



CANCER+
CAREERS

BE THE
BOSS
OVER CANCER

LIVING AND WORKING WITH CANCER WORKBOOK

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INTRODUCTION

The Living and Working with Cancer Workbook is a comprehensive guide to the practical and legal issues of working after a cancer diagnosis, designed to empower and educate patients and survivors so they can thrive in their workplace.

This 4th Edition includes updates on health insurance reform, a guide to sharing a diagnosis at work and online, and tools for collecting and organizing critical information.

ACKNOWLEDGMENTS

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Please note that the content in this publication is intended to provide general information on the topics presented. It is provided with the understanding that neither Cancer and Careers nor any other contributors are engaged in rendering any legal or professional services via the information provided throughout. The information provided should not be used as a substitute for professional services. Cancer and Careers recommends seeking appropriate professional counsel for any questions about a specific situation.



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CANCER AND CAREERS

**EMPOWERS AND EDUCATES PEOPLE WITH CANCER
TO THRIVE IN THEIR WORKPLACE**



EDUCATION

NATIONAL AND REGIONAL CONFERENCES ON WORK & CANCER

Conferences on the complexities of balancing cancer treatment and recovery with employment, featuring experts discussing legal issues, health insurance, career coaching, and more.

COMMUNITY EVENTS

Local events and speaking engagements addressing the unique challenges of cancer in the workplace.

EDUCATIONAL SERIES FOR HEALTHCARE PROFESSIONALS

A multi-part accredited series accessible via webinars/teleconferences and archived on cancerandcareers.org. The sessions provide targeted information on combining work and cancer treatment, so healthcare providers can effectively inform their patients. Includes a printed companion guide.

HEALTHCARE PROFESSIONALS IN-SERVICE TRAINING

These in-depth accredited training sessions equip the staffs of national cancer centers and cancer support organizations to better understand and serve patients who must balance work and a diagnosis.



SUPPORT

WEBINARS ON BALANCING WORK & CANCER

A series of webinars for people with cancer who are dealing with issues across the work continuum, including job search, health insurance, disclosure and more!

ONLINE CAREER-COACHING CENTER

Offers survivors free access to experts who address individual questions on how to manage work during and after treatment.

RESUME-REVIEW SERVICE

This free service allows job-seeking cancer survivors to upload their resume to Cancer and Careers' website and receive feedback from one of our professional career coaches.



INFORMATION

CANCERANDCAREERS.ORG & CANCERANDCAREERS.ORG/ESPAÑOL

An interactive website with articles, a blog, an event calendar, a resource directory, a collective diary, videos, downloadable tools, and a newsfeed with recent news and research on issues related to work and cancer.

PUBLICATIONS

Cancer and Careers' growing library of free materials includes our *Job Search Toolkit* and *Manager's Toolkit* and English and Spanish versions of *The Most Important Resources for Working People with Cancer*, *Survival Guide to Living with Cancer as a Chronic Disease*, *Survival Guide to Cancer on a Shoestring*, and the *On-the-Go Guide* series. Publications are distributed free to individuals, support groups, hospitals, and cancer organizations nationwide.

GET INFORMED

If you are trying to decide whether to work through treatment or take time off, the first thing you'll need to do is gather a lot of information — from various sources. This will enable you to make the best possible decision for yourself based on your circumstances.

You'll want to consult your healthcare team and learn all you can about your treatment options, including the timeline, possible side effects and ways to reduce those effects. At the same time, you'll want to share with your team what your work goals are — for example, wanting to work as much as possible or scaling back based on your treatment schedule — so you're all on the same page.

You will also want to look to your workplace for details on your health insurance and other formal benefits that are offered, as well relevant company policies and existing processes for requesting time off or reasonable accommodations.

Finally, as part of this initial round of data collection, you'll want to understand what legal rights you may have in the workplace. The law can be a critical tool in helping you balance work and cancer treatment, but you need to know what exists.

The first part of this workbook goes into each of these areas in greater detail.

THE IMPACT OF DIAGNOSIS & TREATMENT

Communicating with your entire healthcare team — including primary care physicians, surgeons, nurses, social workers and anyone else involved in your medical care — about your diagnosis and treatment and how they will impact your work life is critical. Not only do you need to get information from your care providers, you need to *give* it as well. If work is a priority for you, let your healthcare team know that, so decisions can be made collaboratively that will benefit your health and protect your job whenever possible. Here are some specific topics you'll want to discuss with your team to help you come to an agreement on your plan of action for work and treatment.

WORK DEMANDS. Tell your healthcare team what, exactly, the physical and mental demands are of your job. Carefully consider the degree to which these demands might now deplete your energy stores. That means looking at your workday as not just being from the moment you arrive on the job until the moment you leave, but everything that goes into getting you to and from there.

SCHEDULE. Ask your surgeon/oncologist about the proposed treatment(s) and the likely timeline for each phase of treatment and recovery. Then think through how much time off you might need to ask for. Your healthcare providers can serve as allies in this process, including helping you map out periods of productivity and fatigue during treatment. But you have to speak up so they can take your work schedule into account as they plan your treatment protocol.

SIDE EFFECTS. Get a general sense from your healthcare team of the treatment side effects you're likely to experience; then discuss them more specifically in the context of your particular job. Understanding potential side effects will be important in determining whether it's feasible for you to work during treatment and, if so, how to manage those side effects on the job.

See page 42 for a worksheet to guide you through these conversations with your healthcare team, and take notes on what you discuss. Also, invite your care providers to visit www.cancerandcareers.org/en/healthcareprofessionals for articles, videos and checklists that will help them better assist you with incorporating your work priorities into your treatment plan.

COMPANY POLICIES

For those who are currently employed, knowing about and understanding your company's policies is a key piece of the information-gathering process. If you have been given a company handbook, that is often the best place to start, as it's likely to contain a host of helpful information — on health insurance, benefits (including disability and life insurance), company policies (such as donated leave time and telecommuting), and how to go about requesting time off or “reasonable accommodations.”

Another way to get your questions answered is to consult your company's human resources department — if there is one. In addition to what's referenced above, HR can tell you how the company has handled similar situations in the past. Many employers have developed contingency plans for sick workers, including things like flex time and job sharing.

Your employer may also be able to offer you options that would be considered “reasonable accommodations” under the Americans with Disabilities Act (ADA), such as temporarily shifting your job duties or allowing you to take short, scheduled breaks during business hours to boost productivity. (See page 9 for more on the ADA.)

You should ask specifically whether your company has an Employee Assistance Program as part of its benefits package. EAPs are designed to help employees and their families with resolving a wide range of personal and work-related problems. In addition to finding out whether your company has an established process for requesting reasonable accommodations or medical leave, here are some other things you want to look into:

EMPLOYEE BENEFITS

- What does your health insurance policy cover?
- Do you have dental and/or vision insurance?
- Do you have short-term and/or long-term disability insurance?
- Do you have life and/or accidental death insurance?

OTHER BENEFITS

- Does your company have a sick-time policy?
- How much vacation time or paid time off (PTO) are you entitled to?
- Does your company have a flex-time or job-sharing policy?
- Does it offer flexible work options, such as telecommuting or accessing a leave bank?

LEGAL RIGHTS

Many working people with cancer don't realize that they may be protected under state and federal laws; so it's important to learn about and understand your rights, to ensure that you are not discriminated against and that you get access to any accommodations and leave time that you may be entitled to. It may feel a little awkward to bring the law into a workplace conversation, but it can serve as a tool to help both you and your employer formulate the best possible solutions for your situation.

AMERICANS WITH DISABILITIES ACT

The ADA can be very helpful to job holders or candidates who are coping with cancer. However, they must be qualified for the job, and the job must be either with a private firm that has 15 or more employees or with a local or state government employer. In addition, the employee must have a disability, which is defined under the ADA as "a physical or mental impairment that substantially limits a 'major life activity.'" With cancer patients, often it is not the disease itself that creates the disability but, rather, the side effects of the treatment (e.g., nausea, cognitive difficulties, fatigue, neuropathy and/or depression).

A "major life activity" is anything that the average person in the general population can perform with little or no difficulty. Walking, talking, breathing, eating, sleeping, thinking, communicating and performing basic bodily functions are all considered major life activities.

