## LIVING & WORKING with cancer

cancerand careers

#### CANCER AND CAREERS WORKBOOK

In 2001, the CEW Foundation dedicated itself to changing the face of cancer in the workplace by creating the Cancer and Careers program. As the program looks to its 10th Anniversary this year, its mission—to empower and educate people to thrive in their workplace by providing expert advice, interactive tools and educational events—has never been more relevant.

Over 70,000 Living and Working with Cancer workbooks have been distributed free of charge via cancer centers, support groups and doctors' offices; at cancer events, walks and conferences. This third edition incorporates the challenges of the job search process for survivors as well as includes updates on relevant laws.

It is our hope that this new and expanded workbook provides ideas, information and inspiration for yet another 70,000 cancer survivors.

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# GETTING ORGANIZED AT WORK

Once you've developed your treatment strategy, you'll likely want to focus on getting back to business. Unfortunately, cancer and its treatment can't be relegated to after-hours, thus some overlap will require you to make the transition from work to treatment as seamless as possible. The same organizational skills you've honed on the job are the key to making this process run smoothly. Here are some steps to help guide the way.

#### **GETTING ORGANIZED**

#### SETTING UP YOUR FILES

Whoever predicted a paperless society never had cancer. The paperwork can be mind-boggling – filing insurance claims, preparing taxes, not to mention keeping track of your own thoughts. It's all easier if you have solid organizational systems in place – at home and at work.

In addition to keeping a permanent set of files at home, it's a good idea to have another portable set that you can carry between work and appointments. Designate a tote bag (LL Bean boat bags are easy to carry and just the right size) that's large enough to hold x-rays and anything else you might need, such as:

- A notebook, to jot your impressions, notes, questions for the doctor, etc.
- Digital recorder or tape recorder
- Post-It Flags to highlight important pages
- Pens, pencils & highlighters
- Books, newspapers, magazines or portable work projects for the waiting room
- Blank checks, credit cards, debit cards or any other payment methods you'll need
- Calendar or date book

In addition, use one large file folder (vinyl ones are especially durable) to hold your vital paperwork. Keep it in your tote and bring it to every doctor's appointment. Keep your original insurance card in the business card slot and stock the folder with:

- Several copies of your insurance card (front and back)
- Insurance claim forms
- Identification: driver's license, passport, or birth certificate
- Copies of your written medical reports
- Your medical history (A summary is helpful. Give to doctors or use as a guide when filling out pre-examination forms.)
- Checklists of questions
- Your company's policies: insurance, disability, vacation anything pertinent to your situation
- Medical Reports: Set up by doctor or specialty
- Health Insurance: Set up separate folders for:
  - Blank forms
  - Copies of forms submitted but not yet paid
  - Reimbursement statements
  - A log to monitor insurance (you'll find examples at the end of this work book)

GETTING ORGANIZED AT WORK

• Research: Set up separate folders by topic, such as surgery, chemotherapy, radiation, hormone therapy, nutrition & diet, exercise & physical therapy, psychology, spiritual

• Disability and life insurance policies

In the course of researching your diagnosis, you may consult with several doctors from different specialties. Keeping a Doctors' Notebook can help you remember "who said what." This can be a small loose-leaf binder with pre-printed pages or a spiral note-

book, with each doctor on a separate page. (Maintain business cards for every doctor you see in a card file as well.)

#### ELECTRONIC & ONLINE ORGANIZING

While lugging around some paperwork is inevitable, you may be able to minimize clutter by keeping electronic files handy on your laptop or smartphone. The more streamlined your access to information, the more effortlessly you can shift between work and appointments.

Many of today's ultra-portable laptops are light enough that adding them to your tote bag isn't a burden. Scanning hard copies of documents – insurance policies, written medical reports, medical history, etc. – and keeping an electronic version on your laptop may make crucial information easier to organize and to access on the fly.

Similarly, using online services like Google Health to keep your records up-to-date and in one central location means you can access the information wherever you are, provided you have an internet connection. Before using any online service for storing your health records, carefully review their security and privacy settings to make sure you have control over how your information is accessed and used. Google Health, for example, doesn't allow anyone to see your info without your permission – but does let you grant access to your healthcare providers if you choose. The site may, however, use your information anonymously to aggregate statistical information about users' health, so if you're not comfortable with that idea, you may want to pass on using the service.

#### **GETTING ORGANIZED**

Your smartphone may be another great resource for keeping your info with you at work and on the go. Some allow you to store files, including PDFs and Word documents and others offer specific applications geared at cancer patients, those with chronic illness or anyone wishing to organize their medical records.

The iPhone, iPod touch and iPad have applications that are particularly useful to cancer patients on the move and other smartphones, like the Droid, are said to be following suit. Here are popular choices to make your handheld one of your most powerful organizational tools:

• iChemoDiary – a free application from Merck to help you track your chemotherapy schedule, manage medication and record symptoms and side effects. Lets you create reports to share and discuss with your healthcare providers. (Free)

 Cancer Terms Pro – this database of thousands of treatment, prevention, diagnosis and oncological terms can help you, your coworkers and your employer understand all the complicated language involved. (\$1.99)

• My Medical – a mobile database for your medical history and information, including lab results, medications, immunizations, contact info for all healthcare providers and insurance. (\$1.99)

• iHealth Log – aimed at those with chronic disease, this app tracks appointments, medication, doses, test results & lab values. Also has a diary for jotting down notes and questions. (\$4.99)

• ExpressWell – designed to help simplify and clarify communication between you and your doctor. Tracks meds, physicians and treatment. (\$0.99)

Remember, the idea is to keep all your info handy so that you have everything you need ready for doctor's appointments – and you can spend your time at work focused on work, not scrambling to find paperwork pre-appointment.

