



 Insurance
Reinsurance



Supporting colleagues with cancer

Information booklet



United States

An Important Note About This Guide

Colleagues are under no obligation to share their health or medical information with anyone at AXA XL. This guide is intended as a resource for colleagues on how AXA XL can provide support them following a cancer diagnosis, through treatment, and upon their return to work. In many cases in this presentation, it is suggested that the colleague share information with their HR Business Partner, Manager and/or work colleagues. These are voluntary suggestions so that colleagues can get the highest level of support, flexibility, and understanding possible from AXA XL.

You may choose to share all details of your diagnosis and treatment, just the minimum required to get the assistance you need, or nothing at all. Further, just because you choose to share information with one AXA XL representative, does not mean that same level of information needs to be communicated to other parties as well. As an example, you may choose to share details of your diagnosis and treatment with your HR Business Partner, but only the minimum amount of information with your manager and nothing to your work colleagues. The information shared and parties informed are fully up to you.

You can find additional details about federally-required protections and accommodations under the following regulations:

[Health Insurance Portability and Accountability Act](#): The Privacy Rule standards address the use and disclosure of individuals' health information
[Americans with Disabilities Act \(ADA\)](#): Stipulates reasonable accommodations to enable job applicants and employees with disabilities (including Cancer) to enjoy equal employment opportunities
[Federal Family and Medical Leave Act \(FMLA\)](#): Defines eligibility to take job-protected leave

“As a leader in Health insurance and a responsible employer, it is our duty to ensure prevention and easy access to healthcare to our employees and support them when they need us most. This is why we launched our global Healthy You program with a range of health and well-being services of which many of them focus on supporting our colleagues impacted by cancer, this booklet being one of them.

We are truly committed to support our people through these very difficult moments from diagnosis to return to work and I hope that the support services that we have implemented, and the information provided in this document will be helpful to everyone impacted”.

Karima Silvent

AXA Group Chief Human Resources Officer



Introduction

AXA’s purpose is to act for human progress by protecting what matters. There’s no more important way to fulfill that mission than by caring for our colleagues.

This booklet was written in conjunction with an organisation called Working With Cancer.

Its purpose is to provide you with practical information and advice about the cancer-related benefits, entitlements, and support services we (AXA XL) provide – from the point of diagnosis, during active treatment, and before and after returning to work.

Cancer changes lives irrevocably and there are many positive steps that can be taken to help navigate the road back to a ‘new normal’.

How to use this booklet

This booklet contains a lot of information and we do not suggest that you aim to read it cover-to-cover in one sitting. Our intention is that you will wish to revisit relevant sections at appropriate times during the course of your cancer journey and beyond. We hope that you will find it of help.

Related resources

[Working With Cancer](#)

[AXA XL’s Benefits at a Glance](#)

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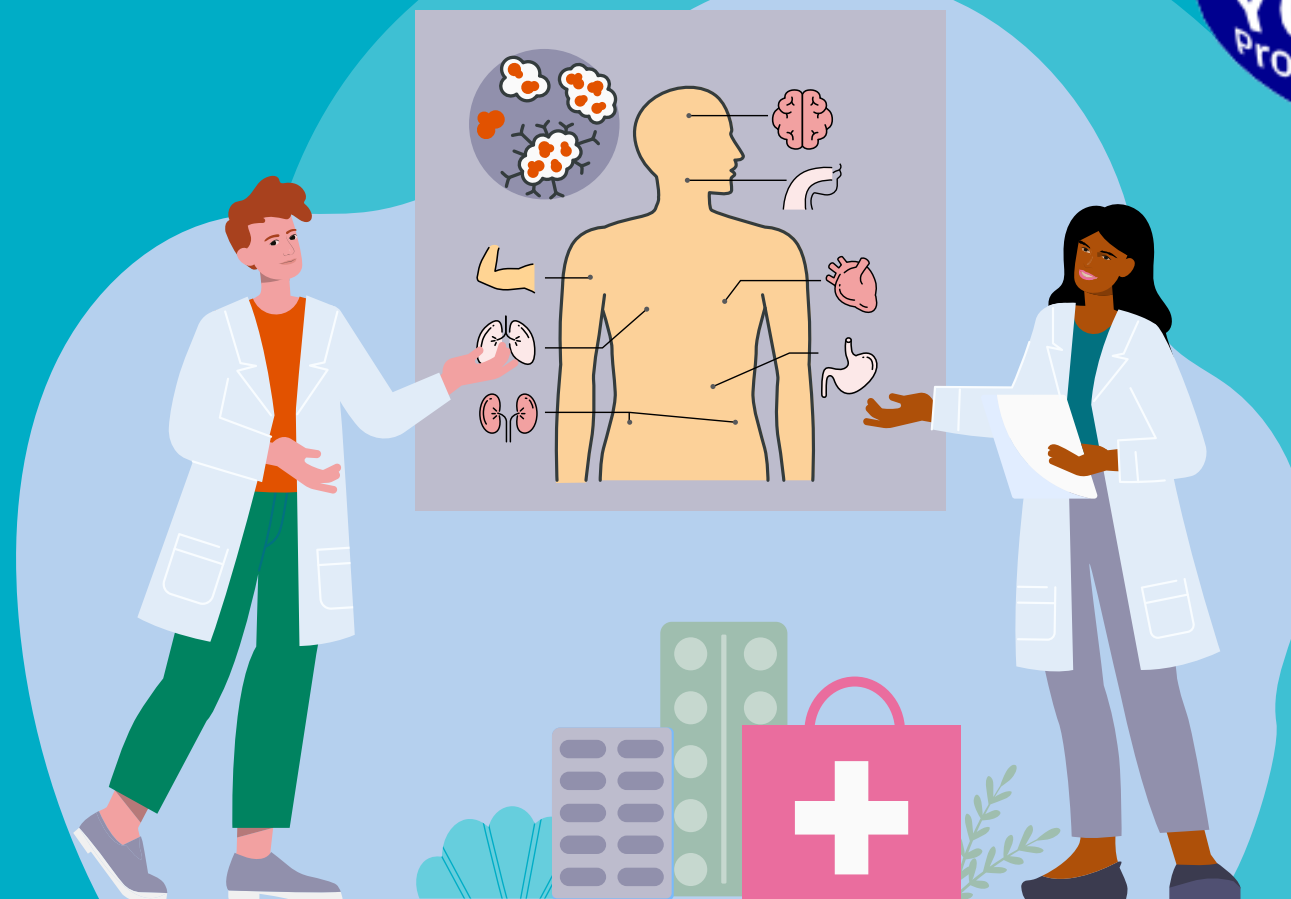
What is Advanced Cancer?

