

Daily Living Assistance — because patients need help in many forms



With Lucie's family history of cancer, she knew the importance of having an annual checkup.

After the birth of her first child, Lucie chose to purchase the RBC Insurance® Critical Illness Recovery Plan™ policy because she knew it would provide a lump sum payment as well as benefits beyond financial ones by offering the Daily Living Assistance program.

A few years after the birth of her second child, Lucie was diagnosed with ductal carcinoma in situ (early breast cancer) after a routine mammogram detected some suspicious nodules. Fortunately, because her insurance policy included an early assistance benefit, Lucie received 10% of her policy's critical illness benefit amount, allowing her the freedom to pay for additional help that she would need when she started her recommended treatment.

And, even though Lucie used some of her early assistance benefit money, she knew that she would still have her full benefit amount available to her if she was ever diagnosed with a critical illness in the future.

With one simple call, Lucie contacted the Daily Living Assistance program. She was introduced to a consultant, Barbara, who would be there for her and her family to help guide them throughout her treatment and recovery.

RBC Insurance



How Daily Living Assistance services helped Lucie and her family cope

Learning how to support Lucie

Barbara, her consultant, provided Lucie's husband, Michael, with articles to help him understand how to best support Lucie during her recovery from cancer. Barbara also guided him through an understanding of how their lives would change while Lucie was undergoing treatment. He was able to put into practice what he learned by helping out with household duties, encouraging her to take her medication and providing emotional support.

Exploring and understanding clinical trials

At Lucie's request, Barbara researched information on clinical trials that would help her make an informed decision about future treatments. With Barbara's help, Lucie learned about the different approaches available for treating early breast cancer, how long the waiting lists might be to participate, statistics on successes and any other information Barbara thought was important. Barbara was able to guide Lucie into making an informed decision about her future treatments.

Explaining cancer to their two young children

Barbara coached Lucie and her husband on how to explain what cancer was to their six- and three-year-olds in a language they would be able to understand. Barbara also gave them a list of books on cancer she knew they would feel comfortable reading to their children.

Learning about types of available pain relief

Lucie asked Barbara to research a variety of non-medicinal and alternative treatments she could turn to for help in relieving pain. Barbara helped Lucie learn about physical exercises, meditation, massage and acupuncture — all known to help cancer patients. She also provided a list of registered experts and made appointments with the most appropriate ones for Lucie.

Learning how to deal with nutritional issues

When Lucie began having problems with the side effects from her treatment, Barbara was there for her. She helped Lucie find recommended nutritionists in her area who could help her deal with these side effects and make sure she was getting the nutrition her body needed.

Finding support groups

Barbara provided Lucie with a list of support groups that would be a good fit for Lucie and her family. Her husband also asked for a list of groups he could join on his own. In addition, Barbara thought it was important to provide them with numbers of hotlines they could call during the night if they needed to.

When Lucie's treatments were finished, she and her family were closer and stronger than ever, and were getting their lives back to normal thanks in part to the support of Barbara and the Daily Living Assistance program.

For more information about our Critical Illness Recovery Plan and assistance services, speak with your insurance advisor today.



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