## GATHERING Information

Before you approach colleagues, talk to your doctor specifically about the ways that your illness can affect your career. Here are a few helpful tips to smooth the process:

• Tell your doctor exactly what your job entails and any unique circumstances you'll be coping with (for instance, if you travel a lot for work or if your job is physically demanding).

• If work is a priority, let your doctor know that it's important for you to make decisions that will benefit your health and your job whenever possible.

• Ask for general ideas about the ways that your diagnosis, medication or treatment could affect your job performance.

• Find out specific details about all of your medications and treatments, including common side effects. How can you manage side effects like nausea or vomiting, which make it difficult to work? Can you take your medicines or go for treatments early or late in the day, so the side effects won't interfere with the bulk of your workday? Will your side effects become more or less intense after a few weeks, which could affect your ability to concentrate on work as time passes?

> • Ask about treatments that might make it easier to continue working, including oral chemotherapies or treatments in clinical trials.

#### GATHERING INFORMATION

#### KNOW YOUR LEGAL RIGHTS\*

#### The Americans with Disabilities Act (ADA)...

• protects eligible cancer survivors from discrimination in the workplace.

• requires eligible employers to make "reasonable accommodations" to allow employees to function properly on the job. Accommodations may include modifying work schedules, reassigning an employee to a less physically taxing position or providing a more comfortable chair.

• ensures that employers must treat all employees equally.

In 2008 the Americans with Disabilities Act Amendments Act (ADAAA) was signed into law. The amendments broaden the numbers of those who are eligible for protection by extending and clarifying the conditions covered. A disability, as originally defined by the ADA, is a physical or mental impairment that "substantially limits" a major life activity. The ADAAA, however, amends the ADA by giving a broader definition of "major life activity" that includes, seeing, hearing, eating, sleeping, walking, breathing and thinking.

These are simply a few of the protections that the law provides. For more information, visit the U.S. Department of Justice's ADA home page at http://www.ada.gov and The EEOC's page on the ADAAA at http://www.eeoc.gov/laws/statutes/adaaa\_info.cfm.

#### The Health Insurance Portability and Accountability Act of 1996 (HIPAA)...

• guarantees access to health insurance in certain circumstances and the ability to bring it along to another job.

- prohibits discrimination based on health status in certain circumstances.
- protects medical privacy, including a cancer diagnosis and treatment, by limiting certain people from disclosing information.
- sets limits on who can have access to a person's health information in all forms.
- prevents anyone from receiving a person's health information without his or her consent and ensures that what is shared are only the relevant details.

GATHERING Information

In order to take advantage of HIPAA protections, you cannot have a break in coverage over 63 days. HIPAA limits a new employer's ability to deny someone health insurance coverage for a pre-existing medical condition, but there are circumstances

when 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" page at http://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 http:// www.hhs.gov/ocr/privacy/index.html.

#### The Consolidated Omnibus Budget Reconciliation Act (COBRA)...

• gives eligible employees and their family members the right to continue receiving their health insurance benefits for 18 months after leaving the company.

• allows patients to continue seeing their own doctors for continuous treatment, since they keep 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 health-care coverage. An eligible employee can elect COBRA when he or she experiences a qualifying event, such as leaving his or her job. Former employees who take advantage of COBRA must pay the monthly health insurance premium themselves. To read more about COBRA, visit the U.S. Department of Labor's "FAQs For Employees About COBRA Continuation Health Coverage" page at http://www.dol.gov/ebsa/faqs/faq\_consumer\_cobra.html.

#### The Family and Medical Leave Act (FMLA) ...

• 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.

• guarantees that eligible employees maintain their health insurance benefits while out on leave.

• guarantees that an employee who returns to work will be given his or her previous position or an equivalent job with the same salary, benefits and other conditions of employment.

To qualify for FMLA, an employee must have worked for his or her employer for at

#### GATHERING INFORMATION

least 12 months, including at least 1,250 hours during the most recent 12 months. The law applies to workers at all government agencies and schools nationwide, as well as private companies with 50 or more employees within 75 miles.

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

The Patient Protection and Affordable Care Act was signed into law by President Obama in March of 2010. Some of its provisions have already taken effect, additional changes will be added every year until 2018.

#### The Patient Protection and Affordable Care Act...

• implements new regulations which will prevent all health insurers from denying coverage to people for any reason, including health status, and from charging higher premiums based on health status and gender (2014).

• requires most individuals to have health insurance beginning in 2014.

• will allow individuals to purchase coverage through a Health Insurance Exchange in 2014.

Visit the Kaiser Family Foundation's website for information on the rollout timeline and explanations of the law http://www.kff.org/healthreform/8061.cfm or you can find the details of the law on http://www.healthcare.gov/. If you have specific questions about your situation contact the Cancer Legal Resource Center at http://www.cancerlegalresourcecenter.org or 866-843-2572.

\*The content in this workbook is for informational purposes only and is accurate at the time of writing. Nothing in this document is intended to provide legal advice or legal opinions on any specific matter. We encourage you to seek professional legal assistance for any specific question or issue.