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Part one:

What cancer is,
its treatment
and side effects



What cancer is

Cancer is a group of diseases involving abnormal cell growth with the potential to invade or spread to other parts of the body. There are more than 200 different types of cancer, and each is diagnosed and treated in a particular way.

The 4 most common types of cancer are:

- Breast cancer
- Prostate cancer
- Lung cancer
- Bowel cancer

How cancer is treated

Many treatment options for cancer exist. The main ones include:

- **Surgery:** surgery is the primary method of treatment for most isolated, solid cancers and can involve removing a tumour, an entire organ or just the affected organ and surrounding tissue.
- **Chemotherapy:** chemotherapy is a treatment where medication is used to kill cancer cells. The drugs disrupt the way cancer cells grow and divide but they also affect normal cells. Chemotherapy may be used if cancer has spread or there's a risk it will.
- **Radiation therapy:** uses X Rays and similar rays to treat the disease, to destroy or shrink tumours and to destroy cells adjoining the tumor to prevent its spread.
- **Hormone therapy:** uses medicines to block or lower hormones in the body to slow down or stop the growth of some cancers (e.g. breast and prostate cancer).
- **Immunotherapy:** this treatment method boosts the body's natural defences to fight cancer. It works by helping the immune system to recognise and attack cancer cells.

Treatment side effects

Cancer treatment affects people both physically and psychologically. The most common side-effects are:

- **Physical:** Fatigue, pain, peripheral neuropathy (tingling in the hands and feet) and foggy headedness ('chemo-brain')
- **Psychological:** Loss of confidence, anxiety, including fear of scans and of recurrence, and depression. In many cases, the psychological impact of cancer can be greater and longer lasting than the physical impact.

The impact of side effects on return to work

Whether people have finished their cancer treatment, or they are still undergoing it, it's very likely that they will experience side effects. Some side effects may not begin until after treatment finishes.

Some people have side effects which last for months and, in some cases, years after the treatment has finished. Most side effects fade with time, but to a varying extent will need to be accommodated at work with temporary and in some cases permanent adjustments.



The psychological impact of cancer

The psychological impact of cancer can be the least understood, most challenging to deal with, and longest lasting side effect. It often has the most significant impact on returning to work and finding a 'new normal'. Why is that?