The ADA prohibits all types of discrimination based on:

- An actual disability
- A history of a disability
- A perceived disability (i.e., being regarded as having a disability)
- An association with a person who has a disability (e.g., being a caregiver).

If you have or have had cancer, this law:

1. Protects you from discrimination in all phases of employment (hiring, firing, benefits, etc.) and
2. May entitle you to reasonable accommodations.

LEGAL RIGHTS

“Reasonable accommodations” are adjustments in the workplace that help employees work or continue to work. These may include modified work schedules, reassignment of an employee to a less physically taxing position or supplying the employee with a more comfortable chair. Keep in mind that only individuals who currently have a disability or those who have a history of a disability and are still experiencing some difficulties are entitled to a reasonable accommodation.

Reasonable accommodations will depend on the nature of your disability and your job. If you are unsure which adjustments may work for your situation, contact the Job Accommodation Network, a program of the U.S. Department of Labor (www.askjan.org). JAN offers a Searchable Online Accommodation Resource (SOAR) system that allows people to explore various accommodation options for different types of medical conditions in particular workplace settings.

An employer may not refuse reasonable accommodations for a person with a disability unless doing so would cause the employer undue hardship. To be considered an undue hardship, the accommodation must involve significant difficulty or expense for the employer.

You can request a reasonable accommodation during the hiring process or at any point during your employment. However, it may be in your best interest to ask for a reasonable accommodation as soon as a problem or an issue becomes known — and before your work performance suffers.

For more on reasonable accommodations, see page 30. Or, for an in-depth look at reasonable accommodations and the ADA, go to eeoc.gov/policy/ada.html.

REHABILITATION ACT

Like the ADA, the Rehabilitation Act prohibits employers from discriminating against employees because they have cancer. This law, however, applies only to employees of the federal government and to private and other public employers who receive federal funds.

For more information on the Rehabilitation Act, visit www.hhs.gov/ocr/civilrights/resources/factsheets/504.pdf.

FAMILY AND MEDICAL LEAVE ACT

The FMLA may give you the right to take time off due to your own serious illness or to care for a seriously ill dependent without losing your job. This law:

- Guarantees that eligible employees can take up to 12 weeks of unpaid leave, which can be used all at once or in increments as short as a few hours at a time, depending on the employer
- Guarantees that eligible employees maintain their health insurance benefits while out on leave
- Guarantees that an employee who returns to work will be reinstated to his or her previous position or an equivalent job with the same salary, benefits and other conditions of employment
- Protects eligible employees from being retaliated against for taking FMLA leave.

To qualify for FMLA, you must have worked for your employer for at least 12 months, including at least 1,250 hours during the preceding 12 months. The law applies to workers at all government agencies and schools nationwide, as well as to private companies with 50 or more employees within 75 miles of each other.

For more information, visit the U.S. Department of Labor's FMLA web page, at www.dol.gov/compliance/laws/comp-fmla.htm.

STATE LAWS

Many states have their own laws that may provide even more protection than federal laws. For a list of legal resources for each state, visit Triage Cancer's State Resources page, at www.triagecancer.org/resources/stateresources.

Portions excerpted from When Serious Illness Strikes: Everything Else You Need to Know, 2013

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See the Resources section, on page 59, for additional
LEGAL RESOURCES.

INSURANCE OPTIONS

For many cancer patients and survivors, health insurance plays a vital role in enabling them to manage their care. But knowing how to maximize your health insurance coverage — or how to find a plan that’s right for you if you don’t already have coverage — can be overwhelming. Here’s some information to help you navigate the health insurance maze.

KNOW YOUR INSURANCE PLAN

It is important to read your health insurance policy and understand the coverage you have. If the information isn’t in your employee manual, contact your health insurance company for a copy of your policy. It’s not an exciting read, but reviewing the fine print now can reduce the likelihood of misunderstandings later. Whether you have traditional (“fee for service”) health insurance or a managed-care plan (such as a health-maintenance organization [HMO] or preferred-provider organization [PPO]), learn what you need to in order to get the most out of your coverage.

To start, make sure you know the answers to the following questions:

- How do I go about getting a second opinion?
- If I see an out-of-network doctor, will the appointment be covered?
- Do I need a referral from my primary care physician to see a specialist?
- Am I allowed to choose my own specialists and/or switch to a different doctor if I’m dissatisfied with the care I’m receiving?
- Must treatments be preauthorized, and if so, when?
- What, exactly, is covered (e.g., doctor appointments, hospitalizations, chemotherapy treatments) and to what extent?
- Do I have prescription coverage? If so, are both brand-name and generic medications covered? Which pharmacies are in my plan’s network?
- Must I meet a deductible before my plan covers appointments and treatments?

If possible, it can also be helpful to meet with an HR staff member or an employee benefits representative to learn about any programs your company has in place that might help with your medical bills. Ask if your company offers:

HEALTH SAVINGS ACCOUNTS, which allow you to pay for qualified medical expenses by contributing pre-tax dollars from your paycheck. Some employers set up HSAs for their workers — and some even help fund them. Funds roll over from one year to the next.

FLEXIBLE SPENDING ACCOUNTS, which also allow you to pay for qualified medical expenses by contributing pre-tax dollars from your paycheck. FSAs can be set up only by employers, and there are limits to the dollar amount that an employee can contribute. Employers may or may not contribute funds to an FSA. It's important to accurately estimate how much you'll need to spend on qualifying medical expenses each calendar year, because the funds don't roll over indefinitely; after a short grace period at the end of the year, unused money in your account is forfeited.

HEALTHCARE REFORM

The Patient Protection and Affordable Care Act (ACA) was signed into law on March 23, 2010. Many of the provisions of this law have gone into effect; however, there will continue to be changes up through 2020. Some of the ACA's new provisions affect current policy owners, and others provide new ways to obtain health insurance coverage if you don't already have it.

Here we've outlined the key points to know about the ACA:

PERSONAL RESPONSIBILITY. As of March 31, 2014, everyone who can afford basic health insurance must obtain it; the alternative is to pay a fine to help offset the cost of care for Americans without insurance. There are a few exceptions to this rule, including cases in which affordable coverage is not available.

HELP FOR THOSE WITH PRE-EXISTING CONDITIONS. As of January 1, 2014, insurance companies can't refuse to sell coverage or renew policies to persons with pre-existing conditions. Furthermore, women, as well as anyone with a pre-existing condition, can no longer be charged higher premiums for their health insurance.

PREVENTIVE CARE. All new health plans sold on or after September 23, 2010, or those that renew after that date, must cover certain preventive health services, such as mammograms, flu shots, colonoscopies, and cholesterol checks, free of charge, without a co-pay, deductible or other cost sharing. Which other services are covered depends on the type of health care plan as well as factors such as your age. For the complete list of covered services, visit www.healthcare.gov/preventive-care-benefits.

INSURANCE OPTIONS

APPEALING DECISIONS. All health insurance companies must now have an internal appeals process and all states must now have an external process for consumers to appeal health insurance companies' decisions. For example, if your insurance company denies a claim on the basis that the procedure was experimental, you now have the right, in any state, to appeal that decision and show why it was not experimental. Those enrolled in a health plan must be provided with a notice about available internal and external appeals processes and be told of the availability of assistance to help complete the process. More information about this right can be found at www.healthcare.gov/health-care-law-protections/#part=11.

BUYING INSURANCE FROM THE MARKETPLACE. As of October 1, 2013, individuals can purchase health insurance from a state marketplace (otherwise known as an “exchange”). This is good news if you're currently unemployed or if you are employed but your employer offers unaffordable or inadequate health insurance — or none at all.

State health insurance marketplaces offer a choice of competitive health plans that must meet certain standards with regard to benefits and cost in addition to being affordable. The marketplaces are competitive and open to individuals and small businesses (i.e., those with fewer than 50 employees). Insurance companies must apply to sell their plans through each marketplace and provide coverage for essential health benefits.

The ACA also limits how much marketplace plans may require consumers to pay out of pocket for medical expenses in addition to their premiums. These caps will help keep out-of-pocket costs down and stem the tide of bankruptcies caused by medical bills.

