

Work and cancer series

WORK AND CANCER

A guide for people living with cancer



Contents

About this booklet	2
1. Initial work and cancer issues	5
2. During treatment	23
3. Returning to work or changing jobs	57
4. Not returning to work	79
5. Further information	85

About this booklet

This booklet discusses how cancer and cancer treatments may affect your ability to work.

Being diagnosed with cancer can be one of the most difficult situations that anyone has to face. It can cause great fear and worry, and can affect every aspect of your life, including your ability to work.

Many cancers can be cured. But tests and treatments usually mean spending some time in hospital and away from work. The symptoms of cancer or the side effects of treatment may also make it more difficult to work. For some people these effects will be temporary, while others may need to make permanent changes to their working lives.

Many people find they're unable to work while having treatment. This can lead to financial difficulties, but financial help is available in these situations, as we discuss in this booklet.

In this booklet, we've included comments from people who've changed their diet or lifestyle after cancer. Some are from people who've chosen to share their story with us. (To share your story, visit [macmillan.org.uk/cancervoices](https://www.macmillan.org.uk/cancervoices)) Others are from the website [healthtalkonline.org](https://www.healthtalkonline.org)

How to use this booklet

You don't have to read this guide from start to finish. It's split into chapters so you can find the parts that are relevant to your situation. We hope the information in this booklet will help you feel more in control, and help you get the best for you and those close to you.

If you'd like to discuss this information, call the Macmillan Support Line free on **0808 808 00 00**, Monday–Friday, 9am–8pm. If you're hard of hearing, you can use textphone 0808 808 0121, or Text Relay. For non-English speakers, interpreters are available. Alternatively, visit **macmillan.org.uk**

Turn to pages 90–100 for some useful addresses and helpful websites, and to page 101 to write down questions for your doctor or nurse.

If you find this booklet helpful, you could pass it on to your employer, colleagues, family and friends. They may also want information to help them support you.



Benefit rates apply from April 2013–April 2014. Because the benefits system is changing significantly over the next few years, please visit macmillan.org.uk for the most up-to-date benefits information. Or you can speak with one of our welfare rights advisers on 0808 808 00 00.



1

INITIAL WORK AND CANCER ISSUES

What is cancer?	6
Cancer treatments	8
Making decisions about treatment	13
Making decisions about work	16
Talking to your employer	19

What is cancer?

The organs and tissues of the body are made up of tiny building blocks called cells. Cancer is a disease of these cells.

Cancer isn't a single disease with a single cause and a single type of treatment. There are more than 200 different types of cancer, each with its own name and treatment.

Depending on the type of cancer and its position in the body, you may have symptoms such as tiredness, weight loss, breathlessness or pain. Any of these may affect your ability to work.

Finding out more about cancer

Finding out as much as possible about your cancer can help you to plan. This could include learning about the symptoms it may cause and how it's treated. You might also want to find out whether these symptoms and treatments may make it difficult for you to work.

Your GP will be able to give you general advice and support. Your doctors and the healthcare staff at your hospital can give you more detailed information. It often helps to have someone else with you at appointments to help you remember what you want to ask, and to write things down.

You can also find information about your type of cancer from:

- our cancer support specialists, on freephone **0808 808 00 00**
- our website – **[macmillan.org.uk/cancerinformation](https://www.macmillan.org.uk/cancerinformation)**
- some of the websites listed on pages 98–100.



Many people find it helps to keep all their health information together.

You could use the Macmillan Organiser to store any printed documents and personal notes you have. This is a free personal organiser that we can send you. It's designed to help you keep track of your treatment and find information and support you may need. Call 0808 808 00 00 or visit be.macmillan.org.uk to order.

How cancer could affect your work

Many people find the uncertainty that comes with cancer hard to live with. It can also make it difficult to know whether, or how much, you'll be able to work in the future. If you feel comfortable doing this, it's a good idea to contact your manager or human resources (personnel) department early on, to talk about the effect your cancer may have on your ability to work (see pages 19–21). You may find it difficult, but if your manager's aware of the potential effects, they'll be able to support you better.

If your workplace has an occupational health adviser, it can help to contact them as well. They'll keep everything confidential if you ask them to.

It's natural to have a range of feelings and emotions when you've been diagnosed with cancer. Your emotions may make it difficult for you to concentrate or work effectively. You may need to take some time off to adjust to what's happening.

There's more information about your feelings on pages 25–26.

Cancer treatments

The aim of cancer treatment for many people is to cure the cancer. In some very slow-growing cancers, or cancers that have spread beyond the original area of the body, the aim may be to control the cancer and delay its progress.

The main treatments for cancer are surgery, radiotherapy and chemotherapy. Other treatments such as hormonal therapy and targeted therapies may also be used for certain cancers. Often a combination of more than one type of treatment is used.



We can send you more detailed information about each treatment and its side effects. You can also find this information online at [macmillan.org.uk/cancerinformation](https://www.macmillan.org.uk/cancerinformation)

Surgery

Surgery may aim to remove all or part of a tumour. The effects of the surgery will depend on the part of the body being operated on and the extent of the surgery.

Some operations for cancer may be carried out as day surgery, which may mean that you only need to take a short time off work. Other operations are much larger and may mean spending a few weeks, or even months, away from work. Some operations may mean that your ability to work is significantly affected, for example if you have to have a limb amputated.

Radiotherapy

Radiotherapy treats cancer by using high-energy x-rays to destroy the cancer cells while doing as little harm as possible to normal cells. Radiotherapy treatment that aims to cure the cancer will often mean that you need to go to the hospital every weekday for several weeks.

Each treatment only takes a few minutes, but travelling to and from the hospital and waiting for the treatment may take up a large part of the day.

Some people manage to continue working during radiotherapy treatment, but may need to reduce their hours. Other people stop working completely while they're having radiotherapy and for a few weeks afterwards.

'I went to work, left halfway through the afternoon, drove up to the hospital, had the dose of radiotherapy and went home.'

Linda

Side effects of radiotherapy

Radiotherapy may make you feel tired. Other side effects will depend on the part of your body that's being treated. The side effects tend to begin a couple of weeks after the treatment starts and may slowly get worse as treatment goes on.

These effects may continue for some weeks after the treatment's ended. Then they usually improve gradually. However, the tiredness can take longer to improve, and some people find it's many months before they get their energy back.

Chemotherapy

Chemotherapy drugs interfere with the process of cell division. They affect normal cells as well as cancer cells. As a result, they often cause side effects.

The drugs are often given as a liquid through a drip into a vein (intravenously). They circulate in the bloodstream and reach the cancer cells wherever they are in the body. Some chemotherapy drugs are taken as tablets or capsules, which can be taken at home.

Intravenous chemotherapy may take minutes, hours or a few days. The treatment is followed by a few weeks of rest to allow the body to recover from any side effects. Together, the treatment and the rest period are known as a cycle of chemotherapy. Sometimes a drug is given continuously into the vein by a small portable pump over a set period of time.

Your cancer doctor will explain the number of cycles you need to treat the cancer. A complete course of treatment may take several months.

Chemotherapy affects people in different ways, but there's usually a pattern of side effects after each cycle of treatment. After your first cycle, you'll have a better idea of how much you're able to do.

Some people find that they can't work at all. Others are able to keep working, or they find that they just need to take a few days off after each cycle of treatment. They can then work until the next treatment is due.

'I took the opportunity to work in my own office and stayed away from folks who clearly had a cold. Then during the few days after chemo where I felt sick or rough, I worked from home.'

Ryan

Side effects of chemotherapy

Different chemotherapy drugs have different side effects. Side effects can include hair loss, a sore mouth, tiredness, feeling or being sick, and diarrhoea. A significant side effect of many chemotherapy drugs is that they can temporarily stop the bone marrow making new blood cells. This means your immunity is reduced and you're more likely to get infections. You may also become anaemic (when the number of red blood cells in your blood is low), or have bleeding problems, such as nosebleeds or bruising easily.

If your bone marrow isn't working properly, you may need to take antibiotics to treat infection, or have a blood transfusion if you're anaemic. You'll have regular blood tests between courses of treatment to monitor the effects.

Hormonal therapies

Hormonal therapies are drugs that can stop or slow the growth of cancer cells by either:

- changing the level of particular hormones in the body
- preventing the hormones affecting the cancer cells.

Most hormonal therapies are given as tablets, but some are given as injections every few weeks or months.

These treatments are usually given for months or years.

Side effects of hormonal therapies

Hormonal therapies can cause side effects such as weight gain, muscle pain, hot flushes, sweats, tiredness, and lowered sex drive. They'll usually have less of an effect on your ability to work than other cancer treatments.

Targeted therapies

These are a newer group of treatments that work by targeting the growth of cancer cells. They generally have little effect on normal cell growth, so they usually have less troublesome side effects than chemotherapy drugs. Targeted therapies may be given as a drip (intravenous infusion) or as tablets.

Side effects of targeted therapies

Possible side effects include flu-like symptoms, chills, headaches, a temperature, lowered resistance to infection, and tiredness. Some treatments may also cause sickness and diarrhoea.

Many people are able to carry on working while taking these therapies, but tiredness and other side effects may sometimes make it difficult.

Making decisions about treatment

Sometimes two different types of treatment may be equally effective in treating a cancer, but have different side effects.