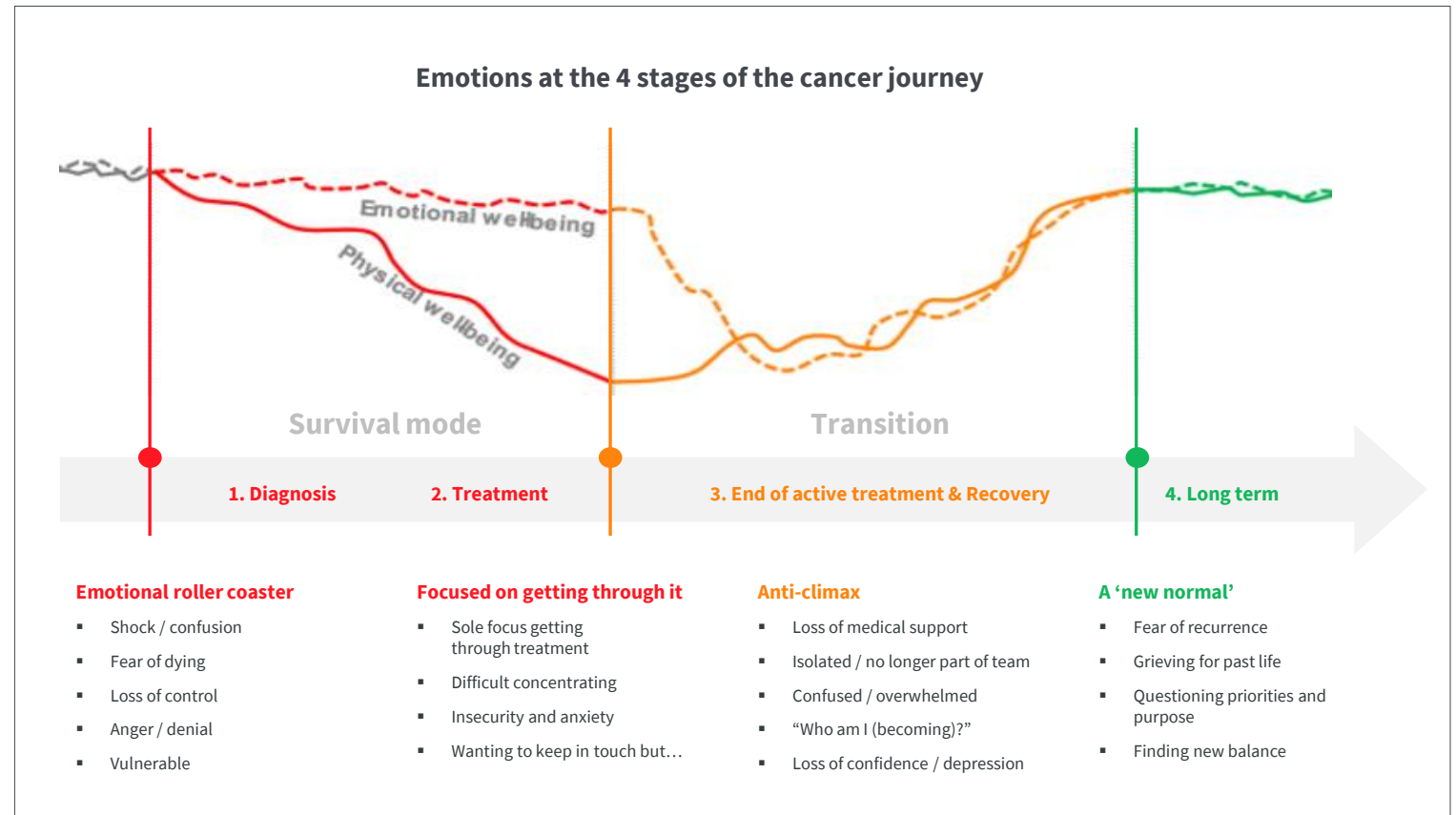
We are all different and we each respond to illness and cancer in our own way but for most people a diagnosis brings immense emotional turmoil. This is because you will be dealing with the impact and implications of the diagnosis itself, the uncertainty, the upheaval that comes with treatment, the additional burden that you feel that you are imposing on others (family, friends, and work colleagues), and the loss of many aspects of your old routine.

Coupled with this is the nagging fear of recurrence which may diminish over time, but which may still be triggered many years after by clinic visits, milestones, and anniversaries.

Indeed, the end of treatment is often the most challenging and difficult time of all and can be a time of immense psychological vulnerability. During treatment there is often a good deal of medical support available. Then, once treatment ends, you are left on your own to cope with life, your return to work and continuing anxiety about your health.

All of this, coupled with the physical impact of cancer and its treatment, is the reason why it's often so difficult 'getting back to normal'.

A cancer diagnosis and treatment can trigger various emotions at key stages as shown in the graphic below:



Part two: Coverage, benefits and support





Coverage and benefits

We are fully committed to ensuring that colleagues are supported and cared for in a fair and equitable manner if you are unable to attend work due to ill health.

The support we provide ranges from company sick leave and disability pay, the medical benefits available to you, and through to helping you realize a successful return to work when the time is right – as we hope is evidenced throughout this booklet.

AXA XL Medical/Pharmacy, and Supplemental Health benefits noted on this page must be elected during open enrollment, or following a qualified life event.

Benefits	Description	Considerations
AXA XL Medical Plan Allegiance Benefit Support via Quantum Health Contact: 844-460-2821 axaxl-quantum.com	AXA XL offers colleagues 3 medical plan options during open enrollment. All plans cover treatment for cancer-related medical services. Benefit plan support provided through Quantum	Refer to the appropriate summary plan description (SPD) which can be found in the documents section on myAXAXLbenefits.com for details of coverage limitations, requirements, and more
AXA XL Pharmacy Benefit CVS, Archimedes Benefit Support via Quantum Health Contact: 844-460-2821 axaxl-quantum.com	All of the AXA XL medical plans come paired with pharmacy coverage through CVS and Archimedes. CVS supports general prescription administration while Archimedes specifically manages specialty drug medications. Benefit plan support provided through Quantum	
Supplemental Health Plans MetLife Contact: 800-438-6388	AXA XL offers voluntary supplemental health coverage, including hospital indemnity, critical illness, and accidental injury	Refer to the supplemental health policies in the documents section of myaxaxlbenefits.com for information on what is covered, limits and additional support information



Summary of sick leave policy for those with cancer

If you need to take an extended period of leave due to your cancer diagnosis and treatment, this time off will be treated as sick time. Following 5 consecutive sick days you will shift to short-term disability. You might find you need to take a few days or weeks off. This may be as one period of sick time, or it could be a few days every month for a period of time.

Our sick and disability policies are available from your HR Business Partner or the Benefits Team. These policies set out the procedures and entitlements available to you. We suggest you discuss the policy and how it applies to you with your HR Business Partner. To the right you will find a summary of the key points.

Pay and benefits during disability leave

Commencing a period of absence due to sickness will understandably raise concerns about your finances.