Marketplaces vary by state. States that run their own marketplace have websites you can visit directly to learn more about the options available. Or you can visit www.healthcare.gov to find information on health insurance options in any state.

FINANCIAL ASSISTANCE. When you apply for a health insurance plan in the marketplace, you will be asked whether or not you are employed and whether your employer currently offers you coverage. You will also be asked to include some financial information. Based on all of this information, the marketplace can determine if you are eligible for any financial assistance.

If you can't afford the coverage offered by your employer, you may be able to take the funds your employer would have contributed toward your company plan and use them to obtain a plan from the exchange.

People who buy plans in the marketplaces may also qualify for financial assistance to help them pay for their health insurance. This assistance is based on income level and family size. For example, individuals who have annual incomes up to \$45,960 may be eligible for a premium tax credit that would lower their monthly premium. In addition, individuals who have incomes up to \$28,725 may also be eligible for cost-sharing subsidies. These subsidies will reduce the cost of healthcare expenses an individual or family must pay when they receive medical care — for example, by lowering the co-payment for visiting the doctor.

RESTRICTIONS AND BANS ON COVERAGE LIMITS. For health plans beginning on or after September 23, 2010, insurance companies can not impose lifetime dollar limits on benefits that are deemed essential, such as hospital stays. A lifetime limit is defined as a cap on the total benefits your insurance plan will pay you, either for all benefits (e.g., a \$1 million lifetime cap) or for certain benefits (e.g., a \$200,000 cap on organ transplants).

For more information on accessing health insurance coverage or for updates on the Affordable Care Act, visit www.healthcare.gov.

Under the ACA, setting annual dollar limits on essential health benefits (such as for hospital stays) is banned altogether as of 2014.

OTHER LAWS

There are a few other laws that help grant access to health insurance during an employment change.

THE HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT OF 1996 (HIPAA) protects the privacy of your health information and may allow you to keep your health insurance when changing jobs. This law:

INSURANCE OPTIONS

- Guarantees access to health insurance in certain circumstances, as well as the ability to bring it along to another job.
- Prohibits discrimination based on health status in certain circumstances.
- Protects privacy of medical information, including a cancer diagnosis and treatment, by limiting certain people/parties from disclosing information.
- Sets limits on who can have access to a person’s health information — in all forms.
- Prevents anyone/any party from receiving a person’s health information without that person’s consent and ensures that what is shared are only the relevant details.

In order to take advantage of HIPAA protections, you cannot have a break in coverage lasting more than 63 days. HIPAA limits a new employer’s ability to deny someone health insurance coverage due to a pre-existing medical condition; but there are circumstances in which coverage for such a condition can be excluded for up to 12 months. To learn more about this and other aspects of HIPAA, read the U.S. Department of Labor’s “FAQs About Portability of Health Coverage and HIPAA,” at www.dol.gov/ebsa/faqs/faq_consumer_hipaa.html. Or visit the U.S. Department of Health & Human Services Office for Civil Rights “Health Information Privacy” page, at www.hhs.gov/ocr/privacy/index.html.

THE CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT (COBRA) may offer health insurance protection for you and your family members after you leave a company. This law:

- Gives eligible employees and their family members the right to remain enrolled in the same health insurance policy even after leaving a company.
- Allows patients to continue seeing their own doctors for continuous treatment since they will remain enrolled in the same health plan.

Employees at companies with 20 or more workers are eligible to receive COBRA benefits if they sign up within 60 days of losing their healthcare coverage. An eligible employee can elect COBRA when he or she experiences a qualifying event, such as leaving his or her job. The length of time one can keep COBRA coverage depends on his or her qualifying event (e.g., 18 months of COBRA coverage after a job loss). Former employees who take advantage of COBRA must pay the monthly health insurance premium themselves. To learn more about COBRA, visit the U.S. Department of Labor’s “FAQs about COBRA Continuation Health Coverage,” at dol.gov/ebsa/faqs/faq-consumer-cobra.html.

DISABILITY

If you are unable to work or you take unpaid medical leave due to your cancer diagnosis, you may need to find alternative sources of income. One option may be disability insurance, which provides employees with some income (typically 50%–70% of their salary) while they are unable to work due to a medical condition. You may have access to individual, employer-sponsored and federal disability insurance plans. An individual plan is one that you purchase directly from an insurance company. An employer-sponsored plan is one that your employer provides as part of your employee benefits package. Both individual and employer-sponsored plans can be short-term (typically six months to one year) or long-term (typically longer than one year).

SHORT-TERM DISABILITY PROGRAMS cover you if you need to take a brief medical leave from work, usually up to six months. They are typically administered through your employer or home state or territory. (California, Hawaii, New Jersey, New York, Rhode Island and Puerto Rico currently have short-term disability programs.) They can also be purchased individually. Programs vary, and your benefits will depend upon your specific plan. Generally, STD programs will cover up to 26 weeks away from work and pay between 55% and 100% of your wages. Some plans start immediately, while others have a waiting period before benefits begin. Some pay at a higher percentage for the first several weeks or months, before dropping to a lower percentage, based on your length of employment.

Your employer may hold your position for you during this period, since you expect to return to work. However, your employer is not legally required to hold your job for you unless you are on FMLA leave. Generally, people use an STD policy while on FMLA leave, to help supplement their lost wages. Refer back to page 11 for more information on FMLA.

Since procedures and policies differ from plan to plan, you'll need to get acquainted with the particulars of yours, including the type of paperwork you'll be required to complete, buzzwords to include on forms to ensure that you get benefits, and relevant filing deadlines. Look for program details on your state's Department of Labor website (visit www.dol.gov/dol/location.htm to find yours). To see if your employer offers a plan, contact your human resources or employee benefits department or the person who handles payroll, time off, etc.

INSURANCE OPTIONS

LONG-TERM DISABILITY PLANS are either administered by the federal government, offered by employers as part of employee benefits packages or sold by insurance companies to individuals. As with STD plans, the details will differ based on the policy. In the eyes of the government, which administers two types of Social Security disability benefits, a long-term disability is an illness or injury that is expected to last 12 months or longer or is predicted to be terminal. To find out how to apply for long-term federal disability programs, visit ssa.gov/disability. For questions about your specific employer-sponsored policy, check with your human resources or employee benefits department or the person who handles payroll, time off, etc.

APPLYING FOR FEDERAL DISABILITY BENEFITS. The Social Security Administration recommends that you apply for disability benefits as soon as you become disabled, because the process can take several months. To qualify for Social Security Disability Insurance (SSDI), you'll need to have worked and contributed to Social Security through past paychecks for a certain number of years, which is based on your age. Qualifying for Supplemental Security Income (SSI) is based on financial need rather than on previous work history. Eligibility is determined based on an income and asset test and whether you fit into one of three categories: 65 years old or older, blind or disabled.

To get long-term disability benefits, government officials will ask the “Big 5” questions:

1. Are you working? If you are and you make more than a certain dollar amount per month, you generally can't be considered disabled.
2. Is your condition “severe”?
3. Is it included on the government's List of Impairments?
4. Can you do the same work that you did previously? If so, your claim will likely be denied.
5. Can you do other types of work? If you can, your claim will likely be denied.

Portions of the above are presented courtesy of ©Triage Cancer.

See page 59 for more
**FINANCIAL
RESOURCES.**

TAKE CHARGE

Once you've gathered the information you need from your healthcare team and your workplace, and have researched your legal rights and insurance options, you'll be ready to take charge and decide what's best for you: working through treatment or taking time off. Then you can create an appropriate action plan based on that decision.

Formulating your plan will involve yet another series of decisions, regarding things such as disclosure and possible job modifications. But going through this process can provide some helpful structure to a situation that can often feel beyond your control.

SHARING THE NEWS

One of the biggest challenges employees with cancer face is deciding whether to share their diagnosis with their employer and/or coworkers — then determining what and whom to tell. The following section can help simplify the process.

SHOULD YOU TELL?

Deciding whether to tell — and if so, whom — is an intensely personal decision. You might feel it is essential to disclose your diagnosis, because it's a part of who you are or because you run your own business. Alternatively, you may believe privacy is critical and that, aside from family and close friends, no one is entitled to information regarding your health.

