

# MANAGING WORK, FINANCES AND BREAST CANCER

## FACT SHEET

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This fact sheet was produced by Breast Cancer Network Australia

This fact sheet includes information on the following:

- decisions about working during treatment
- developing a work and breast cancer plan
- the role of your employer
- your superannuation and insurance options
- financial supports
- managing bills and debt
- supports for rural people.

### Breast cancer, work and treatment

If you are working when diagnosed with breast cancer you will be faced with the decision of what to do about work. Your decision may depend on the:

- type of breast cancer you have
- treatment you receive
- side effects you experience
- type of work you do
- amount of support you have at home and in the workplace.

You can continue to work and see how you respond to treatment and then decide if it is best to:

- continue to work as normal
- change the type of work tasks you do
- reduce your working hours
- work from home during and after your treatment days
- stop working for a period.

When deciding the best option for you, remember, there's no right or wrong choice. It can be helpful to talk to your medical team about the demands of your job, the physical and/or emotional side effects you may experience during treatment and recovery, and the impact these side effects may have on your ability to perform your work duties.



*I had a month off after surgery and then reduced my hours to two days per week. This conserved my sick leave, while ensuring I had some income still coming in.*

### Work and breast cancer plan

Setting up a work and breast cancer plan (or a return to work plan) is beneficial for both you and your employer. It establishes realistic expectations for both parties and outlines agreed changes to work tasks and responsibilities. A regular review of this plan will help keep communication open between you and your manager.

Talk to your medical team before meeting with your manager so you are aware of how your diagnosis, treatments and side effects are likely to affect your job.

If you are unsure about how to approach the topic of your diagnosis with your employer, you could bring a support person, e.g. your partner, a family member or friend, to your initial meeting.

Alternatively, you can contact BCNA's Helpline on 1800 500 258 for information, support and a referral.



### The role of your employer

Legally, cancer is considered a disability. By law, your employer is required to make reasonable adjustments to your workplace and work arrangements to allow you to either continue to work or return to work when you are ready.

Employers need to be aware of their rights and responsibilities when supporting an employee with a serious illness. This includes their legal obligations and any organisational policies and procedures that are in place.

### If you're staying at work

*My workplace was very sympathetic and helpful. They set me up at home with a computer system so that I could do some work and remain in touch.*

If you decide to work during treatment, it's important to talk to your employer about your diagnosis and develop a work and breast cancer plan. This can help reduce the impact of treatment on your work life. Ways your employer could support you include to:

- reduce your hours
- adjust your role
- allow you to stop work temporarily
- arrange job sharing
- arrange a car park close to the office
- allow you to take short breaks during the day
- allow you to work flexible hours
- allow you to work from home.

*I would have liked to be shown some consideration. As I returned to work my employer assumed I would be running on all four cylinders.*

### Leave and other entitlements

Your employer will advise you how much leave you have accrued and are entitled to take. Depending on your employment status you may be entitled to:

- personal leave
- annual leave
- long service leave
- unpaid leave.

To calculate your paid leave entitlements, visit the Fair Work Ombudsman leave calculator at [fairwork.gov.au](http://fairwork.gov.au).

*As I had no sick or holiday leave, I took off as little time as possible. I was given no special treatment or consideration on my return to work either, which was hard!*

For more information about workplace rights and responsibilities following a diagnosis of breast cancer, download BCNA's [Breast cancer, work rights and responsibilities – for employees](#) fact sheet.

If at any time you feel your employer is treating you unfairly, you can talk to an advisor at the office of the Fair Work Ombudsman. Phone 13 13 94 or visit [fairwork.gov.au](http://fairwork.gov.au).

It's important to note that reducing your hours could impact any insurance benefits under your superannuation fund. See the 'Superannuation and insurance' section of this fact sheet.

### If you're leaving work

Before you decide to leave work (in the form of resignation, retirement or redundancy) it is important to seek expert advice. This will help you understand the implications leaving work can have on your financial supports or entitlements from Centrelink, superannuation fund and any insurance benefits you may have.