You receive STD coverage automatically at no cost to you upon your hire date including any credited service. Following 5 consecutive days of sick time, this coverage ensures that you receive a portion of your pay for up to 26 weeks if you are medically certified as unable to work because of an injury or illness. You will receive pay at 100% of your base annual salary for a period of time based on your length of service, and then it will reduce to 70%.

You receive LTD coverage automatically at no cost to you upon your hire date including any credited service. If you are approved for LTD coverage, you will receive a gross benefit of 60% of your eligible base salary up to \$25,000 per month, if you become disabled due to illness or injury for a long period of time. Your benefits under this plan would begin after 180 days of a medically-certified disability.

Your HR Business Partner will be able to discuss the eligibility requirements and applicability of this scheme to your case and help you with an application if required.

Should you work reduced hours temporarily or undertake a phased return to work, your HR Business Partner will discuss how your entitlement to salary and/or income protection would work.

Vacation entitlements

Where a period of sickness absence extends into the next year, or if there is not enough time left in the current year to make it practical for you to take your remaining vacation entitlement, you can carry over up to 5 days of vacation into the following leave year, to be used by the end of March.

While using sick time or while on short-term disability, you continue to accrue vacation time.

More detail can be found in the leave and absence policy on myaxlbenefits.com. Your approach can be agreed with your Manager and HR Business Partner.

Procedures

During your absence from work, MetLife (our disability vendor) will ask for periodic updates and for relevant medical information from you, which may include information from health professionals such as your doctors, oncologist, and occupational health advisors.

This is to help MetLife gain an understanding of your illness to support your need for continued disability coverage, and the steps we can take to facilitate your return to work at the appropriate time.



Other medical benefits and support

Benefit	Description and considerations
Online services MDLive To register you will need your AXA Health membership number and some photo ID to validate your identity You can find out more about the service here: https://MDLive.com/allegiance	MDLive offers virtual urgent care and on demand primary care visits with licensed providers.
Second medical opinion services Teladoc Contact: 800-835-2362	Should you wish to have a free second opinion on your diagnosis and/or treatment plan, you have free access to the clinical expertise of qualified, experienced medical practitioners. Second opinion services are available to all colleagues, regardless of enrollment in an AXA XL medical plan
Navigator/Support Services Quantum Health Contact: 844-460-2821 axaxl-quantum.com	Quantum Health offers healthcare advocates trained to support colleagues needs and guide them in the use of AXA XL's benefits. They can also assist with getting insurance approvals, preparing documents, and billing questions. Quantum Health can provide many of the navigation and advocacy services noted above to colleagues regardless of enrollment in an AXA XL medical plan



Psychological & financial support services

Benefit	Description and considerations
Employee Assistance Program Cigna Contact: 877-622-4327 Employer ID: xlamerica	Access to a free and confidential helpline and counselling service through a third-party provider providing information, advice, and support on a wide range of practical and emotional issues. EAP services are available to all colleagues and anyone living within their household, regardless of enrollment in an AXA XL medical plan
Mental Wellbeing Lyra https://axaxl.lyrahealth.com	Through Lyra, you have greater access to in-network in-person behavioral and mental health providers with shorter wait times for appointments. Lyra is available to all AXA XL medical plan enrollees and their dependents.
Spending Accounts PayFlex Contact: 800-284-4885	For colleagues enrolled in the OAP plan, if you chose to enroll in a tax-incentivized health care flexible spending account during open enrollment, the dollars you have saved can be used to offset incurred medical expenses for you and your family.
Health Savings Accounts Merrill https://www.benefits.ml.com/	For colleagues enrolled in one of AXA XL's High Deductible plans (HSA1, HSA2), the company makes an annual contribution to the HSA account on your behalf, in addition to any contributions you choose to make on your own. Health savings accounts are tax-incentivized accounts which can be used to offset incurred medical expenses for you and your family.
Financial Wellbeing Merrill https://www.benefits.ml.com/	Through Merrill, colleagues have access to a series of financial wellbeing tools and education to help you better understand and manage your finances.





Protection plans

Benefit	Description and considerations
Employee Life Insurance MetLife Contact: 800-438-6388 Supplemental Life: 800-756-0124	All AXA XL employees have a life insurance benefit at 3 times their annual salary up to \$750,000. You may have purchased additional supplemental life coverage during annual enrollment, of up to an additional 8 times your annual salary.
Dependent Life Insurance MetLife Contact: 800-438-6388	You may purchase life insurance coverage for your spouse/partner in increments of \$5,000 up to a maximum benefit \$250,000. Dependent Child coverage can be purchased in \$2,000 increments up to a maximum benefit of \$10,000.
Short and Long-Term Disability MetLife Contact: 800-438-6388	<p>AXA XL provides all colleagues with Short-Term Disability (STD) coverage. STD pays 100% of your annual base salary and then the benefit reduces to 70%, for up to 26 weeks, depending on length of service</p> <p>After 26 weeks of STD benefits are exhausted, if approved, you would receive a Long-Term disability (LTD) benefit of 60% of your annual base salary, up to \$25,000 per month. You have the choice between Basic and Tax Choice LTD. Under both options, the premium is paid by AXA XL.</p> <p>A claim relating to incapacity due to cancer would be assessed by MetLife against your ability to perform your occupation. Therefore, if the diagnosis and resulting treatment impacts your ability to perform your role, you will be covered whilst the impairment is present, and you meet the definition of incapacity.</p>

Part three: Workplace adjustments



Workplace adjustments

We are fully committed to supporting a successful return to work for you by making reasonable adjustments (also called ‘workplace adjustments’) both to the workplace and to working practices.