Some things to think about as you weigh your options are: What treatment side effects are you likely to experience? How might the law work in your favor? And what is your work environment like?

CONSIDER THE SIDE EFFECTS. In some cases, cancer and the method of treatment can cause side effects such as fatigue, chemo brain and discomfort, all of which can affect productivity levels, making it difficult to perform your essential job duties. Changes in productivity and/or appearance, as well as any extended absences, may give your boss and/or coworkers reason for concern. These factors may also cause you to think about whether any modifications or adjustments can be made to your job responsibilities or work environment that will help you feel more comfortable and be more productive and effective.

CONSIDER THE LAW. In order to request a reasonable accommodation or medical leave, you may have to disclose a medical condition — though not necessarily an exact diagnosis. (See page 30 for more information on job accommodations.) On the other hand, if you are not seeking protections provided under a state or federal law, such as a reasonable accommodation, time off or discrimination protection, you are generally not required to disclose any information about your health to your employer.

CONSIDER THE CULTURE. The kind of environment you work in could be a determining factor when deciding whether to disclose your diagnosis to your employer/coworkers. To get a clear sense of your workplace culture and how you fit in there, ask yourself the following:

- Is your company big and/or formal? Is it the kind of place where everyone keeps to themselves? Or is it small, close-knit and friendly?
- What are the different kinds of relationships you have with individual coworkers?
- Is there anyone you feel you can trust with both personal and professional matters?
- Has someone else at work had cancer? If so, how was it handled?
- In general, how do people react when they hear that a coworker is ill or dealing with another serious event? Do they resent having to “pick up the slack” or do they rally to support their team member?

Answering these questions can help you predict how your news might be received. It may also help you decide whom to tell — and how. Although it might sound cliché, this is a situation in which you really need to trust your instincts, because you know your work environment better than anyone.

WHOM SHOULD YOU TELL?

If you decide to disclose information about your diagnosis, the next thing you need to determine is who really needs to know. Then, start by talking to those people with whom you're the most comfortable or who will be most essential in creating a workable solution.

YOUR SUPERVISOR. Telling your boss can be hard, but doing so can prove very beneficial in the long run, because generally the Americans with Disabilities Act protects you only if you've made your employer aware of a medical condition. In other words, what your boss *doesn't* know could wind up hurting you.

You actually might be pleasantly surprised by the reaction you get. A boss can turn out to be far more than just a supervisor — he/she can be a source of hope and encouragement.

Your manager may have to share your diagnosis with *his/her* supervisor or with HR in order to make sure you have access to all legal benefits, company policies, etc. However, if you would rather that your information not be shared *beyond* these parties, be sure to communicate this.

For help in approaching your supervisor, check out our
MANAGER'S TOOLKIT
 at www.cancerandcareers.org/publication_orders/new.

SHARING THE NEWS

MANAGEMENT/HUMAN RESOURCES. Your boss may not be the only member of management who needs to know — especially if you are part of the management team. Because your supervisor may have to share information with management or anyone who will be affected, if you have good relationships with those managers, you might find it in your best interest to tell them yourself.

You may also want to talk directly to your human resources department — if your company has one — as they will have considerable information about company policies. They may also have experience dealing with other employees who are cancer survivors or who have had serious health conditions, in which case they may be able to offer valuable advice on how to tell people and what to expect.

YOUR COWORKERS. Should you tell them? And if so, which ones? It's impossible to provide guidelines that apply to everyone. The answer really depends on your company's culture and the relationships you have with your coworkers. (See “Consider the Culture,” under “Should You Tell?” on page 20.)

WHAT TO DO WHEN YOU ARE THE EMPLOYER. If you are one of the thousands of people who own their own business, you obviously don't have to tell the boss. However, there is the equally difficult decision to be made about whether to tell your employees, which may be complicated by the fact that it's not merely a personal issue — rather, it's something that affects the morale and well-being of your company.

Even if you would like to keep quiet and avoid worrying your staff, take a look at the corporate culture you've worked so hard to create and consider how your treatment will fit into that environment. In particular, think about how your absences or any changes in your appearance may affect your employees.

If you are regularly out of the office, drumming up business, entertaining clients or monitoring your company's progress remotely from the comfort of your own home, it's possible your employees will think nothing of your absences. When you're in chemotherapy, they may assume you're in your home office, crunching numbers. If it doesn't affect their day-to-day duties and activities, there may be no reason to tell.

However, if you have a strong physical presence at your company, that could make it harder to say nothing. Employees who begin to notice your unusually frequent absences may worry. Even worse, they may talk about it, and before you know it rumors far worse than the truth are making their way around the office. If you think that could be the case, you may want to consider sharing your diagnosis with a trusted direct report and let that person handle explaining your absences.

Many business owners, however, pride themselves on creating a work environment based on transparency. If that's the kind of culture you've fostered, then you probably have a close enough relationship with your employees to bring them together and share the news. They'll appreciate your candidness as an expression of trust, and they'll be grateful for the heads-up on what to expect and how it might affect them and the company. If you do choose to share, be sure to explicitly communicate what your preferences are in terms of how widely (or not) you want the news to spread — for example, just to additional staff or to external stakeholders, such as clients, board members and vendors.

WHEN SHOULD YOU TELL?

In most cases, the best time to tell is after you and your healthcare team have determined a course of treatment. At that point, you'll have a clearer idea of how your cancer may affect your job performance and/or your appearance. Then you can decide whether to tell people in advance of your treatment or on an as-needed basis. Just remember that the more notice you give people, the more time they'll have to work with you on solutions and lending their support.

HOW TO TELL

PREPARE FOR MISCONCEPTIONS. Despite all the advancements and innovations in cancer treatment, there are still many misconceptions about what a cancer diagnosis means. It's important to be aware of these myths before you start sharing, so you'll know how to react. The most common misconceptions are:

- Cancer is a death sentence.
- Cancer means you'll have to stop working.
- Cancer automatically makes you less productive, less competent and/or less reliable.

SHARING THE NEWS

PREPARE YOURSELF. First, know that it's completely natural to be nervous. This isn't easy information to share — with anyone. No matter how close you are with your supervisor or coworkers, there's simply no way to know how they'll react. However, it's likely they will look to you for clues; so if you're open about it, they're less apt to shy away from the topic.

You should also prepare yourself for a wide range of responses. Remember that, most likely, your own reactions to your diagnosis were varied, and if *you* didn't know how to react, chances are the people around you won't know either. Many will need a little time to get used to the idea. Anticipating possible responses can help make it easier to face those moments.

Try making a list of potential reactions — both those you hope to avoid and those you'd most like to receive. Some examples include fear, discomfort, confusion, pity, anger, avoidance, support, love, understanding and sympathy.

You may be surprised at the reactions you get — good and bad. Situations like this can bring out the worst in people, but they can also bring out the best in people you would never have expected to count on for assistance. You may, in fact, find that telling people is an amazing relief and yields a tremendous amount of support.

WHAT TO TELL

In addition to figuring out whom to tell and how to tell them, give some serious thought to what, and how much, your coworkers need to know.

THE FACTS. If you want to keep to a minimum the amount of information you share, consider disclosing only the following:

- Your diagnosis
- An explanation, in layman's terms, of what your diagnosis means
- Prognosis
- Expected course of treatment
- Expected leave of absences or number of sick days, if any

TIPS ON WHAT TO TELL

- Reveal only as much as you want to, in a straightforward manner. People will take their cues based on how you present yourself.
- Prepare ahead of time what information you want to share.
- If you're telling just one or two colleagues, create a comfortable, private environment in which to tell them.
- Give them a chance to ask some questions, if you feel comfortable doing so. As you know only too well, some people have no experience with cancer and don't know what you're facing.
- Explain to your confidants what to expect in terms of future absences, and let them know there may be times when your mood and productivity will be affected. Don't be afraid to ask if you can rely on them for help. It's better to let them prepare beforehand for handling a few of your duties than to spring it on them at the last minute.
- Consider letting people know if you expect your appearance to change — for example, hair loss or changes in your skin or weight. Explain to them that it's part of the process of getting better.
- When telling your supervisor, tread lightly when mentioning your legal rights; some supervisors might feel threatened by the topic.
- You may want to reassure your coworkers that you're not disappearing on them. Let them know that you're still an integral part of the team and that you want to be kept in the loop.

