proof of identity (e.g., birth certificate), your social insurance number, your health card and if necessary, your immigration status.

You will also have to provide financial information such as your shelter expenses (e.g., a copy of your mortgage or rental agreement), bank statements (e.g., recent bank statement for all your bank accounts), proof of assets and information about your previous employment (e.g., Record of Employment and/or your most recent pay stubs), information about other money you may be receiving such as a pension, a copy of your Canada Child Tax Benefit statement (if you have children under 18 years of age), and information about assets you may own (e.g., registered retirement savings plan).

If you are eligible, Ontario Works may provide immediate, emergency or short-term financial assistance or special funds for specific needs. If you are receiving Ontario Works, you may also be eligible for certain health benefits such as drug coverage benefits.

If your situation is such that you need to apply for long-term financial assistance, speak with a social worker or other social service worker to get more information about long-term income

replacement options such as the Ontario Disability Support Program (ODSP) and Canada Pension Plan's Disability Program. Both of these income replacement programs have eligibility requirements that you must meet. You can also obtain information on these programs by contacting the programs directly.

Community resources are available to help you determine which financial assistance programs you may be eligible for and to link you with a social worker or other social service worker to help you with applying for these programs. Visit [www.211Ontario.ca](http://www.211Ontario.ca), an online directory providing easy access to community, social, health and related government services in Ontario.

*Additional information about financial assistance is provided in the appendix.*

## LIFE INSURANCE

If you are looking for life insurance coverage, you may want to use an insurance broker. Insurance brokers have access to different companies and can find the best package for you. It will be important to make them fully aware of your health history. Although every insurance company's rules are different, some are more flexible than others.

In Canada, if you have had breast cancer, your pre-existing life insurance policy will be honoured for your lifetime if it is a whole-life policy and for the remaining amount of the term if it is a term (or temporary) policy. However, purchasing a new life insurance policy is a different matter. If you have been diagnosed with breast cancer, you will find that your eligibility for insurance policies will be different from someone who has not had breast cancer.

Women who have experienced breast cancer and who are applying for individual policies may be offered policies at a substandard or special class rate, which usually means more expensive monthly premiums (payments). Factors that may affect your eligibility and/or

your premium may include the type of diagnosis and treatment you received, the number of years since your diagnosis, your current health assessment and whether you are taking drugs to help prevent breast cancer recurrence. If you are charged an increased premium or your application is declined, find out if it would be helpful if you provided further information. You may also want to ask when you can apply again.

One option to consider is to apply for several small policies with different companies. However, in this case, work with a trained insurance broker to find the best combination of coverage possible. There are forms of individual life insurance called “guaranteed issue,” where no health assessment is made. These policies are designed specifically with uninsurable people in mind and are often quite expensive. These types of policies are usually provided to cover funeral expenses, not to provide asset or income protection.

**Critical illness insurance** is an insurance product that provides a lump sum cash payment if the policyholder is diagnosed with a critical illness. The most common critical illnesses that are covered are cancer and heart disease. Critical illness insurance is designed to provide financial assistance to cover expenses involved with specific conditions. However, most policies will provide money to the insured to use in whatever way they wish.

Your eligibility for critical illness insurance plans may depend on additional factors such as your family health history. The critical illnesses that are covered may vary slightly from company to company, so it is a good idea to consult with an insurance broker before purchasing any insurance product.





**NOTE:** If you are already covered by life insurance and other benefits such as short-term and long-term disability by your employer, you should keep in mind that if you change jobs, you will lose those benefits. However, should you leave your current work place, some insurance companies have a provision to convert your policy from group coverage to individual coverage without proving insurability. This change must be done within a specific time period (e.g., 60 days). Check with your insurance provider to find out if this is an option for you. Also, when considering employment opportunities, be aware of whether prospective employers provide group insurance benefits. Some workplace group insurance programs do not disqualify new employees on the basis of a pre-existing medical condition such as breast cancer; however, other programs may require that the policy be underwritten to determine a new rate.

If you are already insured, make sure you pay your premiums on time so your insurance does not lapse.

## What to expect over the next few years

*“My husband and I had always put money away for a ‘rainy day.’ When I got breast cancer, I was tempted to cash it all in and go on a trip around the world. We checked with a financial advisor and decided to make some changes. We didn’t go on that world trip, but we do spend a little more of our money travelling to visit our grandchildren and going on one nice trip every year.”*

## FINANCIAL PLANNING

During the past year, you have probably focused much of your attention on your health and getting your life back on track again. You may want to now give some thought to your financial and legal affairs. There are many ways that you can get help doing this. If you have a lawyer, financial advisor and/or tax accountant, you should talk to them about what has happened and what has changed as a result of your breast cancer. Other potential sources of advice on financial and legal issues may include these:

- Friends and family with financial expertise.
- Your social worker at the hospital or treatment centre (for information and/or referral to outside agencies).
- Members of your breast cancer support group who may have gone through a similar experience.
- The Community Information Centre for your area.  
Go to: [www.211Ontario.ca](http://www.211Ontario.ca).

If you have debt and it is more than you can handle, speak directly to your creditors, your mortgage holder or your landlord. If you need help negotiating with your creditors, find out from your bank or your local community information centre. Go to: [www.211Ontario.ca](http://www.211Ontario.ca) if credit counselling is available in your area. Be honest about your situation and remember that it is not your fault that you had breast cancer. You will probably find that most people you speak to will be sympathetic to your situation and want to be helpful.

## LEGAL HELP

You will need to check with a lawyer if you write or change your will or transfer any assets you may have. As mentioned in Chapter Five, if you are in a lesbian relationship you may want to consider providing your partner with power of attorney for health care.

No matter what your legal needs, it will be important that you find a lawyer with relevant skills and experience. If you cannot afford a lawyer, you can contact Legal Aid Ontario to ask if financial assistance is available to help pay for a lawyer for your specific legal need. *More information about Legal Aid is provided earlier in this chapter as well as in the appendix.*

If your estate (all of your possessions, including your property, financial assets and debts) is modest, you can also obtain Ontario Will kits at local business supply stores. Power of Attorney kits are also available free from the Ministry of the Attorney General. A form for creating a living will is available through the website for the Joint Centre for Bioethics at the University of Toronto: [www.jointcentreforbioethics.ca/tools/livingwill.shtml](http://www.jointcentreforbioethics.ca/tools/livingwill.shtml).

Your experience with breast cancer has probably helped you better appreciate the importance of securing your financial future from an employment, insurance and legal point of view. Although you have been focused on your recovery up until now, it will be wise to set aside some time to set goals and make a plan for the future.