Making adjustments is an essential part of helping you to work, be that from the point of diagnosis (if relevant) to your return to work following treatment (see also Part Four).



You are under no obligation to share your medical diagnosis, treatment or any other medical information with AXA XL, however having a voluntary conversation with your HR Business Partner (and potentially with your manager) to discuss what changes you require to manage your work during and after treatment can ensure you receive appropriate support.

There is no fixed description of what a ‘reasonable workplace adjustment’ is because what is reasonable for one person may not be reasonable for others. It depends on how practical it is to accommodate and the cost of the adjustment.

Sometimes it takes a while to get a clear diagnosis and treatment plan and sometimes plans change – so it’s important for anyone involved to be as flexible as possible. Because each person experiences cancer differently, any changes will be unique to you, your cancer, and the treatment regime you are undergoing.

Many side effects emerge and continue after the treatment program has finished, so keeping the lines of communication open is a helpful way of reviewing progress on a regular basis.

When considering adjustments, you, and your Manager (if applicable) should consult with your HR Business Partner. Your HR Business Partner may also want to seek medical advice from an Occupational Health Advisor and/or your doctors. They will need your permission to do this. You also have the right to see any medical report before it is sent to your HR Business Partner and/or Manager.

Examples of workplace adjustment

There are many types of workplace adjustments. Here are some examples:



- Allowing you a phased return to work where you gradually increase your hours and duties over a period of 3 to 6 months, sometimes longer. For example, if you were originally working full-time, you might work:

2 half days or short days	e.g., Tuesday and Thursday for weeks 1 to 4
3 half or short days	e.g., Monday, Wednesday, and Thursday for weeks 5 to 8
4 half or short days	e.g., from Monday to Thursday for weeks 9 to 12

Your HR Business Partner and/or Manager will advise on the options, and you might also want to seek advice from your oncologist, cancer nurse, or doctor. This kind of plan may need to flex depending on your recovery. Think of a staircase where you might have to pause for a while or even go back a few steps before moving forward.

- Changing some of your duties/responsibilities on a temporary basis and removing particularly onerous aspects of your work such as foreign or frequent travel.
- Allowing you to work from home for part of the week or at a more convenient (for you) location some days.
- Working more flexible hours.
- Allowing you extra breaks to cope with fatigue or providing a quiet room where you can have a short rest.
- Allowing you time off to attend medical or health related appointments.
- Making physical changes e.g., changes to your desk or chair or computer software to cope with the side effects of treatment.
- If you have impaired mobility, providing a car parking space and easy access to a lavatory.
- Allowing extra time for training or retraining to help you cope with 'chemo-brain'.

Part four:

Creating a supportive
environment for yourself



The challenges of managing work and cancer

There are many challenges you will inevitably face in managing work and cancer, not least dealing with the disease itself and its impact on your life. The good news is that many of these challenges can be managed successfully.

The main challenges are:

The complexity of cancer

The complexity of cancer, its treatment and side effects. There are over 200 different cancers, and each is diagnosed and treated in a particular way depending on its type and stage. In addition, cancer affects each of us differently.

Two people with the same or a similar diagnosis may have different treatment plans and different side effects.

Your expectations and assumptions

Your expectations and assumptions about your recovery are unlikely to match the reality of what you experience.

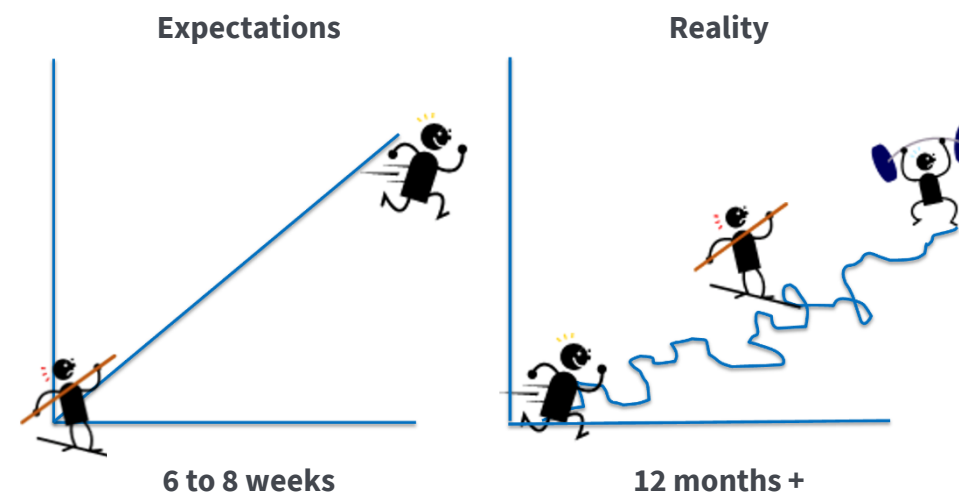
Recovery tends not to be linear – most people have good and bad periods as shown in the diagram – and take longer to fully recover than they expected.