Doctors and other healthcare professionals can give you information about different treatments and how each may affect your day-to-day life and ability to work.

The final decision about which treatment to have, or whether to have treatment at all, is yours. It can help to find out as much as possible about the type of cancer you have and the treatments that are planned. You can then discuss the benefits and possible risks with your doctors and decide on the treatment that best suits your situation. You can also ask for a second opinion.



You can watch an online video about getting a second opinion by visiting [maccmillan.org.uk/secondopinion](https://www.maccmillan.org.uk/secondopinion)

Treatment can affect people differently. So it's difficult to predict exactly how treatment will affect you. For example, if two people are given the same dose of the same chemotherapy drug, one may have few side effects and be able to carry on working, while the other person may have severe side effects and be unable to work for a while.

Questions you may want to ask your healthcare team

- What treatments are available for my type of cancer?
- How effective is the treatment likely to be?
- What are the benefits and disadvantages of the treatment?
- How long will each treatment take and what's involved?
- Will I be admitted to hospital and, if so, for how long?
- What are the possible side effects of treatment?
- What can be done about the side effects of treatment?
- How much is the treatment likely to affect my daily life?
- How will the treatment affect my physical ability to do my job?
For example, will I be able to drive/work shifts/travel by plane?
- Will I still be able to work while I'm having the treatment?
- What will happen if I don't want to have any treatment?
- Are there any treatment options that will make it easier for me to work? For example, can I be treated near my place of work?

Once you have the answers to these questions, you may need time to think through your choices and discuss them with your family or friends.

If you find it difficult to decide which treatment to have, it may help to talk to people who have already had those treatments. You could ask your doctor whether they could arrange this. Many cancer organisations and support groups can also help you find someone who's had a particular treatment. Details of support organisations are listed on pages 95–96.



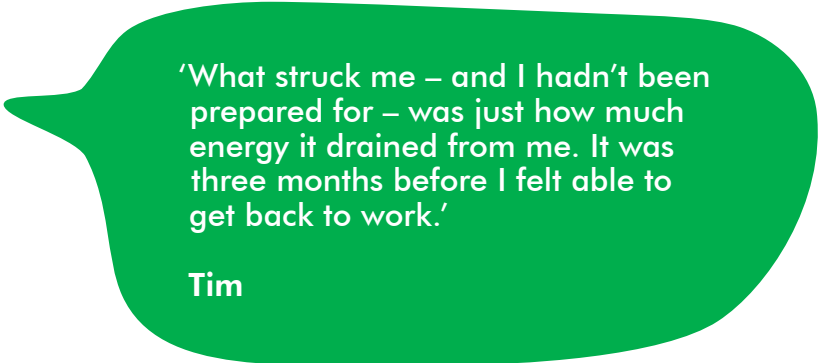
Making decisions about work

It may be difficult to decide whether or not to work during your treatment. It depends very much on your individual circumstances.

Some people choose to carry on working, either full-time or part-time, during their treatment. Some people need to carry on working as much as possible for financial reasons.

You may also find that working during your treatment gives you satisfaction and helps you focus on something other than the cancer. It depends on the type of work you do, and whether you have anyone else who can help out for a while. It also depends on your health, the type of cancer you have and what kind of treatment you choose.

It's impossible to predict how you'll react to treatment until you start. This uncertainty makes it hard to look ahead and decide how much work to take on. It will help to let your employer know this, so that they're aware that you may need to change your work plans at short notice.



'What struck me – and I hadn't been prepared for – was just how much energy it drained from me. It was three months before I felt able to get back to work.'

Tim

Questions to ask yourself

- Will I need to cut back on my workload temporarily?
- Will I need to work in a different way, to allow time for rest as well as my treatment?
- Who will be able to help me in practical ways?
- Will I need extra financial help to get me and my family through this period and, if so, where can I get it?
- Will it be safe for me and for others if I carry on working during treatment?

It may help to talk through these questions with your employer. Then you can plan the best course of action for you.

If you're self-employed

Worries about money and work are very common for people who've been diagnosed with cancer. These questions can be difficult for anyone, but may seem especially tough if you're self-employed.



We have a booklet called *Self-employment and cancer*, which is aimed specifically at people who are self-employed or run a micro business (one that employs fewer than 10 people).



Talking to your employer

Many people worry about telling their employer that they've been diagnosed with cancer and need to have treatment.

You may worry that your employer won't support you and that they may be prejudiced or discriminate against you.

Although it helps to tell your employer that you have cancer, you don't have to do so by law. However, if you don't tell your employer that you have cancer, and the cancer and its treatment affect your ability to do your job, this could cause problems.

Some people worry that their employer will sack them or find an excuse to make them redundant if they tell them they have cancer. However, employers shouldn't do this. Anyone who has or has ever had cancer is protected by the Equality Act 2010 in England, Scotland and Wales, or the Disability Discrimination Act 1995 in Northern Ireland. These acts make it unlawful for employers to discriminate against people with a disability (see page 43).

Both acts state that employers should make reasonable adjustments to remove any substantial disadvantage to employees as a result of their condition. You may be able to suggest adjustments that could help support you.

Also, if your employer doesn't know about your cancer and its effects, it will make it more difficult for them to make any necessary adjustments for you at work. In fact, in some cases, your employer's lack of knowledge may mean they're not legally required to make any adjustments.

To consider any reasonable adjustments, your employer may ask for your permission to write to your doctor or a medical

professional to get their advice on what may help. Your employer can't do this without your permission. You have the right to see any medical report before it's sent to your employer, but you'll need to ask if you want this to happen.

If your employer knows that you have cancer, they can help you by exploring any reasonable adjustments that can be made (see pages 44–45). They can also provide support and try to make sure you have time off if you need it, and that you get any sick pay you're entitled to.

You can talk directly to your line manager, human resources manager, occupational health adviser or trade union, or to all four.

If carrying on as normal is important to you, tell your employer so that they can support you in continuing with your work. However, if you can't go on working normally because of the cancer or its treatment, then let your employer know. Arrangements can then be made to alter your work or give you time off as necessary.

'At the moment I'm only on light duties till I'm 100%.'

Grant



You may find our booklet *Talking about your cancer* helpful.

Asking your employer questions

Some questions you might like to ask your employer include:

- Can I work out with you what we'll tell everyone at work about my cancer and its effect on my work situation?
- How can my job be adjusted so that I spend less time on tasks that cause me extra discomfort?
- Where can I find information about any company/organisation policies that relate to my situation?



Our leaflet *Work it out* includes a list of questions that people affected by cancer can use in conversations with their GP, healthcare team, other advisory services and employer. You can order the booklet free at be.macmillan.org.uk or by calling our cancer support specialists on 0808 808 00 00.



2

DURING TREATMENT

Taking time off work	24
Financial support	27
How your employer can help and support you	39
Talking to your colleagues	54

Taking time off work

How much work you feel you're able to do during cancer treatment might depend on a number of factors. These may include the type of treatment you're having, the stage of your cancer, your overall health and the type of work you do.

You may find that you're able to – and possibly want to – keep working during cancer treatment. Or you may find that you need to stop working to cope with the effects of the cancer and its treatment.

You'll probably need to take time off for appointments, treatment and follow-up. In most cases, under equality laws your employer will give you a reasonable amount of time off work to attend necessary hospital appointments (see page 61).

Your employer may be able to make reasonable adjustments to allow you to go to hospital appointments. However, there's no absolute right to paid time off unless your contract of employment specifically states this. You should discuss the issue of appointments with your employer at an early stage to agree how they should be dealt with.

It will help to give your employer as much warning as possible if you need time off, because if you give very short notice they may be unable to agree to the request. If possible, it can help to arrange appointments for the start or end of the day to keep time away from work to a minimum.

If you need to take time off work during your treatment, it may be taken as sickness absence, or an agreed reduction in working hours or days per week. See pages 27–38 for information about taking time off, sick pay and other financial issues.

Talking to your employer about your need for time off will mean they can support you in the best way possible.

Your feelings

Being diagnosed with cancer and having to take time off can cause a range of emotions. You may feel angry that you can't be at work when you have a lot to do. You may also feel guilty if others have to take on some of your work when you're not there.

When dealing with a cancer diagnosis, people often say that they feel lonely and isolated. These feelings can affect people at different times in their illness. If you're unable to work for periods of time, this may add to a sense of isolation.

Having cancer can also make you feel very vulnerable. You may feel as though you've lost your independence. You can feel tired and stressed, and it may seem as though things you used to find easy are now much more difficult.

Taking a lot of time off can make you feel out of touch with what's going on at your workplace. You may lose confidence in your ability to do your job well, or you may think your colleagues are annoyed with you or feel you're not doing enough. Some people lose a sense of normality when they're not working, and some find that they lose self-esteem.

All these things can be hard to cope with, but you may find ways of adapting to your illness and treatment that will give you a new focus and sense of control. This can take some time, and your confidence and self-esteem will need to be built up again gradually.

Getting support

Talking through your feelings can often help. Some people worry that by asking for help they're being a burden. However, people are usually pleased to be involved and to be able to support you. It can be difficult to know who to talk to and what to say – it's important to speak to someone you feel comfortable with and can trust.