Most importantly, remember that this will be a fluid experience and what you know about your situation may change as you go through treatment. By sharing your diagnosis, you're opening up an ongoing conversation with your manager and/or coworkers; this enables you to discuss things as they evolve and adjust your plan of action accordingly.

Also, it's worth noting that you may find yourself in the position of having to educate your supervisor, because most people haven't experienced this type of situation before or been trained on how to handle it.

Tell your managers and coworkers to visit www.cancerandcareers.org for helpful information on how to assist an employee who's been diagnosed with cancer.

SHARING THE NEWS

THE SWIVEL

In addition to considering what you may or may not want to tell your coworkers after being diagnosed or returning to the office post-treatment, it's important to think about what they might say to you.

Although people mean well, their comments may not always be as helpful as they intend. For example, a remark such as “Well, my uncle had cancer, too,” could be an attempt on the part of a coworker to identify with what you're going through. But you might not want to discuss your health with that person and therefore find the remark off-putting.

The best way to handle a situation like this is to be prepared — and use a technique called The Swivel. The Swivel is a way of acknowledging a person's comment, then swiveling away from it by bringing up something related to work. For example, in response to “My uncle had cancer, too,” you might say, “That must have been very difficult,” and then quickly follow with, “While you're here, do you have time to discuss the staff meeting we have coming up?”

Being able to shift the conversation back to a place where you feel comfortable will be empowering — and it will help to reset the view your colleagues have of you. The more you focus on work the more everyone else will follow your lead, but you need to think of possible replies ahead of time, so that you can easily access them when necessary.

DISCLOSING ONLINE

For some cancer survivors, rejoining the world and the workforce after finishing chemotherapy treatments or recovering from surgery is a milestone they want to share publicly via social media, such as Facebook or Twitter. Others find it helpful to share updates in general. But before you broadcast your news to the plugged-in community, take time to ponder your online image. What you say and do on the Internet or through social media could negatively impact your work life.

Following are ways to manage your online reputation — so you can be sure you're sharing only with those you want to.

GOOGLE YOURSELF. Who hasn't Googled others? This time, Google yourself, with the critical eye of a boss or potential boss. Knowing what information is available about you online enables you to be proactive and prepared for any possible questions or reactions.

Remember that once you share news "out there," it is often eternal. By checking frequently, at least you'll be aware of what your boss or potential future bosses can find out.

QUIZ YOURSELF. Before you post information, opinions or photos — especially on a social website — consider the following:

- Is this something you would want a boss — current or future — or coworkers to know?
- How would you feel if this appeared on the front page of a newspaper (or the home page of your favorite news site)?
- Would you want your grandmother or mother to see this?

If you've been very open about your diagnosis and don't care who knows, at work or beyond, the questions won't be as crucial. But if you are hoping to keep a lower profile with regard to your cancer, you have to think seriously about what you post. It's also important to consider that although you might not care who knows today, you may feel differently in the future.

If you volunteer at or are affiliated with a cancer organization, you should also think about whether or not you want to talk online about that. If you choose to do so, then you'll want to decide if you prefer to identify only as a volunteer or as a volunteer *and* a survivor. It may be a trade-off between inspiring and encouraging others versus preserving your privacy. Only you can determine if that trade-off is worth it.

THINK BEFORE YOU BLOG. Many patients and survivors blog about treatment, recovery and other cancer-related topics. If you're a blogger, it's up to you whether you want to post anonymously, use a pseudonym or use your actual name. "Going public" makes it easier to build an audience, as readers will identify with you more readily. But if that's uncomfortable for you or you're not planning to disclose your diagnosis in professional

SHARING THE NEWS

circles, then you're better off remaining anonymous or choosing a pen name. If you decide to remain anonymous, be sure to set it up so as to minimize the chances of being "unmasked"; consult an IT professional, if need be.

SEEK SUPPORT UNDER THE RADAR. If you feel a need to share information about your treatment or recovery but want to keep a lower profile, consider private, free websites designed for that purpose.

One is www.caringbridge.org. It's intended for anyone with a significant health challenge. You can post messages that will be seen only by those with access to your page. You can also use it to easily update family and friends, which can save you from having to write multiple emails or make multiple calls.

Another, www.mylifeline.org, offers personal websites for cancer patients, survivors and caregivers.

Although these website are intended to provide a safe online space in which individuals can share information and interact with others, it's important to note that no site is 100% private. So be sure to read the privacy policy of any site you post on, and set your privacy settings appropriately.

MONITOR YOURSELF. Pay attention to privacy settings on social media sites such as Facebook, which allows you to control who sees what.

To keep your social media page just that — i.e., social — you can decline requests from colleagues. A simple reply such as "Thanks for the invitation; I am keeping all my professional contacts on LinkedIn" is sufficient.

On Twitter, you can sign up for an account for public tweets or protected tweets. If you choose the protected option, only your approved followers can view your tweets (and they can't retweet them).

Remember, privacy policies and settings change regularly, so it is important to test your privacy settings frequently.

WORKING THROUGH TREATMENT

If you've decided to continue working while you undergo treatment, this section will help you prepare yourself, your coworkers and your work space for the new routine.

MODIFYING YOUR SCHEDULE

If you're able to adjust your schedule to help you balance your job and your treatment, consider one of the following options:

TELECOMMUTING. Working from home, part- or full-time, can help eliminate a draining commute or enable you to lie down when necessary. The key to successful telecommuting is to structure the arrangement by setting up an agreement with your employer that establishes the following:

- Which hours you will work
- How you will be reachable (via phone or email)
- How you will indicate when you are away from your desk (via auto replies on instant messaging, voicemail and/or email)
- Your equipment needs (a phone, computer, printer, access to servers, etc.)

FLEXIBLE HOURS. Ask your manager if it's possible for you to continue working full-time but create a flexible schedule by varying the start and end times of the workday. Alternatively, a flexible schedule could entail taking time out during the day to go to appointments, then making up that time by working later that day or later in the week.

INTERMITTENT FMLA LEAVE. The FMLA can be used in segments, thereby allowing you to take small increments of time off work for appointments or on days when you're not feeling well. See page 11 for more information on the FMLA.

MODIFYING YOUR WORK SPACE

Your work environment should be as comfortable as possible. Think of ways in which you can adjust your work space that will help you be more productive, then modify it as needed. This can include simple things like setting up your work area so you don't have to expend unnecessary energy. For example, if you sit at a desk, put your phone, files, printer, etc., within easy reach. If a special chair will make you more comfortable, bring one in. It

WORKING THROUGH TREATMENT

may be helpful to provide your manager with a medical certification form for the chair and/or other equipment to better suit your current needs.

REASONABLE ACCOMMODATIONS

Under the ADA or your state's fair employment law, your employer may be required to make reasonable accommodations that allow you to modify your schedule or work space in order to perform your job duties. Even if your company isn't required to do so, many employers will be open to ideas that enable them to support you so that you can continue to perform your job and meet their needs. Types of reasonable accommodations may include: a change in schedule, the use of certain technology, a change in policy, shifting job responsibilities or a job change. For more information on the ADA, see page 9.

REQUESTING REASONABLE ACCOMMODATIONS. You should always ask for an accommodation as soon as you realize that you need one. If you don't ask and your job performance begins to suffer as a result, then your employer may end up making a decision, such as demoting you, based on your performance.

When asking for a reasonable accommodation, you don't have to invoke the ADA or specifically use the words *reasonable accommodation* for your employer to be obligated to provide the accommodation. Your employer just needs to understand what you are asking for. Also, check your employee manual to see if your employer has already laid out a specific process for making these types of requests.

Once the request for the accommodation has been made, you and your employer are supposed to engage in the "interactive process," which means there has to be a negotiation regarding which accommodation might work and an ongoing assessment of whether or not that accommodation is, in fact, working for you. The steps of the interactive process may be formal, but they provide a good road map for this discussion with your employer.

THE JOB ACCOMMODATION NETWORK
(www.askjan.org; 800-526-7234) provides guidance for employees and employers going through the accommodation process.