# **HEALTH INSURANCE**

Patients with cancer must often wage two battles: They fight to regain their health, and they fight to get what they deserve from their insurance plans. Here's how to get the most out of your coverage:

#### KNOW YOUR INSURANCE PLAN

Pull out your employee health insurance handbook and read your health plan. It's not an exciting read, but reviewing the fine print now can reduce the likelihood of misunderstandings later on. (For example, some health plans require preauthorization for an MRI or CT scan.) 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 do to get the most out of your coverage.

Among the things you'll need to know:

- How do I go about getting a second opinion?
- If I have a managed care plan and see an out-of-network doctor, will the appointment be covered?
- Must treatments be preauthorized, and if so, when?
- What is exactly covered (e.g. doctor appointments, hospitalizations, chemotherapy treatments) and to what extent?
- Must I meet a deductible before my insurance company starts paying for appointments?
- Am I allowed to choose my own specialists or switch to a different doctor, if I'm dissatisfied with the care I'm receiving?

#### HEALTH INSURANCE

It's also helpful to meet with a human resources or employee benefits representative to learn about any programs that your company may have in place that can help with your medical bills. Ask if your company offers:

Health Savings Accounts. These medical savings accounts 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 may even help fund them. Funds roll over from one year to the next.

Flexible Spending Accounts. These special accounts also allow you to pay for qualified medical expenses by contributing pre-tax dollars from your paycheck. FSAs can only be set up by employers, and there are limits to the dollar amount that an employee can contribute. (Employers may or may not contribute funds.) 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.

#### KNOW YOUR COMPANY'S POLICIES

Check with your human resources department to find out how your company has handled situations like yours in the past. Many employers have developed contingency plans for sick workers, including job sharing and allowing employees to telecommute. Ask specifically if your company has an Employee Assistance Program (EAP) as part of their benefits package. EAPs are designed to assist employees and their families to resolve a wide range of personal or work problems.

Here are some options that your company may suggest for you:

- Working from home (telecommuting)
- Making your hours more flexible (including reduced-time or part-time)
- Using vacation time as sick days
- Shifting your duties temporarily or even taking on a new role within the company
- Learning new skills or getting new equipment, like a laptop that would let you work remotely
- Accepting vacation or sick-time donations from colleagues who choose to contribute days through a company-wide "leave bank"
- Taking short, scheduled breaks during business hours to boost productivity

Some of these options may be considered "reasonable accommodations" under the Americans with Disabilities Act (ADA). Check the ADA website for additional ideas and advice on how to work with your employer on ADA aid and compliance (http://www.ada.gov).

#### DISABILITY

Whether your disability from cancer is expected to be short- or long-term, it helps to know the differences between the two and understand how to apply for each type of disability benefit.

#### Short-Term Disability

Short-term disability programs (STDs) cover you if you need a brief medical leave from work, usually up to six months. They are usually 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; 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 percent of your wages. Some plans start immediately, while others have a waiting period before benefits start. 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. Employers are able to fire employees who are out on disability, however, as long as the act of letting workers go isn't discriminatory. If you are covered by the Family and Medical Leave Act, which is job-protected but unpaid then you may be able to combine your STD program with FMLA leave in order to receive the benefits of both. To determine if this is an option speak with your human resources department and/or the Cancer Legal Resource Center (http://www.cancerlegalresourcecenter. org or 866-843-2572).

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 need to complete, buzz words 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. (Find the link at http://www.dol.gov/dol/location.htm.) To see if your employer offers a plan, contact your human resources or employee benefits office.

#### Long-Term Disability

Long-term disability plans are administered by the federal government, offered by employers as part of employee benefits packages or sold by insurance companies to individuals. In the eyes of the government, which administers Social Security disability benefits, a long-term disability is an illness or injury that's expected to last 12 months or longer, or it's predicted to be terminal. To find out how to apply for long-term disability, visit http://ssa.gov/disability/ or contact your human resources or employee benefits office.

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, you'll need to have worked and contributed to Social Security through past paychecks for a certain number of years, which is based upon your age.

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

- Are you working? If you are and you make over a certain dollar amount per month, you generally can't be considered disabled.
- Is your condition "severe"?
- Is it found on the List of Impairments, which the government maintains?
- Can you do the same work that you did previously? If so, your claim will likely be denied.
- Can you do other types of work? If you can, your claim will likely be denied.

## **ASSESSING PRIORITIES**

Making a plan of action for work, treatment and time off is a challenge. Here are a few questions to ask yourself as you start to create your plan:

#### ASSESSING PRIORITIES

• Determine your short-term and long-term work goals: Do you have to work? Do you want to keep working? Can you keep working, physically and emotionally? Which aspects of your job are most important to you?

• Consider the type of work you do and your workplace limitations. Be realistic about how your treatment will affect your job and whether or not you will have the stamina to sustain your current pace.

• Think about how your company's corporate culture could affect the decisions you make for yourself. Is yours a supportive, flexible environment or is your corporation more formal in its approach?

• Assess the financial impact of any work-related changes and health insurance and legal provisions that you may be entitled to such as the Family and Medical Leave Act, Short and/or Long Term Disability. Check your state worker's compensation board for disability information. Approach your boss with suggestions and solutions, demonstrating your commitment to your job and the company. Some thoughts:

• While you should know your legal rights, tread lightly when mentioning them; some supervisors could feel threatened.

• Use the same professional skills they hired you for – organization, planning, research – to develop and present your plan of action.

• Stick with clear, concise, factual information and suggestions for handling your course of treatment.