*I worked for a small company and didn't want to cause them any problems by taking several months off work, so I resigned. I wish I had known the financial implications of this before I made that decision! My financial security is now quite uncertain.*

### If you're self-employed

The impact of a breast cancer diagnosis on your financial situation can be particularly stressful if you are self-employed.

*During treatment, the financial pressure was high. I cut my wage to half for two months to ensure my household and business would survive, and I returned to work slowly as I felt able. I have now returned to my full role.*



If your work includes manual tasks, talk to your medical team about whether the physical aspects of your job should be modified if you continue to work, or re-introduced gradually if you return to work after some time away.

### **Superannuation and insurance**

Many superannuation funds take out insurance cover for their fund members that automatically provide income protection (IP) insurance and total and permanent disability (TPD) insurance. These insurance benefits are payable in addition to your superannuation account balance.

It is important that you contact your superannuation fund to check if you have insurance benefits attached to your superannuation account and ask about your right to lodge an insurance claim following your diagnosis.

### **Total and permanent disability (TPD) insurance**

TPD insurance tops up your superannuation account balance to help give you an adequate retirement income. It can also help with the costs of rehabilitation, debt repayments and the future cost of living if you are totally and permanently disabled. It is paid as a lump sum benefit.

Although the definition of TPD can be different and depends on the insurance policy held by your superannuation fund, it is usually defined as being unable to work again in any suitable occupation or being unable to work in your own occupation.

Superannuation and insurance claims can be complex, so it's important to ask questions and understand your rights, or speak with someone who can assist you.

### **Trauma cover**

Trauma cover (also referred to as critical illness cover or recovery insurance) insures you for specified illnesses or injury and often includes cancer.

Trauma cover pays a lump sum that can be used for:

- medical costs not covered by (or above) your private health insurance
- transport to and from treatment
- adjustments to your lifestyle and housing
- income if you stop working
- debt repayments.

### **Income protection (IP) insurance**

Income protection insurance (also known as salary continuance) can help you manage your expenses by paying you a regular monthly income if you are unable to work due to your diagnosis.

To ensure your claim is processed as quickly as possible, it is important you ask your insurer for all the information they require when you first call to lodge a claim. The sooner your claim can be processed, the sooner you can start to receive benefits.

If your claim is successful, you will receive your payments for the period that you are unable to work, usually after a waiting period. Some IP policies will provide benefits for two years, while other policies could pay you until age 65. The length of time can vary.

If you are considering resigning from work and you have IP insurance, check the details of your policy before resigning. Income protection insurance provides payments during periods of sickness and temporary disability while you are working.

IP payments can reduce Centrelink benefits, so it's important to check this.

### **Early access to superannuation**

Generally, you cannot access your superannuation until you have reached the minimum retirement age. However, in some circumstances you can apply to access your superannuation early. These include:

- total and permanent incapacity
- severe financial hardship
- compassionate grounds
- terminal illness.

Before you apply for your superannuation, it's important to understand the short- and long-term financial impacts of taking money out of your superannuation fund early.

For further information regarding your superannuation or early access to it, contact your fund, an appropriate expert or the Australian Tax Office, which can assist you with the early release of superannuation. Visit [ato.gov.au](http://ato.gov.au).

If you're experiencing challenges with your superannuation or insurance claim, it is worth obtaining professional advice.

Berrill & Watson Lawyers is a national superannuation and insurance law firm that can provide free advice to BCNA members who are having trouble accessing their superannuation and insurance. Visit [berrillwatson.com.au](http://berrillwatson.com.au).

If you have metastatic breast cancer, you may like to read BCNA's [Superannuation and insurance payments for people with a terminal illness](#) fact sheet.

### Financial supports

A breast cancer diagnosis can cause significant financial strain and concern. In addition to dealing with the shock of a diagnosis and the physical and emotional impacts of treatment, money worries can have a big impact on how you and your family cope. For most people, day-to-day expenses will continue, and there will also be additional costs for medical scans, tests and treatments.

There are a number of financial supports that can help you through a difficult period. Talking to your treatment team, breast cancer nurse, hospital social worker, or GP can help you to find out about financial supports that may be available. You can also contact Cancer Council on 13 11 20.

