

經濟援助 – 福利救濟金

本資訊主要介紹福利救濟金。本文內容包括：

- 甚麼是福利救濟金？
- 如果您不是在英國出生
- 如果您無法工作或收入低
- 如果您需要別人照顧或行動協助
- 如果您是癌症患者的照護人
- 如果您達到退休金年齡
- 房屋補助
- 接下來需要做甚麼
- 麥克米倫（Macmillan）如何給予協助
- 更多中文繁體版本資訊
- 參考文獻與致謝

我們希望本資訊可以解答您的問題。

您也可於每日上午 8 時至晚上 8 時，致電麥克米倫癌症援助機構（Macmillan Cancer Support）免費熱線：**0808 808 00**

00。我們有口譯員，所以您可以使用您的語言與我們溝通。當您致電我們時，請以英文告訴我們您所需要的語言（說「**釵尼斯**」）。

欲參閱更多繁體中文癌症資訊，請瀏覽 macmillan.org.uk/translations

甚麼是福利救濟金？

福利救濟金是政府為需要經濟援助的人士提供的款項。當您患有癌症，您可能因下列因素而獲得福利救濟金：

- 生病
- 有殘疾
- 收入低
- 正在照顧他人。

福利救濟金有很多種。我們將會解釋一些比較普遍的類型。

如果您不是在英國出生

下列情況下，您可能無法獲得某些福利救濟金：

- 您從其他國家來英國生活或工作
- 您是尋求庇護者。

這些規定可能較難理解。您可以致電麥克米倫（Macmillan）免費熱線 0808 808 00 00 並向我們的福利權益顧問諮詢。

如果您無法工作或收入低

- **法定病假工資**的對象為因生病而需要暫停工作的人士。如果您符合條件，您的僱主必須每週支付法定病假工資給您。他們最多將支付 **28** 週的病假工資。
- **就業及援助津貼**的對象為因生病或身有殘疾而無法工作的人士。如果您只能做少量的工作，您也可以獲得該福利救濟金。
- **統一福利救濟金**的對象是尚未達到退休年齡但收入不高或無法工作的人士。它可能包括基本生活津貼、子女津貼及住房津貼。

如果您需要別人照顧或行動協助

- **個人獨立補助金**的對象是 16 至國家退休年齡且行動不便或難以自理的人士。這些問題必須已存在最少 3 個月，且在未來亦會存在最少 9 個月。
- **護理津貼 (AA)** 的對象是達到退休年齡且難以自理的人士。這可能是因他們生病或有殘疾。比如說，您需要幫助才能下床、洗澡或穿衣。您必須在最少 6 個月前就需要此類幫助。
- 如果您的癌症無法治愈，且您的醫生認為您僅剩 6 個月以下的生命，您可能可以獲得特殊規定項下的個人獨立金或護理津貼。根據這些規定，您可能會很快地獲得最高金額的福利救濟金。您可以向您的醫生或護士尋求協助。

如果您是癌症患者的照護人

- **照護者津貼**是為照護需要大量照顧的困難人士的護工提供。您必須年滿 16 歲。您必須每週照顧有需要人士最少 35 小時。您不需要與他們有血緣關係或者一起生活。即使您有付薪工作，您也可以申請此福利救濟。
- **照護者救濟證**不會提供任何款項。但如果您需要停止工作，或減少工作量，它可幫助您保障日後獲得國家養老金的權益。您必須每週照顧有需要人士最少 20 小時方可獲得照護者救濟證。

如果您達到退休金年齡

- **退休金**是您達到特定年齡後，可以從政府獲得的每週款項。這取決於您的出生日期。您可以在 [gov.uk/state-pension-age](https://www.gov.uk/state-pension-age) 查到您的退休金年齡。
- **退休金補助**的對象是達到退休金年齡且收入低的人士。它為您提供退休金以外的補助款項。

房屋補助

- 對於大多數的人而言，**統一福利救濟金**已取代了房屋補助。您可能可以獲得補助金幫助您支付房租或其他住房費用。
- 如果您仍符合**房屋補助**的資格，您獲得的補助金將取決於您的居住地、年齡及房間數。