• Ask coworkers and supervisors to visit http://www. cancerandcareers.org.

• Determine whether you'll need to work a reduced, altered or more flexible schedule. Then work with your employer to determine the times or days when your presence in the office is most crucial and schedule your time accordingly.

• Adjust your daily routine, as necessary, scheduling the most important tasks for when you're feeling strongest.

• If you know that you'll need time off, be prepared to write short summaries of your responsibilities so your work can be handled by others in your absence.

#### TAKING CHARGE

Once you've determined how your workday will be modified, go over the details with your supervisor so you both understand how your schedule will work.

• If you'll be working earlier or later hours than usual to make up time spent at doctor appointments, will you have access to the office?

• If you'll be telecommuting, will the company supply a computer, phone line or other necessities in your home, as well as IT support if you have technical problems? Can you "unplug" and not respond to messages on your BlackBerry when you're out at important doctor appointments?

If you need to reassign some of your work because you'll be taking time off or reducing your hours, try to distribute it among several coworkers, so no one feels overwhelmed. Ask your boss to initiate a meeting with colleagues on your behalf.
Rely on lists and notes to yourself to stay on top of your work as you maneuver through treatments. Give yourself permission to slow down and focus on completing your assignments one step at a time. Mapping out to-do lists daily can help you see how to best tackle large projects.

#### PREPARE YOUR COLLEAGUES

Your treatment will likely affect your job performance in some way. Let colleagues know what to expect and they're more likely to be supportive. For example, cancer fatigue is very common: it can affect your mood and emotions, as well as your ability to concentrate and perform at optimal levels. Prepare your colleagues in advance for this, being sure to let them know how you plan to cope. Or if you'll be switching to more flexible hours, let your coworkers know that although they'll be seeing less of you in the office, you'll still be logging in the same hours.

#### PREPARE YOUR WORKSPACE

Your work environment should be as comfortable as possible, both physically and emotionally. If it helps to sit on a pillow, bring in a special chair or put your feet up under your desk, do it. Your employer may even be amenable to supplying you with an ergonomically correct chair, hands-free phone headset or other supplies that can make your job easier to do. Arrange your workspace for maximum comfort and convenience, placing the things you access most – your telephone, computer, printer, files – within easy reach. This will save you from having to walk across the room every time you need something, allowing you to conserve energy. Make your workspace emotionally comforting, as well, by displaying photos, plants, favorite comic strips or posters with motivational slogans – whatever it takes to keep your spirits up. If your plan of action requires that you take time off you may find it difficult to part with work responsibilities, but letting go can be necessary for your health. To make the transition easier:

#### LOOK AT THE WORKLOAD

Since you can't be in two places at once, help your company stay productive in your absence.

- Consider your workload. Note which projects you're responsible for, the current status and deadlines for those projects and which ones you can feasibly complete before going on leave.
- Be honest with yourself. Are you suffering from theycan't-get-by-without-me syndrome? The work needs to get done, but not necessarily by you.

• Reassign and delegate. If appropriate, get input from your supervisor about how to divide up your workload among your coworkers. You might suggest assigning one project or client per colleague, or you may feel more comfortable having just one person cover for you. Organize, then distribute your files to your coworkers. If possible, leave yourself an additional day (or half day) in the office to answer any questions.

#### NAME A POINT PERSON

Even if you've divided up your work and left your colleagues easy-to-understand notes, there are bound to be questions. A "point person" can help you manage your interactions with the office once you're on medical 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 when you're out of the office and let you know what you've missed.

#### When selecting a point person, consider the following:

• Choose your point person 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. Be sure it's someone with good communication skills who reliably returns phone calls and e-mails 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 him or her. While you're on leave, leave your point person's contact information in your outgoing voice-mail message and automated out-of-office e-mail message.

• Summarize the important details. Meet with your point person before you leave to share details about each of your projects or the type of work you do for each of your clients.

#### MANAGE THE PAPERWORK

In your absence, the paperwork will still flow, and the mail will still arrive. Here's how to manage it:

- Filing 101. Explain your system for keeping track of information, including phone numbers and e-mail messages, to your point person.
- Decide what to do about the mail and e-mail. Perhaps your point person can forward what he or she thinks you'll want to see, file the non-urgent mail for later and give the urgent items to the appropriate coworker who's covering for you.

• Clean your desk before leaving. By distributing necessary papers and filing the rest, you'll feel more relaxed about leaving work behind. Your office will look neater and more inviting when you return.

#### GET UP TO SPEED

• Test your psyche. Just as important as feeling capable of doing your job is feeling psychologically up to the task. If you're doubting your ability 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. Are you prepared to come back full-time or part-time? If part-time seems more feasible, consider what accommodations you will 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, consider any medications you take and their possible side effects.

• Find out if your company has a formal return-to-work program or disability management program. If not, find out who your company's informal contact person is. Traditionally, Employee Assistance Programs, which help workers recover from drug and alcohol problems, involve a return-to-work meeting, in which employee and employer talk about expectations and capabilities. The same sort of meeting might be helpful as you resume your duties.

• Participate in workshops or seminars to refresh your skills or join professional associations to keep up-to-date on the latest news in your field.

It's important to feel confident again about your job abilities. *How can you do it?* 

#### **RETURNING TO WORK**

#### YOUR BACK TO WORK PLAN

• Once you decide to return to work full- or part-time, contact your supervisor or your point person in the human resources department to discuss your plan of action. If you plan to return to work gradually, draft a proposed work schedule, then ask if it will satisfy your employer's needs. If it does, be prepared to follow it.