You may wish to speak to a partner, family member or friend, a health professional involved in your care, or a trained professional not directly involved in your care, for example a counsellor. Counselling can help people cope with their feelings and help them find ways of talking to colleagues. It can also help restore self-confidence. Some GP surgeries provide counselling. Some companies and organisations have employee assistance programmes (EAPs), which are there to help employees dealing with personal issues.



We have a booklet called *How are you feeling? The emotional effects of cancer*, which discusses the different feelings you may have and what can help.

Financial support

If you need to take time off work during treatment, you may be eligible for some of the benefits and allowances described below. As benefits change from time to time, it's a good idea to get help from an experienced benefits adviser. To speak to one, call the free Macmillan Support Line on **0808 808 00 00**, or see pages 90–94 for more organisations that can help.

Taking time off sick

Some people may try to continue working during treatment, but still need to take a few days or weeks off. This may be as one period of sick leave, or as a few days every month for several months.

Some people choose or need to stop working throughout their treatment. This could be for a period of weeks, months or even years. When deciding whether to carry on working or to take the whole time off sick, you may like to think about the issues over the following pages and also the financial considerations discussed on pages 30–38.

Whatever you decide to do, it may help to contact Macmillan's Financial Guidance Service. They can help you understand the options available to you through any insurance policies you hold. For example, you may have policies that cover you for income replacement, life and critical illness cover, or loan and mortgage payments.

They can also give you information about other conditions that might apply to any insurance policies you hold. For example, Waiver of Premium benefit allows you to take a break from payments until you're fit to return to work.



It may also help to contact a financial adviser to get advice on your financial options. Financial advisers can assess your individual situation and recommend the best course of action. Ask family and friends if they can recommend someone, or try the Personal Finance Society (findanadviser.org) or Unbiased (unbiased.co.uk).

If you'd like help finding a suitable independent financial adviser or understanding the information you might need to provide to your insurance company, then our Financial Guidance Service can help you. Contact them through the Macmillan Support Line on **0808 808 00 00**.

Sick pay

If you're an employee and off work sick, you can usually get Statutory Sick Pay (SSP) for up to 28 weeks. If you earn an average of £109 a week (around £472 a month) or more in 2013–14, your employer must, by law, give you Statutory Sick Pay. You can get Statutory Sick Pay after you've been sick for four days in a row, including weekends, bank holidays and days you don't normally work.

Statutory Sick Pay is only paid for the days that you'd normally work for your employer under your employment contract. After 28 weeks of Statutory Sick Pay (or before then if you can't get Statutory Sick Pay because you haven't earned enough), you may be able to claim Employment and Support Allowance (see pages 30–32). For more information, visit gov.uk if you live in England, Scotland or Wales, or nidirect.gov.uk if you live in Northern Ireland.

Many employers run their own sick pay scheme with more generous payments and terms than the statutory minimum. Check your employment contract or speak to your manager or the human resources department at your work to find out.

Some employers may also require a self-certification form when you're off work for less than seven days. You can get these forms from your employer.

Statement of fitness for work (fit note)

If you're ill and not able to work for more than a few days, remember to ask your GP for a statement of fitness for work (often called a fit note) to cover the period of your illness. If you're in hospital, ask your doctor or nurse for a fit note to cover the time that you're an inpatient. This will be necessary if you need to claim a benefit. You may need to have a medical assessment to see whether you're eligible to claim.

Help if you're unable to work or on a low income

Employment and Support Allowance

This benefit provides financial help to people who are unable to work because of their illness or disability. It also provides personalised support to those who are able to work. There are two different types of Employment and Support Allowance: contribution-based and income-related (means-tested). People may get either or both, depending on their national insurance contribution record and their income and savings.

Between October 2013 and 2017, income-related Employment and Support Allowance will be replaced by Universal Credit (see pages 32–33). Contribution-based Employment and Support Allowance will stay the same.

Employment and Support Allowance may be paid at a basic rate of up to £71.70 for the first 13 weeks of the claim. During this time, unless you're terminally ill or have claimed before in the previous 12 weeks, you may need to take part in a work capability assessment. This involves filling in and sending back

a questionnaire about how your illness or disability affects your ability to complete everyday tasks.

Your doctor may also be asked to complete a report. This evidence will be considered by an approved healthcare professional, who may recommend you attend a face-to-face assessment if more information is needed about your condition.

If the work capability assessment shows that your illness or disability limits your ability to work, you'll be placed into one of two groups: the support group or the work-related activity group.

If you're receiving, waiting for, or recovering from any kind of chemotherapy or radiotherapy, you'll be treated as unable to work or to undertake any work-related activity. You'll therefore satisfy the work capability assessment for entitlement to Employment and Support Allowance and be placed in the support group.

If you still qualify for Employment and Support Allowance after 13 weeks, you'll enter the main phase of the benefit. If your illness or disability has a severe effect on your ability to work, you'll be placed in the support group and you won't have to undertake work-related activities. An additional payment of £34.80 will be paid to anyone in the support group.

If your ability to work is limited, but not severely so, you'll be placed in the work-related activity group, and you'll have to attend six work-focused interviews. A smaller additional payment of £28.45 will be paid to anyone in this group.

The amount of time a person can receive contributory-based Employment and Support Allowance in the work-related activity group is limited to 12 months. After 12 months, the benefit will stop unless you claim and qualify for income-related Employment

and Support Allowance (Universal Credit after October 2013) or you request to be placed in, and are accepted for, the support group.

If you think this may affect you, speak to a welfare rights adviser as soon as possible.

If you're self-employed, you can claim contributory-based Employment and Support Allowance as long as you've paid the correct level of national insurance contributions.

You may be able to get more money if you qualify for income-related Employment and Support Allowance (Universal Credit after October 2013), depending on your circumstances.



To claim in England, Scotland or Wales, call Jobcentre Plus on 0800 055 6688, textphone 0800 023 4888, or visit gov.uk/employment-support-allowance
To claim in Northern Ireland, call the Department for Social Development on 0800 085 6318.

Universal Credit

Universal Credit is a new single payment for people who are looking for work or on a low income. It's expected that Universal Credit will be introduced in Northern Ireland, but not until spring 2014. In England, Scotland and Wales, it will gradually replace the following benefits between October 2013 and 2017:

- Income Support.
- Housing Benefit.
- Child Tax Credit.

- Working Tax Credit.
- Income-based Jobseeker's Allowance.

To claim Universal Credit, you need to:

- be 18 or over (or 16 or 17 in certain cases)
- be under State Pension age
- live in the UK
- not be in education
- accept a claimant commitment (see below).

If you have a partner, you'll need to make a joint claim for Universal Credit. If one of you doesn't meet the requirements, they won't be included in the amount of Universal Credit you get, but both of your savings, income and earnings will be taken into account.

The claimant commitment sets out your responsibilities in terms of your Universal Credit award. It includes work-related requirements. However, there are groups who won't be required to demonstrate that they're working, preparing for work or looking for work.

Universal Credit is made up of a standard allowance and five additional elements, which may be paid monthly depending on your circumstances.



Contact a Macmillan welfare rights adviser on 0808 808 00 00 for more information about Universal Credit and the five additional elements.



Help if you have care needs

Personal Independence Payment

This is a benefit for people aged 16–64 who have care or mobility needs. It replaces Disability Living Allowance (see page 36). In England, Scotland and Wales, this change has already started to happen. In Northern Ireland, Personal Independence Payment won't be introduced until at least spring 2014.

There are many similarities between the two benefits. In particular, Personal Independence Payment has two components: a daily living component and a mobility component.

There are some key differences though. New claims will normally be started over the phone, and then a personalised form will be posted to you to complete. Personal Independence Payment claims will include an assessment of individual needs by a health professional – most people will have a face-to-face consultation as part of their claim. Awards will also be reviewed regularly, based on how likely it is that your condition or disability will change.

Personal Independence Payment provides help towards some of the extra costs arising from a health condition or disability. It's based on how a person's condition affects them, not on the condition they have.

To get Personal Independence Payment, you must be 16–64 and satisfy a daily living and/or mobility activities test for three months before claiming, and be likely to continue to satisfy this test for at least another nine months. The test includes activities such as how well you can move around, and your ability to prepare food, wash, bathe and dress yourself.

You can receive Personal Independence Payment whether you're in or out of work, and receiving it doesn't normally reduce other benefits – in some cases your other benefits may actually increase.

Disability Living Allowance

This benefit is for people under 65 who have difficulty walking or looking after themselves (or both). In England, Scotland and Wales, it started to be replaced by Personal Independence Payment in 2013. People who claimed Disability Living Allowance before this point may still be receiving the benefit, but will gradually be reassessed for Personal Independence Payment. This won't affect most people until 2015 or later. (Reassessment will begin in October 2013.) In Northern Ireland, you'll still be able to claim Disability Living Allowance as a new claimant until at least spring 2014.

Attendance Allowance

This benefit is for people aged 65 or over who have difficulty looking after themselves. You may qualify if you need help with personal care, for example getting out of bed, having a bath or dressing yourself. It's based on the amount of care you need, not the care you receive. You must have needed care for at least six months prior to making a claim, unless you've been diagnosed with terminal cancer. You don't need to have a carer to qualify for this benefit.

If you're terminally ill, you can apply for Personal Independence Payment, Disability Living Allowance or Attendance Allowance under the special rules. Under these rules, you don't need to meet the three- and six-month qualifying conditions mentioned above. Your claim will be dealt with quickly and you'll receive the benefit at the highest rate.