接下來需要做甚麼

在本資訊中，我們只談及到一些可申請的福利救濟金。建議您與我們的福利權益顧問討論，瞭解您是否可以申請其他福利救濟金。您可以撥打免費熱線 **0808 808 00 00** 聯繫我們。我們可以告訴您更多有關您可以申請哪些福利救濟金的資訊，我們也可以幫助您申請福利救濟金。

您可以在網路上找到更多資訊並申請福利救濟金。請前往：

- **gov.uk**（如果您居住在英國、蘇格蘭、威爾士）
- **nidirect.gov.uk**（如果您居住在北愛爾蘭）

麥克米倫（Macmillan）如何給予協助

麥克米倫（Macmillan）致力於協助您和您的家人。您可透過下列方式獲得援助：

- **麥克米倫（Macmillan）援助熱線 (0808 808 00 00)**。我們有口譯員，所以您可以使用您的語言與我們溝通。您只需用英語告訴我們您希望使用何種語言即可。我們可以回答有關醫療的問題、提供有關資金援助的資訊或與您討論您的感受。熱線服務時間為每日上午 8 時至晚上 8 時。
- **麥克米倫（Macmillan）網站 (macmillan.org.uk)**。我們的網站提供許多有關癌症和癌症病患生活的英文資訊。欲瞭解其他語言的更多資訊，請瀏覽 **macmillan.org.uk/translations**
- **資訊與支援服務**。您可透過資訊與支援服務中心向癌症援助專家諮詢並獲得書面資訊。瀏覽 **macmillan.org.uk/informationcentres** 尋找離您最近的諮詢中心或致電我們。您的醫院可能設有資訊中心。
- **本地支援團體** – 您可以在支援團體中與其他受癌症影響的人交流。瀏覽 **macmillan.org.uk/supportgroups** 尋找離您最近的當地支援團體或致電我們。
- **麥克米倫（Macmillan）網路社群** – 您亦可以前往 **macmillan.org.uk/community** 與其他受癌症影響的人士交流。

更多繁體中文版資訊

我們提供更多有關下列主題的繁體中文資訊：

癌症類型	應對癌症
<ul style="list-style-type: none">• 乳癌• 大腸癌• 肺癌• 前列腺癌	<ul style="list-style-type: none">• 若您被診斷患有癌症 – 快速指南• 申請福利救濟• 飲食問題與癌症• 生命的終點• 經濟援助 – 福利救濟金• 經濟援助 – 財務協助• 健康飲食• 疲憊（疲勞）與癌症• 癌症治療的副作用• 您可以做些什麼來幫助自己
治療 <ul style="list-style-type: none">• 化療• 放療• 手術治療	

欲查看該資訊，請前往 macmillan.org.uk/translations

以中文與我們溝通

您可以撥打麥克米倫（Macmillan）免費電話 **0808 808 00 00**

透過口譯員以中文與我們交談。您可以同我們討論您的憂慮和醫療問題。當您致電我們時，只需用英語說出「中文」即可（請說出「釵尼斯」）。

熱線服務時間為每日上午 8 時至晚上 8 時。

參考文獻與致謝

本資訊由麥克米倫癌症援助機構（Macmillan Cancer Support）癌症資訊開發團隊編寫和編輯。並由翻譯公司提供繁體中文的翻譯版本。

本資訊以麥克米倫（Macmillan）宣傳冊《癌症治療費補助》為基礎編制而成。我們將副本發送給您，但完整手冊只有英語版本。

本資訊經有關專家審查並由麥克米倫（Macmillan）資金援助專案組主席 Neal Southwick 批准。

致謝：殘疾協會西米德蘭茲諮詢服務經理 Roy Beeson，麥克米倫福利權利團隊技術主管 Justine Burton，麥克米倫福利權利顧問 Denise Forde，麥克米倫福利服務合作夥伴經理 Anthony Martin，麥克米倫福利服務合作夥伴經理 Andrew Montgomery，麥克米倫福利權益技術主管 Kathryn Phillips 以及伯特港市政會麥克米倫福利經理 Tina Smith。