BCNA's [Financial and practical assistance](#) fact sheet provides information about the financial supports that may be available to you.

### Bills and debt

If you're having difficulty paying bills, credit cards or making loan repayments, the first step is to talk with your financial institution, e.g. your bank, mortgage broker or credit card institution. Let them know that you are experiencing financial hardship because of your breast cancer diagnosis.

Many companies have hardship officers who can assess your situation and let you know what help is available. Hardship officers can also assist you with an affordable payment plan, such as paying bills in instalments or temporarily altering your loan repayments.

If you still can't meet the requirements of the new agreement, talk to your financial institution immediately while continuing to pay as much as you can afford, even if it is less than the agreed minimum.

You may find it helpful to seek guidance from a financial counsellor, who can help you to negotiate payments and apply for a hardship variation. To find a financial counsellor in your local area, visit [moneysmart.gov.au](http://moneysmart.gov.au).

### Cancer Council pro bono services

Cancer Council provides legal, financial and workplace advice to people affected by cancer who cannot afford to pay for advice. Depending on your circumstances, you may be able to access this service for little or no cost. Call Cancer Council on 13 11 20 for further information.

### Supports for rural people

Living in a rural or remote area can mean you are faced with additional challenges such as isolation from support, distance from treatment facilities and interruption to your livelihood. These factors not only add to the cost of treatment, but also to the stress associated with breast cancer.

Your breast care nurse, treatment team, social worker and BCNA's Helpline staff can help you find the services and support that you are eligible for. Call BCNA's Helpline on 1800 500 258.

### Rural Financial Counselling Service

The Rural Financial Counselling service is available if you live in a rural area and are facing financial hardship. While rural financial counsellors do not provide financial advice, or family, social or emotional counselling, they can help you with:

- information about government and other assistance schemes
- referrals to services
- identifying your options
- negotiating with your financial institutions,
- developing a financial action plan.

For further information and to find a rural counsellor near you, visit [agriculture.gov.au](http://agriculture.gov.au).

### Farm Household Allowance (FHA)

The FHA provides eligible farmers experiencing financial hardship (and their partners) with income support, financial planning and training to support long-term financial improvements. An FHA claim form is available on the Department of Human Services website at [humanservices.gov.au](http://humanservices.gov.au).

Applications can take a few weeks to assess, so apply as soon as possible.

### **Patient Assisted Travel Schemes (PATS)**

PATS provide people in rural areas with financial assistance towards the costs of travelling to, and staying near, specialist medical services for treatment. Each state or territory has its own scheme, so check the relevant scheme for where you are living.

BCNA's [Patient Assisted Travel Schemes \(PATS\)](#) fact sheet provides up-to-date information about each of the state and territory schemes.

### **More information and support**

#### **Breast Cancer Network Australia (BCNA)**

##### **BCNA website**

BCNA's website has a range of information and resources specific to work and breast cancer. This includes information for employers, colleagues, employees and those self-employed.

##### **BCNA resources**

BCNA's free resources include fact sheets, like this one, and booklets with other information on work and breast cancer (for both employees and employers). For more information, call 1800 500 258 or visit [bcna.org.au](http://bcna.org.au).

##### **BCNA Helpline**

BCNA's Helpline provides support and information, whether you have been diagnosed with breast cancer or are a family member or friend of someone who has been diagnosed. The Helpline team can provide written information about breast cancer and can also connect you with a breast care nurse if you need one. The Helpline can refer you to supports available depending on your needs. Call BCNA's Helpline on 1800 500 258 for free and confidential information, support and referral.

##### **Useful websites**

- Department of Human Services  
[humanservices.gov.au](http://humanservices.gov.au)
- Department of Social Services  
[dss.gov.au](http://dss.gov.au)

- Fair Work Ombudsman  
[fairwork.gov.au](http://fairwork.gov.au)
- Financial Counselling Australia  
[financialcounsellingaustralia.org.au](http://financialcounsellingaustralia.org.au)
- MoneySmart  
[moneysmart.gov.au](http://moneysmart.gov.au)
- National Debt Helpline  
[ndh.org.au](http://ndh.org.au)

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