Appealing against an unsuccessful benefit application

If you've been turned down for a benefit or tax credit, you may be able to appeal against that decision or ask for a review. You must do this within a certain time frame. As this can be a complicated process, it's a good idea to ask a welfare rights adviser for help as soon as possible. You can speak to a welfare rights adviser by calling us on **0808 808 00 00**.

Free prescriptions

Prescriptions are free in Scotland, Wales and Northern Ireland.

People with cancer in England are eligible for free prescriptions. All people undergoing treatment for cancer, or the effects of cancer or its treatment, can apply for an exemption certificate by collecting form FP92A from their GP surgery or oncology clinic.



For more information about prescription charges, see our booklet *Help with the cost of cancer*.

Council tax reduction

You may be able to claim a reduction of your council tax if:

- you pay council tax
- you're on a low income or claiming benefits.



To find out more or to apply for a reduction, contact your local council. You can find the contact details for your local council in the phone book or by visiting [gov.uk/find-your-local-council](https://www.gov.uk/find-your-local-council)

Getting information about financial issues

For more information about benefits and financial support, call the Macmillan Support Line on **0808 808 00 00**. You can also find out more about benefits from Citizens Advice (see page 91). You'll usually need to make an appointment. Or you can get information from **gov.uk** if you live in England, Scotland or Wales, or from **nidirect.gov.uk** if you live in Northern Ireland.

Remember that a change in your circumstances (such as a reduction or increase in your salary or in the number of hours you work) can mean you're entitled to more or less benefit. You need to find out in detail the regulations and conditions that apply to your benefits.



We have a range of financial booklets, which we can send you for free. These include information about day-to-day finances, personal finances, managing debt and travel insurance.

How your employer can help and support you

Your right to sick pay and time off

Your employer or human resources department will be able to give you information about your organisation's sickness policy and how much paid and unpaid time off you're entitled to. See pages 27–30 for more information.

Flexible working

Most employers are willing to change duties and working hours so employees with cancer can keep working if they want to. They usually understand that this is a stressful time and do their best to be supportive. However, some employers who haven't had experience of supporting an employee with cancer may find it difficult to understand what's needed, or they may be unable to accommodate flexible working. So it's helpful to have regular update meetings with your line manager to discuss your condition, how you're getting on at work and any difficulties you may be having.

Occupational health

Your workplace may be able to provide an occupational health adviser. Occupational health advisers draw on their clinical knowledge and an awareness of the specific duties and demands of your role.

'I had a consultation with our occupational health. We devised a return-to-work plan, which involved reduced hours building up to when I'd go back full-time. So initially it was only one or two hours a day for the first week and then building up.'

David



Free occupational health advice is available over the phone to employees and their employers who work for a small business. Call 0800 077 8844 in England, 0800 019 2211 in Scotland or 0800 107 0900 in Wales. In Northern Ireland, you can contact the workplace health advisers at Health and Safety Executive Northern Ireland (HSENI) by calling 02890 347 437 or visiting hseni.gov.uk/workplace-health. They provide guidance on workplace health and well-being promotion, and their services are available to businesses for a fee.

Employee assistance programmes

Some employers run employee assistance programmes that aim to help you deal with any personal problems that may be affecting your work. Your manager should be able to tell you whether your workplace has one.

Buddy system

Some people may find it hard to talk to their manager about cancer and the problems or concerns it's causing for them at work. You may feel it would help to ask someone at your workplace to be your 'buddy' or mentor.

Choose someone you're comfortable with, or perhaps someone who's had cancer themselves. This arrangement would need to be agreed between you, your buddy and your manager(s).

Access to Work

The Access to Work programme can help if you have a long-term health condition that affects the way you do your job. It gives employees and employers advice and support to meet the additional costs that may arise because of the employee's health condition.

The scheme may pay for:

- special aids and equipment needed in the workplace as a direct result of your condition
- travel to and from work if you can't use public transport
- a support worker.



To apply in England, Scotland and Wales, contact your local Access to Work centre. Details of these centres can be found online at [gov.uk/access-to-work](https://www.gov.uk/access-to-work). Alternatively, ask the disability employment adviser at your local Jobcentre. In Northern Ireland, contact an employment service adviser in your local Jobs and Benefits Office or JobCentre.



Your rights at work

Your employer should provide help and support to enable you to do your job during and after your cancer treatment. There are laws protecting the rights of workers who are affected by illnesses like cancer.

The Equality Act 2010 and Disability Discrimination Act 1995

In 2010 the Equality Act replaced the various strands of discrimination law that existed in England, Scotland and Wales – including the Disability Discrimination Act 1995 – bringing them together under one piece of legislation.

The Disability Discrimination Act still protects people with a disability in Northern Ireland.

Under the Equality Act and the Disability Discrimination Act, it's unlawful for an employer to discriminate against a person because of their disability. Everyone with cancer is classed as disabled under the act.

The acts protect anyone who has, or has had, cancer. Even if a person who had cancer in the past has been successfully treated and is now 'cured', they will still be covered by the acts. This means their employer must not discriminate against them for a reason relating to their past cancer.



You can find out more about these acts at [macmillan.org.uk/work](https://www.macmillan.org.uk/work)

Reasonable adjustments

Your employer has a duty to make reasonable adjustments to your workplace and working practices to remove any substantial disadvantage you're faced with (as a result of your cancer) when compared with others.

What's considered a reasonable adjustment depends on things such as:

- the cost of making the adjustment
- the amount the adjustment will benefit the employee (in other words, whether it could remove your disadvantage)
- the practicality of making the adjustment
- whether making the adjustment will affect the employer's business/service/financial situation.

The Equality Act and Disability Discrimination Act cover all aspects of employment, including:

- the recruitment process
- the terms, conditions and benefits of employment
- opportunities for promotion and training
- when employment relationships come to an end.

It also covers unfair treatment due to disability, such as dismissal, harassment and victimisation.



If you want to know how equality legislation can help you, call the Equality Advisory Support Service (see page 90), contact Citizens Advice (see page 91) or call the Macmillan Support Line on 0808 808 00 00.

Examples of discrimination

Despite these laws, discrimination may still occur if your employer doesn't take your situation into account.

For example, this may include:

- an employer not making reasonable adjustments that would enable you to do the job (for example, to cope with fatigue)
- an employer giving you a warning for high sickness absence levels, but not taking the cancer diagnosis into account
- an employer suggesting that a person with cancer would be better off not continuing to work due to a reason relating to the cancer
- being dismissed for a reason relating to your cancer
- being demoted to a lower-paid or less demanding job
- being passed over for promotion in favour of someone with less experience or ability to do the job
- being chosen for redundancy for a reason related to the cancer (for example, if you've used more sick leave than your colleagues)
- not being given a job because of the cancer

- not being allowed time off for medical appointments
- having an unfavourable appraisal or performance review for a reason connected to the cancer (for example, if you've had a lot of sick leave or tiredness and haven't met targets or objectives as a result of this)
- an employer disrupting your entitlement to sick pay
- being harassed – an employer making an employee's life difficult so that the employee feels they can't stay in their job (for example, being teased about hair loss, or being laughed at or whispered about by colleagues)
- being abused by employers or colleagues (for example, being given unfair workloads)
- victimisation (see page 47).

Some problems may happen because of misunderstandings about your cancer. Your employer may assume that you can no longer do the same job, that you may be less committed to work because of your illness, or that the stress of having cancer makes you a poor candidate for promotion.

Your colleagues may also think they'll need to do extra work because you can't do your job. Any of these attitudes towards people with cancer can lead to subtle or obvious discrimination in the workplace.

Victimisation

Victimisation is when a disabled employee is treated less favourably than other employees as a result of their attempt to assert their rights as a disabled person.

An example of this would be if an employee's manager is difficult about a request for time off for a chemotherapy appointment. The employee reports the problem to the human resources department. The human resources manager tells the manager that they must let the employee have the time off. The manager is angry that the employee went over their head to the human resources department. As a result, the manager doesn't allow the employee to go on a training course and gives them a poor appraisal. So victimisation occurs when an employer treats an employee less favourably for trying to assert their disability rights.

The law also protects people from being victimised if they've supported a disabled employee in making a complaint and are treated badly as a result.

If you're being discriminated against or victimised

If you feel you're being discriminated against, you can work with your supervisor, manager or human resources department to resolve the problem informally.

Talking openly to your manager about both your needs and their needs may help resolve the situation.

If you feel unable to talk to your manager, you can ask someone in the human resources department or an occupational health adviser for help. If you belong to a trade union, you can get help and support from a union representative.



What you can do for yourself

- Find out about relevant company policies from your manager or human resources department. For example, they may have an equality and diversity policy, a bullying and harassment policy or an equal opportunities policy. Look at the employee handbook or on the intranet if you have one.
- Go to your manager with suggestions and solutions to demonstrate your commitment to your job.
- Suggest working from home, flexible hours, changing your role or job description, adjusting targets or objectives, changing to lighter duties, using holiday time, or a combination of these.
- If you go back to work after long-term sick leave, suggest a phased return. This means increasing your hours gradually over a period of time. An occupational health adviser and/or your GP will be able to advise you about this.
- Know your legal rights – speak to one of the organisations on pages 91–94 and/or ask your union representative.
- If adjustments are needed at your workplace, ask about the Access to Work scheme – see page 41.