同時感謝審閱本版的癌症患者。

我們所有的資料都依據可獲得的最佳證據。關於我們所用資源的更多資訊，請透過 bookletfeedback@macmillan.org.uk 聯絡我們。

MAC15139_Traditional Chinese



內容審閱日期：2019 年 3 月

計畫下次審閱日期：2020 年

我們盡最大努力確保我們提供的資訊準確無誤，但其並不能反映最新的醫學研究情況，因為這是不斷變化的。如果您擔心您的健康狀況，則應諮詢您的醫生。麥克米倫（Macmillan）對由於此資訊或第三方資訊（如我們所連結到的網站上的資訊）的任何不準確所造成的任何損失或損害不承擔任何責任。

我們希望這些資訊對您有用。如果您有任何問題，我們可透過您的語言在電話中提供資訊和支援。我們的服務是免費的。您只需致電：0808 808 00 00（每日上午 8 時至晚上 8 時），並以英語說出您選定的語言。

© 2019 麥克米倫癌症援助機構（Macmillan Cancer Support）。於英格蘭和威爾士（261017）、蘇格蘭（SC039907）和馬恩島（604）註冊的慈善機構。註冊登記處：89 Albert Embankment, London SE1 7UQ。

MAC15139_Traditional Chinese

Financial support - benefits

This information is about benefits. This information covers:

- What are benefits?
- If you were not born in the UK
- If you cannot work or have a low income
- If you have care or mobility needs
- If you look after someone with cancer
- If you are of pension age
- Help with housing costs
- What to do next
- How Macmillan can help you
- More information in [language]
- References and thanks

We hope this fact sheet answers your questions.

You can also call Macmillan Cancer Support on freephone **0808 808 00 00**, 7 days a week, 8am to 8pm. We have interpreters, so you can speak to us in your own language. When you call us, please tell us in English which language you need (say “xxxxx”).

There is more cancer information in [language] at [macmillan.org.uk/translations](https://www.macmillan.org.uk/translations)

What are benefits?

Benefits are payments from the government to people who need financial help. When you have cancer, you might be able to get benefits because you:

- are ill
- have a disability
- have a low income
- are looking after someone.

There are many different benefits. Here we explain some common ones.

If you were not born in the UK

You may not be able to get some benefits if:

- you have come from another country to live or work in the UK
- you are an asylum seeker.

The rules can be hard to understand. You can call Macmillan for free on 0808 808 00 00 and speak to one of our welfare rights advisers for advice.

If you cannot work or have a low income

- **Statutory Sick Pay** is for people who need to take time off from their job because they are ill. If you qualify for this, your employer must pay it to you each week. They will pay it for up to 28 weeks of illness.
- **Employment and Support Allowance** is for people who cannot work because they are ill or have a disability. You may also be able to get this benefit if you can only do a small amount of work.
- **Universal Credit** is for people under retirement age who do not earn much money or cannot work. It can include money for basic living costs, looking after children and housing.

If you have care or mobility needs

- **Personal Independence Payment** is for people aged 16 to State Pension age who have problems moving around or looking after themselves. You must have had these problems for at least 3 months. You must expect to have them for at least 9 more months.
- **Attendance Allowance** is for people at or above State Pension age who have problems looking after themselves. This can be because they are ill or have a disability. For example, you might need help with things like getting out of bed, having a bath or getting dressed. You must have needed this help for at least 6 months.
- If your cancer cannot be cured, and your doctor thinks you may live for less than 6 months, you may be able to get Personal Independence Payment or Attendance Allowance under special rules. These rules mean you can get the benefit quickly and at the highest amount. Your doctor or nurse can help you with this.

If you look after someone with cancer

- **Carer's Allowance** is for people looking after someone who needs a lot of help. You must be aged 16 or over. You must be caring for the person for at least 35 hours a week. You do not need to be related to them or living together. You can get this benefit even if you do some paid work.
- **Carer's Credit** does not give you any money. But if you have to stop working, or work less, it helps protect your right to a State Pension later in life. You must look after at least one person for 20 hours or more a week to get Carer's Credit.

If you are of pension age

- **State Pension** is a weekly payment you can get from the government when you reach a certain age. This age depends on when you were born. You can find out your State Pension age at gov.uk/state-pension-age
- **Pension Credit** is for people who have reached State Pension age and have a low income. It gives you an extra amount on top of your State Pension.