Talking about cancer

It's not easy talking about cancer with our family and friends, or indeed work colleagues (if you choose to do so). You may feel awkward and not know what to say, or when or how. You may have concerns about the confidentiality of discussions and who else your colleagues may tell in the organisation.

This may be the first time you have had a conversation that touches on personal matters with your HR Business Partner, Manager and/or work colleagues. While you have no obligation to disclose information about your medical condition, doing so will make it easier for us to support you.

The typical journey back to 'normal'



Important conversations at the four stages of the cancer journey

If you decide you need assistance from AXA XL, you may decide to have a discussion with your HR Business Partner and/or Manager. You are under no obligation to share *any* health information with AXA XL, however if you choose to do so, below are some topics and discussion points that may enable your HR Business Partner and/or Manager to give you the additional support you need.



Diagnosis

Your manager and colleagues may not be aware that you are unwell.

- An early conversation may help in planning your future needs.
- Try to give information about next steps and possible time off
- Discuss confidentiality and what details are to be shared and with whom



Treatment

Some people will be able to work, others will not, and it is important to discuss the best option for you.

- Discuss with your manager the possible side effects and how this might impact your ability to work
- Agree how you want to keep in touch with your manager during extended periods of sick leave
- Keep things flexible and continue to review the arrangements



Return to work

You should make contact with your manager as early as possible

- Share details of your current health, side effects and any ongoing treatment
- Discuss any workplace adjustments
- Discuss what (if anything) you want shared with colleagues
- Co-create a return-to-work plan, including what will happen on Day 1



After returning to work

It is important to continually review your progress

- Try to set up regular meetings with your manager to review your progress
- Raise any concerns about your role and responsibilities
- Expect to have good days and bad days... recovery is rarely a linear progression

Creating a 'Return to Work' plan

Returning to work with or after cancer is a 'process and not an event'.

The vast majority of people take time off work – to a greater or lesser extent – during their cancer treatment and then need to make a gradual, phased return to work, based on a flexible return-to-work plan.

'Flexible' because, although you may feel too well to stay at home, until you return, it's difficult to understand the impact of the working day and working environment on your recovery.

You will need to develop your plan in discussion with your Manager and HR Business Partner, informed by advice from health professionals – and keep the plan under review to allow for changes along the way.



Two key elements are:

Adjustments

Based on your cancer, treatment, and recovery what reasonable adjustments (see Part 3) would support your return? Please bear in mind that you won't know for certain about the efficacy of these until you try them, and you are bound to make some further changes.

What arrangements will be necessary to cover part of your role during your phased return? How will these be communicated to others?

In the first few weeks and months of a phased return you will be adjusting (and possibly relearning) to your role. You may initially have reduced responsibilities. It is important to ensure that you agree objectives with your Manager that reflect your phased return, and that they are both realistic and achievable. Over-ambitious expectations during your phased return could add additional stress and anxiety and impede your successful return.

Communications

With your Manager – do organise regular informal check-ins to discuss how things are going, to discuss any new or refresher training needed and to have more formal progress reviews.

With other work colleagues – about your health status (as far as you want to share this) and your return to work (you may want to prepare different 'scripts' for different audiences).

With family and friends – about the support you will need in returning to work e.g., transport, as well as addressing any concerns they may have about the impact of work on your health and wellbeing.

Planning for Day 1

You will know what it is like returning to work after a few weeks vacation. So, it is not surprising that it feels daunting going back to work after a number of months.

Whilst you have been away there may have been many changes in the work environment. You will find a detailed 'return to work' checklist in the Appendix and here are some key things to consider in the meantime:

1	What time do you intend to arrive and who should you see first? Your Manager?	<input type="checkbox"/>
2	Do you know where you will be sitting? Are your papers and any personal effects in a safe place?	<input type="checkbox"/>
3	Do you need a new security pass, IT equipment or password for your laptop?	<input type="checkbox"/>
4	Have there been any changes to your team and are they aware of your return?	<input type="checkbox"/>
5	Have there been any changes in policy and practices that affect your job?	<input type="checkbox"/>

Part five:

Looking to the future



Looking forward to the future

As you start to feel more comfortable and confident about returning to work and finding your 'new normal' following treatment, it is inevitable that you will start to think about the future.

This may bring up lots of worries about whether the cancer will come back or about further treatment you may still need to have. You may also start to think about your future and what balance you want to achieve between your personal life and your work.

Your focus during your treatment and before returning to work may have been very much driven by events. For example, the next hospital appointment, getting

through the radiotherapy, the first day back at work, and telling working colleagues about your cancer.

However, suddenly your treatment has ended, and you are now back at work, and you may feel that you are supposed to put the whole experience behind you. But the focus of your life may have changed completely – you may have different priorities now – and change isn't always easy to handle.

Creating a 'Life Map'

Everyone's cancer journey is different, but at some point, you will start to think about your future and want to make some plans.

It may help to start thinking about the impact of cancer on your life as a whole, and how you feel about what has changed. The following questions may help you explore what has changed as a result of your cancer treatment and what kind of life you want to lead in future.



Creating a 'Life Map'

What do you want to have achieved or have happened over the next 3 years?

Don't feel pressured to start making future plans, a lot has happened to you, and you will need time to heal and take it all on board. You will know when it is the right time to start moving forward and thinking about the future. You may want to share all or part of the map with family and close friends. They may be quite surprised and perhaps relieved that you are moving forward and interested to hear what is important in your life ... a lot may have changed!