Unresolved problems

It's not possible in a short booklet to go into all the possible discrimination or victimisation problems that may occur. It's also not possible to explain your rights in each situation. However, the suggestions on the next page may help you if you feel you're being victimised or treated unfairly. Think carefully about your goals and the possible outcomes before taking any action.

- Contact organisations that give information about legal rights and employment issues. These are listed on pages 91–94.
- Find a colleague or union representative who'd be willing to help you talk to the appropriate manager about your situation.
- Always try to resolve any problems informally with your manager in the first instance. If this is unsuccessful, you may wish to consider raising a formal grievance, or ultimately raising a claim at an employment tribunal with a claim for disability discrimination or unfair or constructive dismissal. However, you should be aware that going to an employment tribunal may be a lengthy and expensive process that's likely to take up a lot of your time. It may help to think about how you'd feel if you lost the claim. It's important to examine these issues carefully and take legal advice before making a decision.
- Contact Citizens Advice (see page 91). It can provide free initial advice or put you in contact with a local solicitor who offers a free first interview, where they can assess your chances of success.
- Contact a lawyer if necessary. The Law Society (page 93) can give you details of lawyers specialising in employment rights.
- ACAS (Advisory, Conciliation and Arbitration Service) and the Labour Relations Agency in Northern Ireland are good sources of information about employment rights and disputes. See page 90 for contact details.
- Be aware of your rights. The Equality Act and Disability Discrimination Act cover any employee from the first day of their employment and even cover job applicants. You may be able to use the acts to encourage an employer to make reasonable adjustments to help you with your work. Or ultimately you may

be able to seek an award of compensation for discrimination at an Employment Tribunal. The acts cover members of the armed forces, but not if they've had a disability prior to having cancer.

- Be aware of legal deadlines. If a dispute can't be resolved and an employee covered by the Equality Act wishes to take legal action, an application must be submitted to an employment tribunal within three months of the discriminatory act/incident. While tribunals can sometimes hear late claims, this is only in very exceptional circumstances and you shouldn't rely on it.
- In addition to discrimination claims under the Equality Act and Disability Discrimination Act, if you're dismissed by your employer, you may be able to make a stand-alone claim for unfair dismissal under the Employment Rights Act 1996. Usually you can only make a claim if you have:
 - at least one year's continuous service with your employer (if you were employed before 6 April 2012 or if you're employed in Northern Ireland)
 - two years' continuous service with your employer (if you were employed on or after 6 April 2012).
- Unfair dismissal law only applies to people who are 'employees'. It doesn't apply to casual workers, agency workers, self-employed contractors, apprentices, or people on work experience.
- If you don't have the relevant continuity of service and are dismissed due to a reason relating to your cancer, you can still make a claim, but under disability discrimination legislation, not under the Employment Rights Act. You may also have protection under other employment laws.

If an employer treats you so unfairly that it causes a total breakdown of trust and confidence between you and your employer, and you feel that you cannot continue your work, you can in certain circumstances resign and make a claim for constructive dismissal. However, this can be extremely risky as you will have to resign – so you should take legal advice first.

In order to claim constructive dismissal, you must resign in response to your employer's behaviour and you must make your reason for leaving clear – for example, in your resignation letter. Timing can be important, therefore you should take advice as soon as possible.



Help with legal costs

Be aware of the financial implications of legal action. Legal cases can be extremely expensive. Check insurance policies such as your household and car insurance policies to see whether the terms also provide cover for legal fees in certain situations. Some solicitors take cases on a no-win, no-fee basis. This should mean that you only pay the solicitor if they win your case, but check with them to see whether there are any hidden charges.

A small number of solicitors will take on disability discrimination claims under the government's legal aid scheme (called the advice and assistance scheme in Scotland). Eligibility for this scheme is means-tested (dependent on your income). The scheme provides free legal advice and assistance in preparing the case, but doesn't normally cover legal representation at a tribunal hearing.



In England and Wales, visit gov.uk, in Scotland, contact the Scottish Legal Aid Board (slab.org.uk/public/advice), and in Northern Ireland, contact the Northern Ireland Legal Services Commission (nilsc.org.uk) for more information.

If you're a member of a union, it may be prepared to take your case to tribunal on your behalf, with its own legal experts.

Some specialist insurers provide insurance against losing the case and having to pay both your own legal costs and your opponent's. The insurer will look at your case and assess your chances of success. The amount of your premium is then based on your chances. The insurance only covers one specific case and is not general legal insurance.

Talking to your colleagues

Talking about cancer can be very difficult. You may worry about how your colleagues will react – for example, whether they might withdraw from you. Or you may worry that talking about the cancer might make things awkward for yourself or your colleagues.

Some people may avoid you because they don't know what to say and are afraid of saying the wrong thing. You can help them by bringing up the subject and showing that you're willing to talk about the cancer.

Telling your colleagues can help, as they then know what to expect. For example, if fatigue affects your moods or concentration, it gives them the opportunity to support you.

If you don't want to tell colleagues

Some people prefer not to tell colleagues they have cancer. You may not want to tell them so that you can keep one area of your life as normal as possible. This is a good way of coping for some people.

However, sometimes the effects of the cancer or cancer treatment (for example, if your hair falls out), and the need to take time off, make it impossible not to tell your colleagues.

Your colleagues may also be aware from your behaviour that something's wrong, and may feel uncomfortable if they don't know what it is.

'I spoke to my manager and I told him I was happy for my colleagues to know. In fact, I said I wanted them to know whether they wanted to or not, because I didn't want any misunderstandings.'

Nurjahn

Risk to colleagues

There are many myths and misunderstandings about cancer. Some of your colleagues may worry that they can catch cancer. But cancer can't be passed on like an infection, and the people you work with have no risk of catching cancer.

Some people may also worry that they could be harmed if you're having treatments such as chemotherapy or radiotherapy. Again, there's no risk to your colleagues. Chemotherapy is broken down in the body and can't harm anyone you come into contact with. Radiotherapy treatment from an external machine doesn't make you radioactive. Even if you've had internal radiotherapy, the radiation will only affect a small area of tissue in your body around the cancer and won't affect anyone you come into contact with.



If you find it difficult to discuss these issues with your colleagues, you may find it helpful to talk in confidence to our cancer support specialists on 0808 808 00 00.



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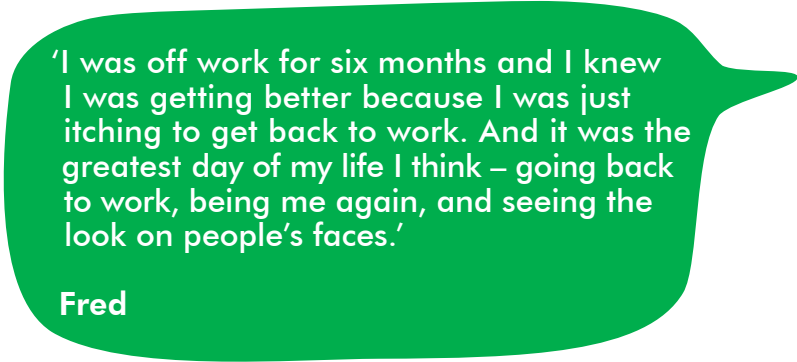
RETURNING TO WORK OR CHANGING JOBS

Going back to work	58
Coping with symptoms and side effects while working	68
Life after treatment	75
Looking for a new job	76

Going back to work

Going back to work after a break of a few weeks or months can be difficult. You may feel that you're able to go back to your old job but feel nervous about it. It's common for people to feel awkward. They often wonder whether they'll still be able to do the job and how people will react to them.

For many people, going back to work can help them feel like the cancer is over and they can return to normal life. A job can restore normality, routine, stability, social contact and income.



'I was off work for six months and I knew I was getting better because I was just itching to get back to work. And it was the greatest day of my life I think – going back to work, being me again, and seeing the look on people's faces.'

Fred

Agreeing on a return-to-work plan

Before you go back to work, you and your manager could agree on a return-to-work plan.

This is where you both discuss and agree on the best way forward. The plan should be flexible, allowing for regular reviews and changes along the way. The possibility of flexible working and a gradual, phased return to work (see pages 59–60) are potentially helpful ways of easing yourself back into the workplace. You should be fully involved in these conversations. If you're still coping with

some of the effects of cancer treatment, it'll be particularly helpful to discuss any temporary or possibly longer-term changes that can be made to your work to help you.

If your workplace has an occupational health adviser, your manager can arrange for you to see them. The adviser can see you from time to time until you're fully back at work.

If you feel like things have moved on while you were away, for example, new systems or processes have been introduced, you may want to ask for time or training to catch up.

Phased return to work

If you can, plan to return gradually. This can be agreed with your manager and with assistance from occupational health and/or your GP. You and your manager can decide which parts of your role are most important, and which you should focus on until you feel stronger. It's important to agree with your manager that you'll have regular rest breaks. There may be a temptation to push yourself too far, too quickly, for example if you're a manual worker such as a bricklayer or mechanic. If you've had treatment for a brain tumour then it'll usually be at least a year before you'll be allowed to drive again.