Help with housing costs

- **Universal Credit** has replaced Housing Benefit for most people. You may be able to get a payment to help with your rent or other housing costs.
- If you are still eligible for **Housing Benefit**, the amount you can get depends on where you live, your age and the number of bedrooms you have.

What to do next

In this information, we have only talked about some of the benefits that are available. It is a good idea to talk to one of our welfare rights advisers to see if you can claim any other benefits. You can call us free on **0808 808 00 00**. We can tell you more about which benefits you may be able to claim. We can also help you apply.

You can find more information and apply for benefits online. Visit:

- **gov.uk** if you live in England, Scotland or Wales
- **nidirect.gov.uk** if you live in Northern Ireland.

How Macmillan can help you

Macmillan is here to help you and your family. You can get support from:

- **The Macmillan Support Line (0808 808 00 00)**. We have interpreters, so you can speak to us in your language. Just tell us, in English, the language you want to use. We can answer medical questions, give you information about financial support, or talk to you about your feelings. The phone line is open 7 days a week, 8am to 8pm.
- **The Macmillan website (macmillan.org.uk)**. Our site has lots of English information about cancer and living with cancer. There is more information in other languages at **macmillan.org.uk/translations**
- **Information and support services**. At an information and support service, you can talk to a cancer support specialist and get written information. Find your nearest centre at **macmillan.org.uk/informationcentres** or call us. Your hospital might have a centre.
- **Local support groups** – At a support group you can talk to other people affected by cancer. Find a group near you at **macmillan.org.uk/supportgroups** or call us.
- **Macmillan Online Community** – You can also talk to other people affected by cancer online at **macmillan.org.uk/community**

More information in [language]

We have information in [language] about these topics:

<p>Types of cancer</p> <ul style="list-style-type: none">• Breast cancer• Large bowel cancer• Lung cancer• Prostate cancer <p>Treatments</p> <ul style="list-style-type: none">• Chemotherapy• Radiotherapy• Surgery	<p>Coping with cancer</p> <ul style="list-style-type: none">• If you're diagnosed with cancer – A quick guide• Claiming benefits• Eating problems and cancer• End of life• Financial support – benefits• Financial support – help with costs• Healthy eating• Tiredness (fatigue) and cancer• Side effects of cancer treatment• What you can do to help yourself
---	--

To see this information, go to [macmillan.org.uk/translations](https://www.macmillan.org.uk/translations)

Speak to us in [language]

You can call Macmillan free on **0808 808 00 00** and speak to us in [language] through an interpreter. You can talk to us about your worries and medical questions. Just say [language] in English when you call (say “xxxxx”).

We are open 7 days a week, 8am to 8pm.

References and thanks

This information has been written and edited by Macmillan Cancer Support's Cancer Information Development team. It has been translated into [language] by a translation company.

This information is based on the Macmillan booklet **Help with the cost of cancer**. We can send you a copy, but the full booklet is only available in English.

This information has been reviewed by relevant experts and approved by Neal Southwick, Macmillan Financial Support Programme Lead.

With thanks to: Roy Beeson, Advice Service Manager, Disability Solutions West Midlands; Justine Burton, Macmillan Welfare Rights Team Technical Lead; Denise Forde, Macmillan Welfare Rights Adviser, Anthony Martin, Macmillan Benefit Service Partnerships Manager; Andrew Montgomery, Macmillan Benefit Service Partnerships Manager; Kathryn Phillips, Macmillan Welfare Rights Technical Lead; and Tina Smith, Macmillan Welfare Benefits Manager, Neath Port Talbot Council.

Thanks also to the people affected by cancer who reviewed this edition.

All our information is based on the best evidence available. For more information about the sources we use, please contact us at **bookletfeedback@macmillan.org.uk**

MAC15139_Language



Content reviewed: March 2019

Next planned review: 2020

We make every effort to ensure that the information we provide is accurate but it should not be relied upon to reflect the current state of medical research, which is constantly changing. If you are concerned about your health, you should consult your doctor. Macmillan cannot accept liability for any loss or damage resulting from any inaccuracy in this information or third-party information such as information on websites to which we link.

© Macmillan Cancer Support 2019. Registered charity in England and Wales (261017), Scotland (SC039907) and the Isle of Man (604). Registered office 89 Albert Embankment, London SE1 7UQ.

MAC15139_Language