• Take a look at your workstation. Does it need to be redesigned or fitted with equipment such as back support or ergonomic devices to make you more comfortable?

• Focus on catching up on your work, even if this means tending to tedious tasks like returning dozens of telephone calls or tackling a mountain of mail. It's important to resume your work routine to underscore the reality that you've transitioned from patient to employee.

#### BACK AT WORK

#### INITIAL COMMENTS

If you're naturally talkative and share information easily, you'll probably want to update your coworkers and boss about your recovery. If you're more private, just tell everyone that you're doing fine and let it go at that. (You should expect your supervisor to honor your requests for confidentiality.) How much information you divulge can depend on your work environment and whether other employees have taken time off for cancer treatments and returned to work successfully.

Some people may find it easier to e-mail colleagues with relevant health details before returning to the office; others feel uncomfortable seeing their personal health information in writing, knowing it's floating around cyberspace. Before clicking "send," keep in mind that e-mail messages can be forwarded to anyone.



#### WORKING THROUGH IT

#### COMMUNICATION

Regular communication will help prevent your coworkers and supervisors from questioning your value and productivity as a

staff member. Everyone will need reassurance that you're still part of the team. A lack of communication can give rise to confusion and anxiety – or even mistrust and suspicion – whereas clear and constant communication can help build a world of reassurance.

#### **POINTERS & IDEAS**

• Communicate regularly with supervisors and coworkers to let them know how you intend to stay on top of your work responsibilities.

• Initiate regular meetings with supervisors – and colleagues, if appropriate – to review expectations and productivity.

• Inform supervisors and coworkers if there's any change in your condition or treatment that will affect your performance. If you need to take time off, stay in touch with one or two people by phone or e-mail to keep your lines of communication open during your absence.

• If you need help, ask. It doesn't convey weakness. It shows that you're invested in ensuring the best outcome for any given project.

• If colleagues handled some of your responsibilities during your absence or while you transition back to work, let them know that you truly appreciate their support.

#### **RETURNING TO WORK**

#### KEEP A WORK DIARY

USE IT TO:

#### MAP OUT YOUR WORK WEEK

Keeping careful notes about the way you feel throughout each day and week should 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 mornings or afternoons when you know you're likely to feel your best.

#### FIND OPTIMAL TIMES FOR TREATMENTS

Your work diary can help you determine whether it makes sense to schedule doctor appointments before work, during your lunch hour or at the end of the day. If you feel exhausted three or four hours after treatments, for example, schedule 2 p.m. appointments, so you'll be off work when that fatigue hits. Or if your body needs a few days to recover from treatment, try to schedule sessions for Friday afternoons.

#### DOCUMENT YOUR WORK SCHEDULE

By tracking your hours and reactions to treatment, your notes could prove valuable if problems arise at work. What if your worst-case scenario presents itself and you suspect that your rights are being violated? You'll already have a detailed first-person account, describing your daily and weekly schedules.

RETURNING TO WORK

#### PROBLEMS AND DISCRIMINATION

Although people are generally more enlightened about cancer than they were a decade ago, misinformation and misconceptions are still common. If you feel discriminated against, take action sooner rather than later:

• Write down what happened when, making the notes detailed and precise, reporting incidents as factually and objectively as possible. If appropriate, save, print or record pertinent voicemail or e-mail messages.

• Know your rights. Before you do anything at work, look into whether you are protected by the federal American with Disabilities Act or your state's Fair Employment Law. Often, state laws offer more protection than ADA. Locate contact information for your state's Fair Employment Practices Agency at http://www.cancer legalresourcecenter.org.

#### AMONG YOUR OPTIONS:

• Talk to your supervisor or human resources manager. You might solve the problem easily with a meeting or two. If any coworkers recently dealt with a cancer diagnosis, find out if they experienced discrimination and how they handled the situation.

• Get legal advice. In some situations, 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 meeting with an attorney now can help you make an educated decision.

• Talk to the Cancer Legal Resource Center. Each year, thousands of cancer patients nationwide receive free consultations from this organization. You'll be linked with an attorney, insurance agent or accountant in your area who can provide you with legal resources and help you figure out your next step. Visit http://www.cancerlegal resourcecenter.org for more information.

• Talk to the Patient Advocate Foundation. This nonprofit organization can connect you with an attorney or case manager who can help you try to resolve cancer-related job-retention issues. Visit http://www.patientadvocate.org for more information.

#### **RETURNING TO WORK**

#### **REDUCING WORK STRESS**

Today, most cancer treatment centers offer stress-reduction programs. If you take advantage of these opportunities from the beginning, you are less likely to become overwhelmed with stress over time. A few ways to get started:

#### 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 system will slow your heart rate, decrease your blood pressure and relieve that sense of panic.

#### EXERCISE

Physical activity is one of the most effective ways to combat stress, so take steps to incorporate bouts of exercise into your workday. Go for a walk at lunchtime, or head to the gym for a yoga class or treadmill time. Throughout the day, take short breaks to stretch or do simple exercises in your desk chair. You can also try meditation during a 10- or 20-minute break.

#### LISTEN TO MUSIC

It's hard to stay tense when your favorite song is playing. Load your iPod with music you love or pop CDs into your computer drive and listen quietly.

#### 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

A growing body of research has found that 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.

#### JUST SAY NO

Simplify your life by setting up boundaries at work that will allow you to say no to 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 request you receive.