It also helps to remember that recovery may not always be straightforward. You may have some setbacks or a change in circumstances along the way, so try to remain flexible.

'I wish I'd gone back part-time. I'd had three months off, but I was so tired after the first full day. I also felt a bit guilty that I'd had too long off, but the advice I'd give is don't rush back. Getting better was psychological as well as physical.'

Anne

Job flexibility

If you feel that you can't cope with your job, you might like to:

- reduce your hours (go part-time)
- change the times you work
- change your duties.

You should discuss this with your manager or the human resources department as soon as you're sure about this. However, it's important to realise that things may change and what may not seem possible now may be possible in a few weeks or months. They should be willing to be as flexible as possible about your work arrangements to allow you to go on working as much as you can. They're required to consider this under the Equality Act 2010 or the Disability Discrimination Act 1995 (see page 43).

'I stopped working full-time and I'm now working in a job-share so that I have more time for me, because it makes you look at the world and your life in a different way.'

Simone

Making reasonable adjustments

Under discrimination laws (see page 43), employers are required to make reasonable adjustments to ensure you're not at a disadvantage to others in your workplace.

Some examples of adjustments could include:

- allowing a phased return to work after extended sick leave
- allowing you time off to attend medical appointments
- changing your job description to remove tasks that cause particular difficulty
- allowing some flexibility in working hours
- allowing extra breaks to help you cope with fatigue
- temporarily allowing you to be restricted to 'light duties'
- adjusting performance targets to take into account the effect of sick leave and side effects such as fatigue
- moving you to a post with more suitable duties (with your agreement)
- moving your work base – for example, transferring you to a ground-floor office if breathlessness makes it difficult to climb stairs
- ensuring suitable access to premises if you're using a wheelchair or crutches
- providing appropriate software, such as voice-activated software if you're not able to type

- allowing working from home
- providing appropriate toilet facilities.

Financial considerations when returning to work

If you're considering going back to work after treatment, it's important to think about the following:

- The option of full-time or part-time work. Look at how much income you need to cover your monthly outgoings.
- You may have had your mortgage, bank loan or credit agreement paid by an insurance policy while you were ill. This will end when you go back to work, so remember to include it in your calculations.
- If you've been out of work for a long time, you may have financial problems and possibly be in debt. StepChange Debt Charity can give you advice (see page 94). We also have a booklet called *Managing your debt*, which you may find useful.
- You can keep claiming some benefits even when you go back to work, but others will stop. For example, you might still be able to receive Personal Independence Payment while working, but Employment and Support Allowance could be affected.
- Universal Credit is a 'top-up benefit' for people on low income, especially for part-time workers.
- Help is available for self-employed people or people who want to be self-employed – contact your nearest Citizens Advice. We have a booklet for people who are self-employed, which you can order for free from be.macmillan.org.uk

- You can continue to accrue annual leave while on sick leave. You may wish to take some annual leave instead of sick leave before returning to work. You should discuss this with your employer.
- Think about whether you have income from occupational pensions, private pensions or life assurance. For example, you might be able to freeze, transfer or cash in a pension.
- It may help to contact an independent financial adviser (see the organisations on pages 90–94).

It may help to contact Macmillan's Financial Guidance Service, which can help you understand the options available to you with your personal finances.

If you've been claiming benefits

If you want to go back to work after some time away and you've been claiming benefits, there are options you'll need to consider. Remember there are non-financial factors that may affect your decision. We cover these elsewhere in this booklet.

Many issues are taken into account when assessing benefits, so it's only possible to give general information here. Each person's entitlement has conditions specific to their situation, taking into account age, savings, income, hours worked, number of family members, childcare costs and housing costs.

It's possible to be eligible for more than one benefit at the same time, but some benefits can't be paid together.



It's essential that you take advice from an experienced benefits adviser. You could call one of our cancer support specialists on 0808 808 00 00 or Citizens Advice (see page 91). You can also check whether there's a benefits adviser in the social work department at your hospital.

You should check your entitlement to benefits and tax credits to work out whether your income would be higher with these or by going back to work.

You'll need to know:

- whether you'd be better off financially
- whether savings affect your eligibility for certain benefits
- how much you'd need to earn to compensate for the loss of benefits you may be receiving at the moment
- how the number of hours you work will affect your eligibility for certain benefits
- how claiming a different benefit would affect your situation
- who should make the claim for any benefit if you're living with a partner – there could be occasions when it's beneficial for one partner rather than the other to claim.

Benefits affected if you go back to work

Personal Independence Payment, Disability Living Allowance and Attendance Allowance can be paid whether or not you're working.

Eligibility for these allowances depends on your care needs (for the care component) and your inability to walk (for the mobility component). For example, if your walking improves and/or you need less help with personal care, this could affect your entitlement to Personal Independence Payment. The Department for Work and Pensions may re-assess the rate you're paid.

The higher rate of the mobility component of Personal Independence Payment or Disability Living Allowance allows you an exemption from road tax and entitles you to a Blue Badge parking concession (see page 94). You can also use the higher rate of the component to buy or lease a car under the Motability Scheme (see page 95).

If you receive Employment and Support Allowance, this will stop if you go back to work. It's important to review your situation after a few weeks. If you're finding it difficult to continue to work, you may re-qualify for Employment and Support Allowance at the same rate and on the same basis as before, if you make a new claim within 12 weeks.

Permitted Work

Generally, Employment and Support Allowance is paid on the basis that you're unable to work because of illness or disability. But there are some types of work you may be able to do within certain limits. This is called Permitted Work. It allows you to see how you get on with some types of work and perhaps learn new skills.

You'll need to check that what you want to do is covered by the Permitted Work rules. These say you can:

- work for less than 16 hours a week on average and earn up to £99.50 a week for 52 weeks
- work for less than 16 hours a week, on average, with earnings of up to £99.50 a week if you're in the support group of the main phase of Employment and Support Allowance
- work and earn up to £20 a week, at any time, for as long as you're receiving Employment and Support Allowance
- do Supported Permitted Work (work supervised by someone from a local council or voluntary organisation) and earn up to £99.50 a week for as long as you're receiving Employment and Support Allowance, provided you continue to satisfy the Supported Permitted Work criteria.

If you do Permitted Work, you may have to pay tax on the extra income. You'll need to tell HM Revenue & Customs (HMRC) when you start work. You can find contact details for HMRC online by visiting [hmrc.gov.uk](https://www.hmrc.gov.uk) Other benefits such as Universal Credit may also be affected. It's best to discuss this with an adviser at your local Jobcentre or Jobs and Benefits Office. They can also tell you about local schemes to help people back into work.



Coping with symptoms and side effects while working

The cancer or its treatment may cause symptoms or side effects. On the following pages we discuss common side effects and ways of dealing with them.



We can send you detailed information about different cancers, cancer treatments and side effects of treatment.

Fatigue (tiredness and weakness)

Cancer and its treatment often make people feel very tired and weak. Fatigue affects everyone differently. Some people find that the tiredness is mild and doesn't interfere much with their work. However, for others, it can have a significant impact. Some of the more common effects of fatigue are:

- difficulty doing small tasks (where everyday activities like brushing your hair or cooking seem impossible)
- a feeling of having no strength or energy (feeling as if you could spend whole days in bed)
- having trouble remembering things, thinking, speaking or making decisions
- breathlessness after only light activity
- dizziness or feeling light-headed
- feeling more emotional than usual.

Fatigue can affect the way you think and feel. You may find it impossible to concentrate on anything, which may greatly affect your work.

Fatigue may also affect your relationships with your manager or colleagues. It can make you become impatient with people, or make you want to avoid socialising as it's too much effort.

You may have to take time off work if you're too tired. Or if you want to carry on working, it may be possible to work with your employers to find ways of making your work less tiring for a while.



We can send you our booklet *Coping with fatigue*, which gives more tips for dealing with fatigue.

Risk of getting an infection

Some cancer treatments, particularly chemotherapy, can reduce the production of white blood cells, which fight infection. If your level of white blood cells is very low, you're more likely to get an infection. Your doctor or nurse will tell you if your white blood cell count is low.

If it's very low, you may not be able to work, so you may need to warn your employer about this. It's also important to avoid people who have sore throats, colds, flu, diarrhoea or vomiting, and other kinds of infection such as chickenpox.

'My HR department organised a deep clean, then distributed antibacterial wipes and hand gels. Folks were really good and made more of an effort in the canteen and common areas.'

Ryan

If you come into contact with anyone who has an obvious infection, it's best to ask your hospital doctor or specialist nurse for advice as soon as possible. You may need to take medicines to prevent you from getting an infection.

It's important to get some gentle exercise and fresh air during or after cancer treatment, but it's best to avoid crowds where possible. This includes avoiding using public transport, especially during rush hour. You should also avoid crowded workplaces where you may be mixing with people who have an infection. The Access to Work scheme (see page 41) may be able to provide funding for you to get taxis to work if this is an issue.

Numbness or tingling of the hands and feet

Some chemotherapy drugs affect the nerves in the hands and feet. There may be increased sensitivity, sensations such as numbness or pins and needles, or pain in the hands and feet. This is called peripheral neuropathy. The sensations and numbness can make it difficult to hold things or to write or type. This can sometimes mean you take longer to carry out your normal tasks at work.