The steps are outlined as follows:

- 1. Define the situation.** What are the essential functions of your job?
- 2. Perform a needs assessment.** Determine what kinds of reasonable accommodations might work for both you and your employer.
- 3. Explore alternative placement options.** Is an alternative placement appropriate? If so, is there a vacant position available to which you could be reassigned?
- 4. Redefine the situation if necessary.** Because your needs may change over the course of your treatment or recovery, periodically re-evaluate the situation and accommodation and adjust accordingly.
- 5. Monitor accommodations.** Continue to monitor the accommodation on an ongoing basis.

Keep in mind that this process is fluid — it may take a few tries to come up with an accommodation that works well for both parties.

Portions of the above are presented courtesy of © Triage Cancer.

KEEP A WORK DIARY

Maintaining a diary can help you...

MAP OUT YOUR WORKWEEK. Keeping careful notes on the way you feel throughout each day and week can reveal important patterns about the effects of your treatments and medications. If your hours are flexible, work during as many of your peak-performance hours as possible. You can also schedule important meetings and presentations for the times you're likely to feel your best — say, in the mornings or afternoons.

FIND OPTIMAL TIMES FOR TREATMENTS. A work diary can help you determine if it makes sense to schedule doctors appointments before work, during your lunch hour or at the end of the day. If you're exhausted three or four hours after treatments, for example, schedule appointments for 2 p.m., so you'll be home from the office by the time the fatigue kicks in. Or, if your body needs a couple of days to recover from treatment, try to schedule sessions for Friday afternoons. Remember, the FMLA may be an option for taking intermittent time off for appointments (see page 29).

WORKING THROUGH TREATMENT

DOCUMENT YOUR SCHEDULE. By tracking your hours in addition to your reactions to treatment, you will have notes that could prove valuable if problems arise at work. It may also help to record any interactions with your supervisor, HR, or colleagues regarding your performance, attendance or job modifications. This way you'll have a detailed first-person account, describing your daily and weekly schedules, to better address the situation.

REDUCING ON-THE-JOB STRESS

TAKE REGULAR BREAKS. Be careful not to push yourself too hard. Instead, listen to your body. Break for lunch daily, and take additional, short breaks throughout the day. Go for a 10-minute walk outside whenever possible — the fresh air and exercise can help clear your mind and boost your energy so you can focus on the task at hand when you return to your desk.

BREATHE. People under stress tend to breathe in short, shallow breaths that do little to bring in oxygen and a lot to increase tension in the chest and shoulders. Next time you feel panicky or tense, take a few moments to breathe deeply. Getting more oxygen into your body will slow your heart rate, decrease your blood pressure and relieve tension.

EXERCISE is one of the most effective ways to combat stress, so take steps to incorporate brief periods of exercise into your workday. At lunchtime, take a yoga class or head to the gym and hop on the treadmill. Throughout the day, take short breaks to stretch or do simple exercises in your desk chair. Or use that time to meditate for 10-20 minutes.

JUST SAY NO. Set boundaries at work that enable you to decline certain types of requests, such as staying late for non-essential projects. Although it can be difficult to say no, learning how can help you become a better employee; you won't be overburdened with extra projects, and you won't feel trapped by every ask you receive.

OTHER TIPS

- **Write down a list of priorities.** Once you've created your list, tell yourself to focus solely on the first task that needs to be addressed.
- **Resist multitasking.** Trying to think about other things can hamper your concentration.
- **Rehearse everything,** including presentations, project updates and phone calls.

- **Ban clutter** and clear your work area.
- **Listen to music.** It's hard to stay tense when your favorite song is playing.
- **Head outside.** Sunlight and fresh air can help you de-stress. Eat your lunch outside, take strolls during breaks or suggest that your next one-on-one meeting with a colleague be a walk-and-talk affair.
- **Laugh.** Laughter can reduce the physical symptoms of stress by increasing the flow of oxygen throughout your body and releasing feel-good endorphins in the brain.

COMMUNICATING WITH YOUR TEAM

It helps to keep the lines of communication open on the job — particularly if you're working through treatment. It's a way of reminding coworkers and supervisors that you're still an effective part of the team. A lack of communication can cause fellow staff members to question your value and productivity, giving rise to confusion and anxiety — even mistrust. Clear and consistent communication, on the other hand, can create a strong sense of reassurance.

IDENTIFY A POINT PERSON. Assuming you've shared your diagnosis, another strategy is to identify a point person at work — someone you trust who's willing to be a centralized source of information about you, your health and your schedule. That person saves you from having to constantly update everyone on how you're feeling. He/she can also be your go-to person for finding out what's happening at the office when you are out for appointments.

COMMUNICATE REGULARLY. Let your supervisors and coworkers know how you intend to stay on top of your work responsibilities or if there's any change in your condition or treatment that will affect your performance.

IF YOU NEED HELP, ASK FOR IT. It doesn't convey weakness; rather, it shows that you're invested in ensuring the best outcome for any given project.

THANK THEM. If colleagues pitch in to help manage some of your responsibilities, let them know that you truly appreciate their assistance.

WORKING THROUGH TREATMENT

PROBLEMS AND DISCRIMINATION

Although people have become more informed about cancer, misinformation and misconceptions are still common. If you feel you're being discriminated against, take action sooner rather than later:

WRITE DOWN WHAT HAPPENED AND WHEN. Make your notes detailed and precise, reporting incidents as factually and objectively as possible. If appropriate, save, print or record pertinent voicemail or email messages.

KNOW YOUR RIGHTS. Before you do anything at work, look into whether you are protected by the federal Americans with Disabilities Act or your state's fair employment law. Often, state laws offer more protection than the ADA. For contact information for your state's fair employment agency, visit www.triagecancer.org/resources/stateresources.

Among your options:

TALK TO YOUR SUPERVISOR OR HUMAN RESOURCES MANAGER. The problem may be easily remedied with a meeting or two. If any coworkers recently dealt with a cancer diagnosis or other health issue, find out if they experienced discrimination and how they handled the situation.

GET LEGAL ADVICE. In certain circumstances, it may be appropriate to meet with an attorney and even take legal action. Sometimes, a decision that you make may affect your ability to take legal action in the future, so consulting with an attorney now can help you make an educated decision. To find a legal expert, contact your local or state bar association's lawyer referral service or visit www.nclsn.org, www.patientadvocate.org or www.lawhelp.org.

TAKING TIME OFF

If you ultimately decide that you need to take a leave of absence, you may find it more difficult than expected to part with work responsibilities. But letting go may be necessary for your health.

ASSESS YOUR WORKLOAD

As you plan your leave of absence, one of the first things you'll need to do is take a comprehensive look at your responsibilities and determine who will handle them while you're gone.

BE HONEST WITH YOURSELF. Are you suffering from they-can't-get-by-without-me syndrome? The work needs to get done, but not necessarily by you.

REVIEW, THEN REASSIGN. Note which projects you're responsible for, their deadlines and current status and which ones you can feasibly complete before going on leave. Then, divide any remaining projects and responsibilities among your fellow employees. If appropriate, get input from your manager. You might suggest assigning one project or client per colleague, or you may feel more comfortable having just one person cover everything for you. Organize and then distribute necessary information and files to your coworkers. If possible, leave yourself an additional half or full day in the office to answer any questions.

CREATE A WRITTEN PLAN to ensure that everyone has the same expectations.

NAME A POINT PERSON

A point person can help you manage your interactions with the office while you're on medical leave (although don't be surprised if your employer has a policy limiting your interactions with the company during your formal leave). You and your point person can decide how often he or she will call you with questions and updates and when it is (or isn't) okay to contact you with an office-related "emergency." He or she can also keep your coworkers informed about your progress while you're out and let you know what you've missed.

TAKING TIME OFF

When selecting a point person...

CHOOSE WISELY. Pick someone in your department whom you trust. It doesn't have to be someone who does your exact job; it can be an administrative assistant or colleague. Be sure he or she has good communication skills and reliably returns phone calls and emails in a reasonable time frame.