## CHANGING WORK PRIORITIES

#### THE "NEW NORMAL"

Whether or not you've taken time off from work, you'll want things to quickly return to normal once vour treatments are finished. Your bosses and coworkers will expect the same from you, as well. But cancer has a profound, life-altering effect on many people, which can create a "new normal." You may find that your work-related attitudes and priorities have changed, or perhaps you're still too emotionally or physically drained to resume your previous work pace. As you get acquainted with your "new normal" on the job, consider the following suggestions:

#### CHANGING WORK PRIORITIES: THE "NEW NORMAL"

#### SLOW DOWN

If it's too challenging to resume your frenetic work habits, focus on one responsibility at a time instead of multi-tasking. It's okay if it takes you longer than usual to return non-urgent phone calls and e-mails or if the filing piles up a bit. During this transition period, try to feel confident that you can do your job again, instead of feeling stressed that you don't compare to your former self.

#### TAKE REGULAR BREAKS

Listen to your body instead of pushing yourself too hard. 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 should help clear your mind and boost your energy levels so you can focus on the task at hand when you return to your desk.

#### WRITE DOWN YOUR WORK PRIORITIES

Use the list to figure out what your most important tasks are, then focus on completing those first. When you aren't feeling well, reread your priorities to remind yourself that you don't need to live up to other people's unrealistic expectations, actual or imagined, you just need to do what's on your list.

#### FOCUS ON THE FAMILIAR

If your work-related goals have changed so much that you decide to embark on a new career path, it can be helpful 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. There are a number of reasons why you might be looking for a new job during or after your cancer treatment. Maybe your personal values and work-

related goals changed because of your cancer diagnosis and you want to switch fields to do something more meaningful or interesting to you. Perhaps you took too long of a leave of absence for treatment and your employer wasn't obligated to hold your job anymore. Or maybe your position was eliminated due to the poor economy. Whatever the cause, ask yourself the following questions before seeking a new position or changing fields:

• Which skills and interests from my previous jobs will transfer over to a new position or field?

• Will I need additional education or training? Can I afford to go to school to gain those new skills, especially if it prevents me from earning a paycheck?

• Are companies hiring people in my position or in my new chosen field?

• Would I take a lower-level position, if need be?

• Do I have the stamina to handle a potentially stressful career change right now, after dealing with the physical and emotional effects of cancer?



If you're still interested in making a move, discuss your situation with a career counselor, or seek advice from former colleagues who are familiar with your professional strengths and weaknesses. Your friends and relatives may not feel comfortable criticizing your plans, so impartial advice is best.

Treat your job search like an actual job. Set realistic daily or weekly goals for yourself (sending out a certain number of resumes or taking an online course to learn new, marketable skills). Research what companies are hiring in your chosen field and try to make contacts there. Follow up on all leads, and always sound professional over the phone and in writing.

Many companies do online searches to find out information about prospective employees. Having a LinkedIn account or website showcasing your professional experience can be helpful, but putting too much personal information online can be harmful. If you blog, Tweet or update your Facebook status about a recent chemo treatment, for example, your cancer diagnosis is now public information, even if you'd hoped to keep your health information private during the job search process. **JOB SEARCH** 

#### RESUMES

A strong resume can help you land job interviews, but many cancer patients find putting together resumes challenging,

especially if they've been out of work for long stretches. Fortunately, you can format your resume to downplay any absences from the workforce. Consider the following:

• If you were out of work for several months during the same calendar year, list your experience by year only.

• If you've had numerous employment gaps, write a combination of a chronological and functional resume. Group your skills and accomplishments by functional category at top. (You'd list all examples of managerial experience together, rather than spreading them between three separate entries.) Then provide a brief, chronological list of positions you've held at the end of your resume, minimizing the impact of employment gaps by listing just the years you worked (not months) in the right margin, not the left.

• In today's job market, with frequent downsizing and high unemployment levels, many people have employment gaps on their resumes. Employers may not even wonder whether illness caused your absence from the job market.

• For sample resumes visit http://www.cancerandcareers.org.

When composing a resume, be sure to include:

• **An objective.** Employers appreciate it when you explain how your skills fit the company's needs.

• **Key words.** Many hiring professionals use resume-screening software to find suitable candidates. People whose resumes don't include industry buzz words to describe their work experience probably won't be considered for interviews.

• A summary or profile. Beneath your name and contact information, compose a brief paragraph that sums up what you have to offer, including your years of experience, important skills and most notable accomplishments. Many hiring professionals decide whether your resume is worth keeping by scanning this paragraph.

#### JOB SEARCH

#### NETWORKING

Networking is a powerful tool that can help you land the job you want. Most people find work by following up on leads suggested by people they know, not by answering Help Wanted ads. But it can seem awkward or intimidating to ask friends, acquaintances or former colleagues if they can help with a job search. If you're hesitant, use the following suggestions to improve your networking skills:

**SHUN SHYNESS.** Networking requires calling or e-mailing people you haven't spoken with in a while or those you may not know well. Fortunately, many people are eager to help, if your request is specific and reasonable. Stay upbeat and focused, and keep phone calls short.

**USE ALL OF YOUR CONNECTIONS.** Think beyond your usual circle. Contact someone through your college alumni association who works in your industry. Join a professional organization in your area to meet people in your field or look up your former bosses on LinkedIn. Mention your job search when you chat with neighbors, acquaintances at church or synagogue, even your doctor or dentist.