Some people may find it difficult to carry on working if they have this side effect. It will usually get better once you've finished your treatment, but it can take weeks or months for you to fully recover.

Changes in your appearance

Cancer and its treatment can sometimes affect your appearance. For example, you may have skin changes, weight changes, hair loss, or scars from surgery. This can be hard to cope with, especially if your work involves performing, meeting the public or working face-to-face with customers.

Some people may find it helpful to change the way they work where possible. For example, you could talk to clients in a teleconference from home, instead of meeting them in person.

There are things you can do to help make the best of your appearance, and there are organisations that can offer you support.



Some hospitals have programmes run by Look Good Feel Better, a charity that helps women manage the visible side effects of treatment and feel confident about how they look. Visit lookgoodfeelbetter.co.uk or call 01372 747 500 for more information.



If you've lost your hair as a result of treatment, you may like to read our booklet *Coping with hair loss*. We also have booklets called *Body image and cancer* and *Feel more like you: expert advice for your skin, nails and hair during cancer treatment*, which you may find helpful. You could talk to your doctor or nurse about other sources of help.

Other symptoms or side effects

There may be a number of other symptoms or side effects, depending on the type of cancer you have and the cancer treatment you're given. For example, some people find they have effects such as soreness or pain, feeling sick or problems with eating. If you have any symptoms or side effects, your doctors can usually prescribe medicines to help reduce them.

If the symptoms or side effects continue, let your doctor know so they can prescribe more effective treatments. Sometimes changing the time you take the medicines can make them more effective. You can discuss this with your doctor or nurse.

Possible long-term effects of cancer treatments

Many people recover well and can return to a normal working life after their treatment has finished. However, others will have ongoing problems caused by their treatment. For example:

- tiredness for months or sometimes years
- soreness of an arm after breast surgery
- needing to eat little and often after stomach surgery
- needing to use the toilet more often after bladder or bowel cancer treatment.

If you have long-term side effects from your treatment, you may need a lot of understanding and support from your employer. We discuss things they can do to help you on pages 61–62.

Tips for dealing with symptoms and side effects

- Talk to your employer and colleagues about deadlines, which tasks are most important and what you can manage.
- Talk to your occupational health adviser if you have one. They have a responsibility to support you to be able to do your job and to help you with any health or medical problems that affect your work.
- Keep a diary of how you feel and see if patterns emerge – this will help you judge when to work and when to rest.
- Talk to your manager about a change of duties if necessary or any adjustments to your role that you think would help you.
- With your manager, plan a reduced or more flexible schedule if you can. Look at the days you're needed at work and schedule your time around this.
- Delegate work when possible.
- If appropriate, name a person to do things like assess which phone calls you need to take and forward important emails.
- Work from home when possible. Your manager should tell you if there's a home-working policy and what's involved.
- Let colleagues know how you'll manage your work, how to contact you, and when you'll check in with them.
- Talk to your doctors about the best times for appointments and treatments. For example, going on Friday afternoons might allow you to recover over the weekend.

- Try meditation or complementary therapies to help reduce stress. You might find it helpful to read our booklet *Cancer and complementary therapies*.
- Eat as well as you can to keep your energy levels up. You might find it helpful to read our booklet *Healthy eating and cancer*.
- It can help to plan the days around your treatment. Try to avoid anything energetic or stressful for 24 hours before and after your treatments, or if you have a high temperature or low blood count.
- Plan a period of rest after activity. Short naps and rest periods are also useful after meals. Your organisation/company may have a first aid room or somewhere similar you can use.

Your manager may be able to help by making reasonable adjustments, such as changing your role or working hours (see page 58–62).

Life after treatment

Even though cancer treatment may have lasting effects, people who have had cancer are still able to work hard and effectively. People often expect to feel glad once treatment has ended, and think that they'll be able to put the cancer behind them and go back to their normal life. Some people are able to do this. But many people find this can be a difficult time as they adjust to all they've been through and the impact it's had.

It's normal to feel tired for several months after treatment, and it takes time to recover your usual energy levels. Many people take time to make other adjustments in their life following cancer. This can include making changes to their diet, relationships and how they use their spare time.

People can experience many different emotions after cancer and its treatment. They may be afraid the cancer will come back and they'll have to go through further treatment.

They may wonder whether the cancer has been cured. Some people may feel depressed for a while.

Usually these feelings gradually become less frequent, and after some time most people begin to enjoy life again. However, some people may need support and help in coping with their emotions. Some people find a support group helpful. Others choose to see a counsellor.

You'll usually continue to see your GP or go to hospital for check-up appointments for a few years after your treatment.



We can send you our booklet *Life after cancer treatment*. Call our cancer support specialists on 0808 808 00 00 or visit be.macmillan.org.uk to order a copy.

Looking for a new job

If you're looking for a new job, you may wonder whether you have to tell prospective employers that you have or have had cancer. In England, Scotland and Wales, the Equality Act 2010 means employers should only ask questions about a candidate's health (including whether the candidate has a disability) during the recruitment process in extremely limited situations (see below).

In Northern Ireland, employers aren't prevented from asking job applicants about their health, but they are prevented from discriminating against applicants because of their disability.

An employer can ask you for information about your health after they've offered you a job. If, on the basis of this information, they then decide to withdraw the job offer, they'll need to make sure the reason they're doing so isn't discriminatory.

It's still acceptable to ask questions during the recruitment process about a person's health for the following reasons:

- To make sure they're not discriminating against anyone in their recruitment process.
- To conduct positive action (for example, for a company to improve their recruitment of people with disabilities).
- To enquire whether reasonable adjustments are needed for the recruitment process.
- To establish whether the applicant will be able to carry out a function that's fundamental to the role.

Disability-related questions mustn't be used to discriminate against a disabled person. An employer is only allowed to ask questions about health or disability if they are, or may be, relevant to the person's ability to carry out particular functions of the job.

However, it's important that you don't mislead a potential employer. If you give false or incomplete information and this is found out at a later stage, this could put you in a difficult position. If you're pressed for an answer about your health during the recruitment process, you may find it best to tell potential employers about your cancer. However, this is entirely your decision. If you don't get the job because you made the employer aware of your condition, then you may consider bringing a discrimination claim against them.

Many people with cancer don't consider themselves to be disabled, and if they're asked in general terms whether they consider themselves disabled they'll say 'no'. However, if you're asked by your employer if you're disabled, you should say 'yes' for the purposes of the Equality Act and the Disability Discrimination Act. This is because everyone with cancer is covered by these acts and the term 'disabled' has a specific meaning under the acts.



4

NOT RETURNING TO WORK

Giving up work for good	80
Early retirement	81

Giving up work for good

Some people choose to give up work completely when they're diagnosed with cancer. This allows them to focus on the cancer, its treatment and other aspects of their lives.

'I stopped work straightaway. I was so shell-shocked, there was no way I could have held it together to go to work. I have two young children, so even if I could have managed work, I would have had nothing left for them at the end of the day.'

Julie

If work has been the major focus of your life, it can be difficult to adjust to not working. It may help to talk to someone about your feelings, such as a close family member or friend. Or you may find it helpful to talk to someone outside your social circle, such as a counsellor.

If you give up work, you also give up the rights associated with your employment, such as occupational sick pay, Statutory Sick Pay, pension rights and occupation-linked private medical insurance.

Help for carers and family members

If a partner or family member is taking time off work to look after you, they may be entitled to take compassionate leave or unpaid leave. They may find it helpful to read our booklet *Working while caring for someone with cancer*.

Early retirement

If you want to take early retirement on health grounds or for personal reasons, it's essential to take advice from your pension administrator. You may be able to take early payment of your pension on the grounds of ill health, but this will depend on the rules of your own particular pension scheme. You may have several options to consider.

Drawing on an occupational pension for health reasons can mean that you receive a higher amount of pension. However, if you choose to retire early but are medically fit to work, the level of your pension may be lowered.


Your scheme may not allow you to retire early if you're fit to work. The provisions vary between schemes. Consider your own circumstances before deciding on a final settlement.

Getting advice from an independent financial adviser about the various options open to you may help you get a higher income from your pension.

You may need to decide between a large lump-sum payment plus a small monthly income, or a small lump-sum payment plus a large monthly income.

If you're claiming Employment and Support Allowance, this may be reduced if you receive payments of more than a certain amount per week from either a pension or health insurance scheme.

Early retirement is always a big decision, particularly if you're making this choice because of your health. The Macmillan Financial Guidance Service can help you understand the options available to you. They can also help you with the questions to think about before you make a final decision. Contact them on **0808 808 00 00**.



'I was able to get a favourable financial deal from my employer, and I was able to take retirement and still work part-time. So in that way it worked out very well. But I still felt I had a bit of my career left to run.'

Michael





FURTHER INFORMATION

How we can help you	86
Other useful organisations	90
Further resources	97

How we can help you

Cancer is the toughest fight most of us will ever face. But you don't have to go through it alone. The Macmillan team is with you every step of the way.

Get in touch

Macmillan Cancer Support

89 Albert Embankment,
London SE1 7UQ

Questions about cancer?

Call free on **0808 808 00 00**

(Mon–Fri, 9am–8pm)

www.macmillan.org.uk

Hard of hearing?

Use textphone 0808 808 0121
or Text Relay.

Non-English speaker?

Interpreters are available.

