

October 3, 2010

My name is Jackie Bodie. I'm a Nortel employee currently on Long Term disability. I live in Calgary with my husband and 2 boys, ages 6 and 7.

I am writing in hopes of impressing upon you, the impact that the events of Nortel's bankruptcy proceedings have had on my life and to ask for your support for the passage of Bill S-216. As the end of 2010 looms nearer, the urgency of my personal situation continues to build.

7 years ago, at age 33, I was diagnosed with Parkinson's Disease. People are typically in their 60's when diagnosed with this disease. I am part of the 10% of people under the age of 40 who are diagnosed with what is termed "Young Onset Parkinson's". If you're familiar with the actor Michael J. Fox, this is what he has. It is a degenerative, debilitating neurological disease for which there is no known cause or cure. Over time, it impairs a person's physical ability to move freely and to function cognitively until they can no longer live independently.

Current medications do not stop disease progression, but are simply used to alleviate some of the disabling symptoms of the disease. The medications come with nasty side effects which in my experience are as debilitating as the symptoms they're intended to control.

I spend a large part of each day deciding which of 2 evils I can tolerate more - the inability to move or the inability to control my movements. My choice depends on what I have to do in any given hour. Without medication, I can't roll over in bed, brush my teeth or make dinner for my children. With medication, the uncontrolled movements called dyskinesia are debilitating. Just as an example - after taking my medication, I have a 1/2 hour window in which to scramble to make dinner before the dyskinesia kicks in and I'm bouncing off the fridge or stabbing myself trying to chop a carrot. Despite the medication and because of the medication, every day is a never-ending roller coaster of functionality which never gets any easier.

I'm not a fatalist sort of person but I am a realist and I'm a planner.

My personal situation now is exactly the reason that I paid for disability insurance through Nortel 18 years ago. My intention was to ensure that I would have the means to provide the basic necessities of life for myself and my family if I could no longer work for a living. In my mind, LTD insurance was a contingency plan that I hoped I'd never have to fall back on.

Unfortunately, my life didn't turn out that way. In 2005, I went on long term disability.

I'm 41 years old so I have about 25 years to retirement age. Parkinson's has taken away my ability to work. I thought because I still have an income that I would be ok. When Nortel takes away my income, I won't be ok. Even if I receive a reduced payout from

Nortel's Health & Welfare trust, how can I possibly make 30% of my current income last for 25 years?

Parkinson's is a very expensive disease. For me - not so much in medication costs but supplementary health-related services. I've found that services such as massage, acupuncture and physiotherapy help to alleviate the pain and discomfort and allow me to get through each day and function with some quality of life. I currently use my disability income to pay for these expenses. After December 31st, I will no longer be able to afford to pay for activities like yoga and exercise classes which have been shown to slow the progression of Parkinson's. My Nortel health plan currently only covers about 25% of my total health care expenses. My disability income pays the remaining 75% as well as my share of the household expenses. My medication costs are currently the lowest they will be. This cost will only increase as my illness progresses and I require higher levels of medication.

When I lose my income and benefit plan on December 31st, I will lose medical and dental coverage, life insurance and the means to pay for basic living costs. I will have no choice but to eliminate all the activities and services which allow me to function. My health will deteriorate quicker, I will lose my independence sooner rather than later and as I am my children's primary caregiver, will require my husband to quit his job to care for me and our children. It's a very grim picture but given Parkinson's progressive nature, it's a realistic one which I am facing.

My family will go from 2 incomes to only my CPP disability income (a meager \$12,000/year). I will be forced to use my RRSP savings to live on, and when that's gone, social assistance. I have no pension savings to rely on. I do not lead a lavish lifestyle. If my income level is cut due to a reduced payout from the Health & Welfare trust, my health-related expenses will need to be cut. I will sacrifice my health before I let my children go hungry.

Had I known that the disability insurance through Nortel wouldn't be there when I needed it, I would have purchased real insurance privately. Now, it's too late for me to get LTD insurance and no insurance company will provide me with life insurance with a pre-existing condition. Nortel is taking away my ability to look after myself.

Stress exacerbates my symptoms and renders my medication ineffective. I believe the stress of my situation with Nortel has caused my health to deteriorate more rapidly in the past year. I'm forced to worry for my future now even though I acted responsibly 18 years ago and did what I could to secure it.

If I can sum up the impact this has had on me in one sentence:

Parkinson's disease has loaded the gun pointed at my head and in 3 months, Nortel's going to pull the trigger – because they can.

I need your help. For me, this is all about basic human survival – something which the junkbond holders don't have to worry about. I don't want to depend on other Canadian taxpayers to support me because my employer was allowed to renege on their financial obligation to me.

I am asking for your help to ensure that Bill S-216 is passed. After December 31st, my future and that of my children depends on it.

Thank you for taking the time to read my story.

Sincerely,

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