PUBLICIZE YOUR DECISION. Let colleagues and clients know who your point person is as well as the best way to get in touch with that individual. While you're on leave, include your point person's contact information in your outgoing voicemail message and automated out-of-office email reply.

SUMMARIZE THE IMPORTANT DETAILS. Meet with your point person before you leave, to share details about each of your projects and/or the type of work you do for each of your clients.

RETURNING TO WORK

If you've taken time off from your job and are now ready to return, much of the information from the "Working Through Treatment" section (page 29) will help prepare you for re-entry. However, whether you've taken a long- or short-term leave, there are some additional things to consider.

GETTING UP TO SPEED

After you've been away from work, it's important to feel confident again about your job-related abilities. How can you get there?

TEST YOUR PSYCHE. Just as important as feeling physically capable of doing your job is feeling psychologically up to the task. If you're doubting your capacity to succeed, consider one-on-one counseling from a social worker or therapist, or join a support group comprised of other cancer patients returning to work.

EVALUATE YOUR READINESS TO WORK. What does your healthcare team say to expect in terms of lingering side effects? Are you prepared to come back full-time or part-time? If part-time seems more doable, think about what kind of accommodations you might need. Can you telecommute from home a few days a week? Can you ease back into your usual routine with half days? When choosing whether to work mornings or afternoons, factor in the possible side effects of any medication you take.

FIND OUT IF YOUR COMPANY HAS A FORMAL RETURN-TO-WORK PROGRAM OR DISABILITY-MANAGEMENT PROGRAM. If not, ask whether there is an informal contact person for such transitions. Traditionally, Employee Assistance Programs, which help workers recover from drug and alcohol problems, involve a return-to-work meeting, in which employee and employer discuss expectations and capabilities. The same sort of meeting might be useful as you resume your duties.

PARTICIPATE IN WORKSHOPS OR SEMINARS to refresh your skills, or join professional associations to keep current with the latest news in your field.

CONSIDERING A CAREER CHANGE

It's helpful to recognize that you may not find the same satisfaction in your job as you did before cancer — and that's okay. This kind of shift may be temporary or permanent; either way, it's important to take the time to reflect on that.

However, if you find that your work-related goals have changed so much that you decide to embark on a new career path, it still may be beneficial to return to your old position for a while before interviewing for a different job. Regaining your confidence as a full-time employee in a familiar environment can be invaluable.

For more information on career change, download Cancer and Careers' **JOB SEARCH TOOLKIT**, at www.cancerandcareers.org.

CANCER AND CAREERS WORKBOOK

Cancer and Careers has designed this workbook to help you better understand and address the many factors involved in trying to balance a cancer diagnosis and treatment and a job. We also recognize that over the course of your cancer experience it may help to keep medical information and notes in one secure place, so you can more easily remember what you need to know. The workbook can be a useful tool to reference as you negotiate your work life while managing cancer.

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GETTING ORGANIZED

When managing work and cancer, there's a lot of information you'll need to have on hand as you travel from your job to medical appointments and, sometimes, back to work. Here's a checklist of some of the items you'll want to keep with you:

- Calendar
- Notebook (use one notebook for keeping work and medical notes, so it's all in one place)
- Identification (driver's license, passport or birth certificate)
- Methods of payment
- Health insurance card
- Medical history
- Cancer treatment history
- Emergency contact information
- Doctors' contact information
- Appointment log
- Appointment summary
- Treatment summary
- Written medical reports
- Health insurance claim forms
- Health insurance claims log
- Health insurance interaction log
- List of questions
- Information on your company's policies (insurance, disability, vacation, etc.)

Additional pages can be downloaded at

www.cancerandcareers.org/en/resources/publications_new

QUESTIONS TO ASK YOURSELF

ABOUT WORK & CANCER

What is the nature of my job? _____

What are my specific responsibilities? _____

Do I sit or stand all day? _____

Do I travel and interact with people? _____

Does my job require heavy lifting? _____

What does my work space look like? For example:

Am I in a small cube or a large office? _____

Do I have to take the stairs? _____

Other: _____

Are there new barriers to my commute? For example:

Is it uncomfortable to take the bus or train now? _____

Or to drive in rush-hour traffic? _____

Other: _____

What other areas of my life require substantial energy and need to be taken into consideration? For example:

Do I have to help the kids with homework? _____

Do I have to tend to aging parents? _____

Do I have to cook for others? _____

Other: _____

How many hours, honestly, can I work in a day? _____ In a week? _____

What are my short-term and long-term work goals? _____

Do I have to work? _____

Do I want to keep working? _____

Can I keep working — physically and emotionally? _____

Which aspects of my job are most important to me? _____

How is my identity connected to my work? _____

Is my sense of self so deeply rooted in my job or closely tied to my sense of purpose, that it's the reason I get up in the morning? _____

Have my career priorities changed? _____

QUESTIONS TO ASK YOUR HEALTHCARE TEAM

ABOUT WORK & CANCER

Can I work during treatment? _____

Should I work during treatment? _____

Are there any treatments that might make it easier for me to continue working, including oral chemotherapies or treatments in clinical trials? _____

Will my treatment require me to take time off from work? If so, how much time? _____

Is there any flexibility in the scheduling of my treatment to make it easier to work? _____

Can I take my medications (or go for treatments) early or late in the day, so the side effects won't interfere with the bulk of my workday? _____

What are the potential side effects of my treatment? _____

How will the side effects affect my ability to perform my job? _____

How can I manage side effects such as fatigue, nausea or vomiting while at work? _____

Will my side effects become more or less intense after a few weeks? _____

How might that affect my ability to work as time passes? _____

Are you familiar with any stress-relief techniques that I can use at my workplace? _____

Where can I find support from other people with my type of cancer? _____

Do you have any materials or suggested reading on my type of cancer? _____

Do you know of any financial resources that might be available to me? _____

QUESTIONS TO ASK YOUR EMPLOYER

ABOUT WORK & CANCER

Is there a formal process in place for requesting reasonable accommodations? _____

Can I get more comfortable/suitable office furniture? _____

Can I take extra breaks? _____

Can I change to a flex-time schedule? _____

Can I work part-time? _____

Is there a formal process in place for requesting medical leave? _____

Is there any precedent or formal policy for taking time off? _____

Do you offer access to a donated pool of vacation time? _____

Can I take time off for treatment? _____

What are the health insurance implications if I stop working? _____

Whom would you recommend to be my point person? _____

QUESTIONS TO ASK YOUR HEALTHCARE TEAM

ABOUT CHEMOTHERAPY

Which chemo drug will be used? _____

How often will I need treatment? _____

For how long will I undergo treatment? _____

How long will each treatment take? _____

Will I need someone to accompany me to my treatment appointments? _____

Will you be able to provide me with a doctor's note for these visits? _____

Can you describe the treatment process? _____

Will I be able to return to work after a treatment session? _____

What are the potential side effects of this particular therapy? _____

Will the side effects impact my work? _____

How can I best manage the side effects? _____

Can the chemotherapy appointments be adjusted to accommodate my work schedule? _____

Are there restrictions on activities before, during or after chemotherapy? _____

QUESTIONS TO ASK YOUR HEALTHCARE TEAM

ABOUT RADIATION THERAPY

Exactly how does radiation work? _____

Can you describe the procedure? _____

Where will treatment take place? _____

When will treatment take place? _____

How long will the procedure take? _____

How many treatments will I need? _____

Is the radiation schedule flexible, so as to accommodate my work? _____

Can I work while receiving radiation? _____

What are the potential side effects? _____

Will the side effects impact my work? _____

How can I best manage the side effects at work? _____

Are there any restrictions before, during or after radiation? _____

QUESTIONS TO ASK YOUR HEALTHCARE TEAM

ABOUT SURGERY

Can you describe the procedure? _____

How will I look after surgery? _____

How long will I be in the hospital? _____

How long will recovery take? _____

Will I have to stop working? If so, for how long? _____

When can I return to normal daily activity? _____

Will I receive medical documentation I can give to my employer? _____

What are the potential side effects? _____

Will the side effects impact my work? _____

How can I best manage the side effects at work? _____

Are there any restrictions before or after surgery? _____

Will I need additional treatment after surgery? _____

MEDICAL HISTORY

This chart should be presented to every doctor you see during and after your treatment.