**OFFER HELP IN RETURN.** Reciprocity is key when networking. People are more willing to aid your job search if you can provide them with tips, resources or introductions to other people in your industry.

#### JOB INTERVIEWS

You're eager to meet with the human resources manager who called you for an interview, but worried that the conversation will touch upon topics that you're not so eager to address.

Read on to find out what you're obligated to disclose during your interview and what questions are off-limits for employers:

#### DURING THE INTERVIEW

If you look different because of cancer, you may be worried that your physical appearance will be brought up during your interview. But the Americans with Disabilities Act prohibits employers from asking job applicants about a disability before offering them the job, even if the disability is visible. It's illegal, then, for someone to ask you if you're undergoing chemotherapy because you're bald. However, if you walk with a cane, they can ask about your ability to perform the job you seek – for example, if you can carry heavy boxes or stand on your feet all day. (They can't ask why you use the cane, though.)

Although it's illegal for employers to ask about your health, it's wise to decide ahead of time what to say, just in case. Be brief, speak in general terms and talk more about the future than the past. For example, you can say, "I took time off from work for a health situation, but that's behind me now. A minute ago, you said you were looking for someone who's organized. Well, I have terrific organizational skills..."

#### ONCE YOU'RE OFFERED THE JOB

You are not obligated to disclose any details about your cancer to potential employers during the interview process. Once you're offered a job, however, they can ask you medical questions, as long as other people who are offered the same job are asked those questions, too. And if your answers reveal a medical disability, the employer is only able to rescind the job offer if you're unable to perform the job duties or if you're a risk to yourself or others.

Employers can require you to take a medical exam once they offer you a position but again only if all similarly situated employees have to take one as well. However, they can't withdraw a job offer if a test reveals that you have a specific health condition; that's only permissible if the exam shows that you won't be able to perform the job you've been hired to do. Such applicants must be given the opportunity to show that they can perform the job before the offer can be withdrawn.

#### **CREATING YOUR OWN CANCER WORKBOOK**

Keeping a Cancer Workbook can prove beneficial in the course of understanding your diagnosis and treatment and balancing your work responsibilities. During the course of your cancer you may want to keep medical information in one secure place to help you remember "who said what." This may be a useful tool to reference as you negotiate your work life through the cancer experience.

#### **PAGES INCLUDED:**

- Doctor Contacts and Information
- Appointment Log
- Log of Doctor Visits
- Medical History Chart
- Cancer Treatment History
- Emergency Contact Form
- Treatment Summary Chart
- Health Insurance Claim Payment Log
- Health Insurance Interactions Log
- Five Key Questions to Ask Your Doctor about Cancer and Work
- Five Key Questions to Ask Yourself about Cancer and Work
- Five Additional Questions to Ask Yourself about Cancer and Work
- Five Key Questions to Ask Your Employer about Cancer and Work
- Five Questions to Ask Your Social Worker/Oncology Nurse About Work and Cancer
- Questions to Ask About Chemotherapy
- Questions to Ask About Radiation
- Questions to Ask Before Surgery

#### DOCTOR CONTACTS & INFORMATION

Doctor's Name:
Address:
Phone:
Fax:
Email:
Best way to contact him/her:
Receptionist:
Assistant's name:
Nurse's name:
Hospital affiliation:
Diagnosis:

# DOCTOR CONTACTS & INFORMATION

Doctor's Name:
Address:
Phone:
Fax:
Email:
Best way to contact him/her:
Receptionist:
Assistant's name:
Nurse's name:
Hospital affiliation:
Diagnosis:

### APPOINTMENT LOG

Name of doctor/health care professional:
Address/phone:
Appointment date and time:
Referred by:
Reason for appointment:
Things to bring to the appointment (medical records, insurance card, etc.):
Diagnosis:
Treatment/medication(s) prescribed:
Discussed work schedule/issues:
Next appointment date and time:

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Diagnosis:
Treatment/medication(s) prescribed:
Discussed work schedule/issues:
Next appointment date and time:

#### LOG OF DOCTOR VISITS

Name	Telephone	Date/Time	Purpose
Work Schedule/Issues:		Follow Up	

Name	Telephone	Date/Time	Purpose
Work Schedule/Issu	95:	Follow Up	

Name	Telephone	Date/Time	Purpose
Work Schedule/Issu	es:	Follow Up	

Name	Telephone	Date/Time	Purpose
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Name	Telephone	Date/Time	Purpose
Work Schedule/Issu	es:	Follow Up	

Name	Telephone	Date/Time	Purpose
Work Schedule/Issu	es:	Follow Up	

#### MEDICAL HISTORY CHART

Name:	
Date of Birth:	
Age:	
Height:	
Weight:	

List All Previous Surgery with Dates:

List All Medications You are Currently Taking, with Dosages:

#### HAVE YOU HAD AN ADVERSE REACTION TO:

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

#### DO YOU TAKE:

Blood pressure medication Cardiac medication Diet pills Diuretics Vitamins, herbal supplements Tranquilizers Alcohol Sleeping pills Anti-depressants Pain medications HRT Aspirin or other anti-inflammatory drug

#### DO YOU HAVE A HISTORY OF:

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

#### CANCER HISTORY:

Father Mother Siblings Other relatives

#### CANCER TREATMENT HISTORY

Along with your Medical History this chart should be presented to every doctor you see during and after your treatment:

Name:
Birthdate:
Type of Cancer:
Date of diagnosis:
Oncologist Name, Phone, Hospital Affiliation:
Surgery:
Туре:
Hospital Name, Address and Phone:
Doctor(s)/Nurse(s):
Date and length of hospital stay:
Medication(s) and dosage(s):
Chemotherapy:
Total number of treatments:
Treatment date(s):
Name, Address and Phone:
Side effects:
Results:
Radiation Therapy:
Total number of treatments:
Treatment date(s):
Name, Address and Phone:
Part of body treated:
Side effects:
Results:
Supportive core (i.e. Therepy):
Supportive care (i.e. Therapy): Doctor Name:
Total number of treatments:
Treatment date(s):
Medication(s) and dosage(s):
Side effects:
Other:
Treatment type(s):
Treatment date(s):
Administered by:
Side effects:
Results:

## EMERGENCY CONTACT INFORMATION

Name of employee:
Name of manager:
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:
Name: Relationship to you:
Relationship to you:
Relationship to you:
Relationship to you: Home Phone: Business Phone:
Relationship to you: Home Phone: Business Phone: Cell Phone:
Relationship to you: Home Phone: Business Phone: Cell Phone:

#### TREATMENT SUMMARY CHART

This form may be helpful for taking notes and to use as a reference guide when researching your treatment options.

Name of Treatment:
What it does:
Drugs used:
Side effects:
Ways to manage side effects:
How many treatments needed, how often and for how long:
Oral or Intravenous:
How will the treatment affect my work?
Questions to ask my doctor about treatment?

# HEALTH INSURANCE CLAIM PAYMENT LOG

Date of Service	Doctor	Procedure	
Amount Billed	Amount Submitted	Date Reimbursed	Amount Reimbursed

Date of Service	Doctor	Procedure	
Amount Billed	Amount Submitted	Date Reimbursed	Amount Reimbursed

Date of Service	Doctor	Procedure	
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Amount Billed	Amount Submitted	Date Reimbursed	Amount Reimbursed

Date of Service	Doctor	Procedure	
Amount Billed	Amount Submitted	Date Reimbursed	Amount Reimbursed

## HEALTH INSURANCE INTERACTION LOG

Date/Time	Representative's Name	Phone	Purpose of Call/Letter
Comments		Follow Up	

Date/Time	Representative's Name	Phone	Purpose of Call/Letter
Comments		Follow Up	

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Comments		Follow Up	

Date/Time	Representative's Name	Phone	Purpose of Call/Letter
Comments		Follow Up	

#### FIVE KEY QUESTIONS TO ASK YOUR DOCTOR ABOUT CANCER AND WORK

Can I work during treatment?
Should I work?
Are there any physical limitations?
Are there any treatment options that will make it easier to continue working?
How can I manage the side effects of treatment?

#### FIVE KEY QUESTIONS TO ASK YOURSELF ABOUT CANCER AND WORK

How will treatment affect my job and work schedule?
How important is work to me, financially and emotionally?
Is my work environment flexible?
Do I need job modifications to continue working?
What legal protections am I entitled to at work?

#### FIVE ADDITIONAL QUESTIONS TO ASK YOURSELF ABOUT CANCER AND WORK

Do I want to work during treatment?
What are the aspects of my work most important to me?
Can I work part-time?
What are the financial implications if I stop working?
What are the health insurance implications if I stop working?

# FIVE KEY QUESTIONS TO ASK YOUR EMPLOYER ABOUT CANCER AND WORK

Can I work part-time?
Can I flex my schedule/days?
Can I telecommute?
Can I take extra breaks?
Can I get more comfortable/suitable furniture?

#### FIVE QUESTIONS TO ASK YOUR SOCIAL WORKER/ONCOLOGY NURSE ABOUT WORK AND CANCER:

What organizations assist with workplace concerns/issues?

Do you know of any financial resources? \_\_\_\_\_

How do I tell my co-workers/colleagues about the cancer? \_\_\_\_\_

How do I make the decision on working through treatment or taking time off?

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

#### QUESTIONS TO ASK ABOUT CHEMOTHERAPY

What chemo drug will be used and what are its side effects? \_\_\_\_\_

How often will I need treatment and for how long? \_\_\_\_\_

Can you describe the process? \_\_\_\_\_

How long will each treatment take?\_

 Will I need someone to accompany me?

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

How can I manage the side effects? \_\_\_\_\_

Will the side effects impact my work? \_\_\_\_\_

Can the chemotherapy be adjusted to accommodate my work schedule?

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

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

# QUESTIONS TO ASK ABOUT RADIATION

Exactly how does radiation work?
When and where will treatment take place?
Can you describe the procedure and how long it takes?
How many treatments will I need?
What are the side effects?
Will the side effects impact my work?
Are there any restrictions before, during, or after radiation?
Can I work while receiving radiation?
Is the radiation schedule flexible to accommodate my work?

# QUESTIONS TO ASK BEFORE SURGERY

How long will I be in the hospital?
How will I look after surgery?
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 be supplied with medical documentation for my work?
Should I go on disability or use FMLA leave (if applicable)?
Will I need further treatment after surgery?

- cancerandcareers.org
- espanol.cancerandcareers.org
- Publication Library in English and Spanish
  - Online Diary
  - Personalized Career Coaching
    - Community Events
      - Job Search Tools
    - Resource Directory

CANCER AND CAREERS RESOURCES

# CANCER AND CAREERS WORKBOOK

#### **cancer**and**careers**

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