Family	Finance	Health	Friends	Material things
<ul style="list-style-type: none"> How do you envisage family life in three years' time? What do you enjoy doing with them? How would you like your relationship with your partner, child(ren), parents, siblings, and other family members to be? 	<ul style="list-style-type: none"> What do you need to take into consideration? Will your spouse/partner be earning and how much? What do you want or need to be earning? How much do you want to be able to save? What situation do you prefer with regard to mortgage, debt, pension, and so on? 	<ul style="list-style-type: none"> How do you see your recovery progressing? What can you do to take care of yourself and those you love? 	<ul style="list-style-type: none"> Do you want to give more or less time to friends? Do you want to develop new friends or new networks? What would you like to be doing with your friends? 	<ul style="list-style-type: none"> Are there certain things you would like? For example, car, boat, second home, technology, or labour-saving gadgets? Are there ways you can start to save for these now?

Creating a 'Life Map' continued

Home	Travel	Relationships	Work	Me
<ul style="list-style-type: none"> Are you happy in your current home? What improvements do you want to make to it? If you want to move, where will you have moved to? What kind of area will it be in? What will the house look like? 	<ul style="list-style-type: none"> Do you enjoy travel? Are there specific places you would like to visit on business or for leisure? List these and consider why you want to go there? On a more mundane basis, are there any ways to improve your current, daily travel arrangements? 	<ul style="list-style-type: none"> What is your ideal picture for your relationship with your spouse/partner? How can this be enhanced? What would you like to be contributing? What would you like to be sharing with your spouse/partner/close friends? 	<ul style="list-style-type: none"> What do you want to be doing? What are the options open to you? Would you rather be self-employed? What would your ideal day look like? What type of people do you want to have as colleagues? Do you like a more routine job or more variety? Do you want to travel more? Do you want to work in a town or the countryside or from home? What are your key skills and strengths? 	<ul style="list-style-type: none"> How would you like to be feeling in yourself? Getting fitter? Eating a better diet? More confident? More assertive? More relaxed? Taking more time for hobbies and pursuits? Reading or studying more? Meditating, exercising? What does this future you look like, and feel, like? What kind of person do you want to be?

Long-term career discussions

When you return to work you may feel a lot has changed, both within your team and work environment, as well as your priorities. For many cancer survivors getting confident again in their role is enough. Others will start to think about the future direction of their career.



Questions about the type of role and the demands this puts on you and family life are very normal after the trauma you have just undergone.

However, you might also have concerns that, as a result of your cancer, your Manager may be holding back from giving you responsibilities that would put increased pressure and stress on you.

If you are starting to think about changes to your role or have concerns about your future career direction it is vital that you discuss these with your Manager and/or HR Business Partner at the earliest opportunity.

Part six:

Living and working with Advanced Cancer



Living and working with Advanced Cancer

Advanced cancer is defined as cancer that is unlikely to be cured. Healthcare professionals may also use the terms metastatic, terminal, or progressive cancer to describe it.



Advanced cancer may be primary or secondary cancer:

Primary cancer

Primary cancer refers to the first mass of cancer cells (tumor) in an organ or tissue.

The tumor is confined to its original site, such as the bowel. This is called cancer in situ, carcinoma in situ or localised cancer.

Secondary or metastatic cancer

If cancer cells from the primary site move through the body's bloodstream or lymph vessels to a new site, they can multiply and form other malignant tumors (metastases).

This is known as secondary or metastatic cancer. Secondary cancer keeps the name of the original, primary cancer.

For example, bowel cancer that has spread to the liver is still called metastatic bowel cancer, even when the person has symptoms caused by cancer in the liver.

Some people's cancer may be advanced when they are first diagnosed. For others, the cancer may spread or come back (recur) after initial treatment.

Although medical treatments may not be able to cure advanced cancer, some treatments may still be able to slow its growth or spread, sometimes for months or years.

Palliative care can also help manage cancer symptoms, which may include severe pain, and can reduce side effects from cancer treatments. At any stage of advanced cancer, a range of other palliative care services can enhance quality of life.

Coping with feelings and emotions

If you are given a diagnosis of advanced or terminal cancer you will experience a wide range of feelings and emotions.

It may be that you have had a previous cancer diagnosis and treatment, but it has returned and now spread. Alternatively, you may have advanced cancer as a first diagnosis. In both cases this is a very frightening time and brings a lot of uncertainty along with physical and emotional demands.

You may feel a whole range of strong emotions such as shock, despair, feeling frightened, or anger about this sudden change of circumstances. For many of us these feelings become easier to manage with time, as you start making decisions and plans.

Talking to others can also be very helpful. This could be someone close, or you might prefer to talk to someone you are not so close to – a coach, counsellor, or members of a support group. Complementary therapies may also help to reduce stress and anxiety.

In some cases when feelings are very difficult to cope with, you might benefit from therapeutic, psychological support.

Life after diagnosis

For some people, knowing that their cancer might not be curable can give them the chance to decide what's important to them and how they want to live their life.

Concentrating on what you can enjoy and achieve can be satisfying. But during this time, many people can also carry on with their day-to-day lives – including continuing to work – as it provides a sense of normality as well as continuing financial security.