Name: _____

Date of birth: ____ / ____ / ____ Age: ____ Height: _____ Weight: _____

LIST ALL PRIOR SURGERIES, WITH DATES

CURRENT MEDICATIONS, WITH DOSAGES

CANCER HISTORY

Father: _____ Mother: _____

Siblings: _____

Other relatives: _____

DO YOU HAVE A HISTORY OF...

- Alcoholism
- Asthma
- Bleeding disorders
- Blood clots
- High or low blood pressure
- Bronchitis, chronic cough
- Cardiac issues
- Depression
- Diabetes
- Drug abuse
- Headaches
- Hepatitis A, B or C
- Hernia
- Lupus or autoimmune disease
- Mitral valve prolapse (heart murmur)
- Osteo rheumatoid arthritis
- Seizures, epilepsy
- Shortness of breath
- Thyroid disease
- Tuberculosis

ALLERGIES

DO YOU TAKE...

- Alcohol
- Antidepressants
- Aspirin or other anti-inflammatory drugs
- Blood pressure medication
- Cardiac medication
- Diet pills
- Diuretics
- Hormone replacement therapy
- Pain medication
- Sleeping pills
- Tranquilizers
- Vitamins, herbal supplements

HAVE YOU HAD AN ADVERSE REACTION TO...

- Adhesive tape
- Anesthesia
- Antibiotics
- Aspirin
- Codeine
- Demerol
- Iodine
- Morphine
- Penicillin
- Sulfur
- Suture material
- Valium

CANCER TREATMENT HISTORY

Along with your medical history, this chart should be presented to every doctor you see.

Name: _____ Date of birth: ____ / ____ / _____

Type of cancer: _____ Date of diagnosis: ____ / ____ / _____

Oncologist's name, hospital affiliation & phone: _____

SURGERY

Type: _____

Hospital name, address & phone: _____

Doctor(s): _____

Date & length of hospital stay: _____

Medication(s) & dosage(s): _____

CHEMOTHERAPY

Hospital name, address & phone: _____

Total number of treatments & date(s): _____

Side effects: _____

Results: _____

Medication(s) & dosage(s): _____

RADIATION THERAPY

Hospital name, address & phone: _____

Total number of treatments & date(s): _____

Side effects: _____

Results: _____

Medication(s) & dosage(s): _____

SUPPORTIVE CARE (I.E., COUNSELING)

Doctor(s): _____

Total number of sessions & date(s): _____

Results: _____

Medication(s) & dosage(s): _____

OTHER

Hospital name, address & phone: _____

Total number of treatments & date(s): _____

Side effects: _____

Results: _____

Medication(s) & dosage(s): _____

EMERGENCY CONTACT INFORMATION

Give this information to your manager and doctors in case of an emergency.

Name: _____

PERSON YOU WANT CONTACTED FIRST IN AN EMERGENCY

Name: _____

Relationship to you: _____

Home phone: _____

Business phone: _____

Cell phone: _____

PERSON YOU WANT CONTACTED SECOND IN AN EMERGENCY

Name: _____

Relationship to you: _____

Home phone: _____

Business phone: _____

Cell phone: _____

PERSON YOU WANT CONTACTED THIRD IN AN EMERGENCY

Name: _____

Relationship to you: _____

Home phone: _____

Business phone: _____

Cell phone: _____

NOTES

DOCTORS' CONTACT INFORMATION

Use this form to keep track of the contact information for every doctor you see.

Doctor's name: _____

Hospital: _____

Address: _____

Phone: _____ Fax: _____

Email: _____

Website: _____

Best way to contact him/her: _____

Diagnosis: _____



Doctor's name: _____

Hospital: _____

Address: _____

Phone: _____ Fax: _____

Email: _____

Website: _____

Best way to contact him/her: _____

Diagnosis: _____



Doctor's name: _____

Hospital: _____

Address: _____

Phone: _____ Fax: _____

Email: _____

Website: _____

Best way to contact him/her: _____

Diagnosis: _____

APPOINTMENT LOG

Use this log to keep track of all of your doctors appointments over time.

Appointment date & time: _____

Doctor's name: _____

Address: _____

Phone: _____

Reason for appointment: _____

Diagnosis: _____

Work schedule/issues: _____

Follow-up: _____



Appointment date & time: _____

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Appointment date & time: _____

Doctor's name: _____

Address: _____

Phone: _____

Reason for appointment: _____

Diagnosis: _____

Work schedule/issues: _____

Follow-up: _____

APPOINTMENT SUMMARY

Prepare yourself for every appointment by filling out the top half of this page. The bottom half can be used to summarize your appointment during or after.

Appointment date & time: _____

Doctor's name: _____

Address: _____

Phone: _____

Referred by: _____

Reason for appointment: _____

Things to bring to appointment (medical records, insurance card, etc.): _____



Diagnosis: _____

Treatment/medication(s) prescribed: _____

Work schedule/issues discussed: _____

Notes: _____

Next appointment date & time: _____

TREATMENT SUMMARY

This form may be helpful as a guide for taking notes when researching various treatments or to track any challenges that arise from specific treatments, including how they impact your work life.

Name of treatment: _____

What it does: _____

Oral or intravenous? _____

Drugs used: _____

How many treatments are needed, how often & for how long? _____

Will I be able to work during treatment? _____

How will treatment affect my work? _____

Side effects: _____

Ways to manage side effects: _____

Questions to ask my doctor about treatment: _____

HEALTH INSURANCE INTERACTION LOG

Use this log to keep track of all of your interactions with your health insurance company.

Date/time	Representative's name	Phone	Purpose of correspondence
Notes		Follow-up	

Date/time	Representative's name	Phone	Purpose of correspondence
Notes		Follow-up	

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Notes		Follow-up	

Date/time	Representative's name	Phone	Purpose of correspondence
Notes		Follow-up	

HEALTH INSURANCE CLAIMS LOG

Use this log to keep track of all of your health insurance claims.

Date of service	Provider	Procedure	
Amount billed	Amount submitted	Date reimbursed	Amount reimbursed

Date of service	Provider	Procedure	
Amount billed	Amount submitted	Date reimbursed	Amount reimbursed

Date of service	Provider	Procedure	
Amount billed	Amount submitted	Date reimbursed	Amount reimbursed

Date of service	Provider	Procedure	
Amount billed	Amount submitted	Date reimbursed	Amount reimbursed

Date of service	Provider	Procedure	
Amount billed	Amount submitted	Date reimbursed	Amount reimbursed

RESOURCES

LEGAL ASSISTANCE

National Cancer Legal Services Network:

www.nclsn.org

LawHelp: www.lawhelp.org

Patient Advocate Foundation:

www.patientadvocate.org

STATE LEGAL RESOURCES

Triage Cancer: www.triagecancer.org/resources/stateresources

EMPLOYMENT RIGHTS

Equal Employment Opportunity Commission:

www.eeoc.gov

Job Accommodation Network:

www.askjan.org

U.S. Department of Labor, COBRA:

www.dol.gov/EBSA

U.S. Department of Labor, FMLA:

www.dol.gov/WHD

Workplace Fairness:

www.workplacefairness.org

FEDERAL DISABILITY INSURANCE

Social Security Administration: www.ssa.gov

HEALTH INSURANCE

Health Insurance Marketplace:

www.healthcare.gov

Medicare: www.medicare.gov

Medicaid: www.medicaid.gov

Triage Cancer: www.triagecancer.org

FINANCIAL RESOURCES

American Cancer Society: www.cancer.org

CancerCare: www.cancercare.org

Healthwell Foundation:

www.healthwellfoundation.org

Leukemia and Lymphoma Society:

www.lls.org

NeedyMeds: www.needymeds.org

Partnership for Prescription Assistance:

www.pparx.org

Patient Services, Inc.:

www.patientservicesinc.org

Patient Access Network Foundation:

www.panfoundation.org

The Pink Fund: www.thepinkfund.org

The SAMFund: www.thesamfund.org

Pharmaceutical Assistance Programs:

Check with your drug manufacturer to see if they offer any patient assistance programs.

Additional resources can be found in our resource database, at www.cancerandcareers.org/en/resources.



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