If you are currently working following an earlier cancer diagnosis you may want to sit down with your HR Business Partner and/or Manager and re-visit your working arrangements and adjustments that are in place, as well as start to explore the impact your treatment will have on your working life.

You may find that this type of diagnosis is more distressing and difficult to talk about with work colleagues and family. It might be that this new diagnosis will change the way you look at work and the importance it has in your life.

If an advanced cancer diagnosis is your first experience of cancer you may choose to share this news with your HR Business Partner and/or Manager. Again, any conversation regarding AXA XL and your health is fully voluntary. You may choose not to share any information with AXA XL, however, voluntarily doing so will allow your Manager to provide the necessary support and work with you on making any work-related adjustments.



Getting the right support

If this is your first diagnosis of cancer, or your cancer has returned, all the issues set out in the previous chapters apply in terms of how you can get the best support, except that this type of diagnosis is much more distressing and potentially more difficult to deal with.

The fact that this may be described as terminal and not curable brings a whole set of further questions and uncertainties. Some of these may include, How long do I have? What will my quality of life be going forward? How do I tell my family and loved ones? What provisions do I want to put in place if I am no longer around?

These are massive questions and ones that you should try to share with those close to you. Whilst it is very upsetting confronting such questions, it can also be quite liberating to get them out in the open. We are all different and only you know when it is the right time to confront concerns and who you want to share this with.

It is quite natural for people to assume that you may wish to spend more time at home with family and friends following a terminal diagnosis.

However, many people choose to continue to work as long as possible as it brings some sense of normality to their lives.

As outlined in previous sections you will need time off for hospital appointments and for treatment. You may need flexibility in other areas, such as working hours, home-based or flexible working.

If you want to spend more time at home with family, it might be a good idea to discuss any contact arrangements with your HR Business Partner, Manager, and potentially other colleagues. They may be very unsure how they should interact with you at this stage of your illness and what to do and say as your cancer progresses.

Appendix:

Returning to work checklist

You will know what it is like returning to work after a few weeks' vacation, so it's not surprising you may feel apprehensive about returning to work if you have been away for months.

One of the best ways to manage your return is to carefully plan and manage it in discussion with your Manager and HR Business Partner and to build in a high degree of flexibility.



Appendix: Return to work checklist - 1

Below is a checklist to help you do that **which you should read in conjunction with Part Four of this booklet.**

3 to 4 weeks before returning to work	1 week before	Day 1	First 3 months	Subsequent months
What do you need to discuss with your Manager and HR about your probable return to work date, the phasing of your return and workplace adjustments?	What do you need to do to prepare for your return-to-work next week?	What time do you intend to start work or arrive (if travelling to your place of work) and where this is the case who should you see first – your Manager or your HR Business Partner? What time do you intend to finish work or leave (if you have travelled to work)? Have you allowed yourself several rest breaks during the day?	What changes do you need to make to your objectives, in discussion with your Manager, to reflect your phased return to work?	How well are you and your Manager keeping in touch about how things are going? Do you need to make further adjustments?
What kind of phased return to work and workplace adjustments will you need? From whom will you seek specialist advice about these?	What will you say to your Manager and to your colleagues when they ask how you are? You are under no obligation to share your health information, though you may want to prepare yourself for their questions? If you or your Manager were to write to or message people in advance of your return to work, what would you want to say?	If travelling to work, where will you be working – will you have the same workstation? If not where have your papers and personal effects been stored? Who can advise you about this?	How are you being paid during your return to work? What is the situation with your benefits and accrued vacation? Do you have questions about your terms and conditions? Who can you speak to about these?	How far are your colleagues continuing to support you? Do you need to remind them that although you may look well, you are not yet ‘back to normal’? How might you do this?

Appendix: Return to work checklist - 2

3 to 4 weeks before returning to work	1 week before	Day 1	First 3 months	Subsequent months
What do you want to communicate to your team and other colleagues about your return to work? Who will do this (You/your Manager/HR?) and when and how?	<p>What special facilities/physical adjustments do you need at your place of work or at home and how can you ensure they will be in place for you on or soon after Day 1? Who can advise you about this?</p> <p>If you will be travelling to work, will you need a new security pass? Will you also need a new login for your computer?</p> <p>Who can advise you about this?</p>	If you have travelled to work, what are you doing for coffee or lunch? Who can join you to keep you company?	How are you and your Manager monitoring your phased return so that further adjustments can be made in a timely manner to support you?	
How much has changed at your place of work during your sick leave e.g., systems, people, policies, and processes? Who will help and support you to get up to speed?	If travelling to your place of work, how can you prepare for your journey to work? Can you practice the journey, get a lift from a colleague or a cab, arrange a parking space? What else can you do to prepare yourself in advance of Day 1?	Do you have agreed dates in your calendar to discuss your return every week/2 weeks with your Manager?	How far is your Manager aware of planned/likely time off you require?	
What would you like to happen on Day 1 when you return to work? What hours/work do you want to do? What refresher training or induction will you need in the first week(s) after your return?	Are there any close colleagues you'd like to connect with on Day 1 and in what way will you let them know?	If you find you are feeling tired after a few hours, are you prepared to go home a little earlier than planned?	How are you keeping your close colleagues up to date with how things are going? What do you want them to know/not to know? In the latter case you may need to remind them to keep what you have told them confidential.	