Clear, reliable information about cancer

We can help you by phone, email, via our website and publications or in person. And our information is free to everyone affected by cancer.

Macmillan Support Line

Our free, confidential phone line is open Monday–Friday, 9am–8pm. Our cancer support specialists provide clinical, financial, emotional and practical information and support to anyone affected by cancer. Call us on **0808 808 00 00** or email us via our website, **macmillan.org.uk/talktous**

Information centres

Our information and support centres are based in hospitals, libraries and mobile centres, and offer you the opportunity to speak with someone face-to-face. Find your nearest one at **macmillan.org.uk/informationcentres**

Publications

We provide expert, up-to-date information about different types of cancer, tests and treatments, and information about living with and after cancer. We can send you free booklets, leaflets, and fact sheets.

Other formats

We have a small range of information in other languages and formats. Our translations are for people who don't speak English and our Easy Read booklets are useful for anyone who can't read our information. We also produce a range of audiobooks. Find out more at [macmillan.org.uk/otherformats](https://www.macmillan.org.uk/otherformats)

Please email us at cancerinformationteam@macmillan.org.uk if you'd like us to produce our information for you in Braille or large print.

You can find all of our information, along with several videos, online at [macmillan.org.uk/cancerinformation](https://www.macmillan.org.uk/cancerinformation)

Review our information

Help us make our resources even better for people affected by cancer. Being one of our reviewers gives you the chance to comment on a variety of information including booklets, fact sheets, leaflets, videos, illustrations and website text.

If you'd like to hear more about becoming a reviewer, email reviewing@macmillan.org.uk

Need out-of-hours support?

You can find a lot of information on our website, [macmillan.org.uk](https://www.macmillan.org.uk)

For medical attention out of hours, please contact your GP for their out-of-hours service.

Someone to talk to

When you or someone you know has cancer, it can be difficult to talk about how you're feeling. You can call our cancer support specialists to talk about how you feel and what's worrying you.

We can also help you find support in your local area, so you can speak face-to-face with people who understand what you're going through.

Professional help

Our Macmillan nurses, doctors and other health and social care professionals offer expert treatment and care. They help individuals and families deal with cancer from diagnosis onwards, until they no longer need this help.

You can ask your GP, hospital consultant, district nurse or hospital ward sister if there are any Macmillan professionals available in your area, or call us.

Support for each other

No one knows more about the impact cancer has on a person's life than those who have been affected by it themselves. That's why we help to bring people with cancer and carers together in their communities and online.

Support groups

You can find out about support groups in your area by calling us or by visiting [macmillan.org.uk/selfhelpandsupport](https://www.macmillan.org.uk/selfhelpandsupport)

Online community

You can also share your experiences, ask questions, get and give support to others in our online community at [macmillan.org.uk/community](https://www.macmillan.org.uk/community)

Financial and work-related support

Having cancer can bring extra costs such as hospital parking, travel fares and higher heating bills. Some people may have to stop working.

If you've been affected in this way, we can help. Call the Macmillan Support Line and one of our cancer support specialists will tell you about the benefits and other financial help you may be entitled to.

We can also give you information about your rights at work as an employee and help you find further support.

Macmillan Grants

Money worries are the last thing you need when you have cancer. A Macmillan Grant is a one-off payment for people with cancer, to cover a variety of practical needs including heating bills, extra clothing, or a much needed break.

Find out more about the financial and work-related support we can offer at [macmillan.org.uk](https://www.macmillan.org.uk)

Learning about cancer

You may find it useful to learn more about cancer and how to manage the impact it can have on your life.

You can do this online on our Learn Zone – [macmillan.org.uk/learnzone](https://www.macmillan.org.uk/learnzone) – which offers a variety of e-learning courses and workshops. There's also a section dedicated to supporting people with cancer – ideal for people who want to learn more about what their relative or friend is going through.

Other useful organisations

Access to Work

Tel (southeast and east England/London)

020 8426 3110

Tel (Scotland and Northern England) 0141 950 5327

Tel (Wales and central England) 029 2042 3291

www.gov.uk/access-to-work

Provides advice and practical support to people with long-term health conditions and their employers to help meet the costs associated with work-related obstacles.

Access to Work (NI)

www.nidirect.gov.uk/access-to-work-practical-help-at-work

Gives support and advice to employees with disabilities and their employers. To apply for assistance through this programme, speak to an adviser at your local Jobs and Benefits Office.

Advisory, Conciliation and Arbitration Service (ACAS)

Euston Tower,
286 Euston Road,
London NW1 3JJ

Helpline 08457 474 747

www.acas.org.uk

Gives advice to employees and employers to help improve working life and relations. Offers information, advice and training.

Equality Advisory Support Service

Freepost FPN4431

Tel 0808 800 0082

Textphone 0808 800 0084

www.equalityadvisoryservice.com

Promotes equality and provides information to people about their rights in England, Scotland and Wales.

Equality Commission Northern Ireland

Equality House,
7–9 Shaftesbury Square,
Belfast BT2 7DP

Tel 028 9050 0600

www.equalityni.org

Aims to advance equality, promote equality of opportunity, encourage good relations and challenge discrimination through promotion, advice and enforcement.

Labour Relations Agency

2–16 Gordon Street,
Belfast BT1 2LG

Tel 028 9032 1442

Email info@lra.org.uk

Responsible for promoting the improvement of employment relations in Northern Ireland. Provides advice and support to both employees and employers, and helps resolve disputes.

Money or legal advice and information

Benefit Enquiry Line Northern Ireland

Tel 0800 220 674

(Mon–Wed and Fri, 9am–5pm,
Thu, 10am–5pm)

Textphone 0800 243 787

**www.nidirect.gov.uk/
money-tax-and-benefits**

Provides information and advice about disability benefits and carers' benefits in Northern Ireland.

Citizens Advice

Provides advice on a variety of issues including financial, legal, housing and employment issues. Find details for your local office in the phone book or on one of the following websites:

England and Wales

www.citizensadvice.org.uk

Scotland

www.cas.org.uk

Northern Ireland

www.citizensadvice.co.uk

You can also find advice online in a range of languages at **adviceguide.org.uk**



**Department for Work
and Pensions (DWP)
Disability Benefits Helpline**

08457 123 456

Textphone 0845 722 4433

**Personal Independence
Payment Helpline**

0845 850 3322

Textphone 0845 601 6677

Carer's Allowance Unit

0845 608 432

Textphone 0845 604 5312

**[www.gov.uk/browse/
benefits](http://www.gov.uk/browse/benefits)**

Manages state benefits in England, Scotland and Wales. You can apply for benefits and find information online or through its helplines.

Law Society

113 Chancery Lane,
London WC2A 1PL

Tel 020 7242 1222

www.lawsociety.org.uk

Can provide details of solicitors in England and Wales.

Law Society of Scotland

26 Drumsheugh Gardens,
Edinburgh EH3 7YR

Tel 0131 226 7411

Email

lawscot@lawscot.org.uk

www.lawscot.org.uk

Can provide details of solicitors in Scotland.

**Law Society of
Northern Ireland**

96 Victoria Street,
Belfast BT1 3GN

Tel 028 9023 1614

www.lawsoc-ni.org

Can provide details of solicitors in Northern Ireland.

**National Debtline (England,
Scotland and Wales)**

Tricorn House,

51–53 Hagley Road,
Birmingham B16 8TP

Freephone 0808 808 4000

(Mon–Fri, 9am–9pm,
Sat, 9.30am–1pm)

www.nationaldebtline.co.uk

A national telephone helpline for people with debt problems. The service is free, confidential and independent, and the call handlers also distribute free self-help materials.

StepChange Debt Charity

Wade House, Merrion Centre,
Leeds LS2 8NG

Tel 080 0138 1111

www.stepchange.org

Provides free debt advice through phone, email, its website and online via live chats with advisers.

Equipment and advice on living with disability

The Blue Badge Scheme

(Department for Transport)

Tel Contact your local authority

www.gov.uk/browse/driving/blue-badge-parking

(England, Scotland and Wales)

www.nidirect.gov.uk/the-blue-badge-parking-scheme

(Northern Ireland)

Allows drivers or passengers with severe mobility problems to park close to where they need to go.

Disability Rights UK

12 City Forum,

250 City Road,

London EC1V 8AF

Tel 020 7250 3222

www.disabilityrightsuk.org

A national registered charity that works to improve the living standards of disabled people. Provides information about benefits and disability rights.

Disabled Living

Foundation (DLF)

380–384 Harrow Road,

London W9 2HU

Tel 0845 130 9177

(Mon–Fri, 10am–4pm)

Email helpline@dlf.org.uk

www.dlf.org.uk

The DLF is a national charity that provides free, impartial advice about all types of disability equipment and mobility products through its helpline, website and Equipment Demonstration Centre.

Motability Scheme

Warwick House,
Roydon Road,
Harlow,
Essex CM19 5PX

Tel 0845 456 4566
(Mon–Fri, 8.30am–5.30pm)

Minicom 0845 675 0009
www.motability.co.uk

Enables disabled people to exchange either their higher rate mobility component of Disability Living Allowance or their War Pensioners' Mobility Supplement to obtain a new car, powered wheelchair or scooter.

General cancer support organisations

Cancer Black Care

79 Acton Lane,
London NW10 8UT

Tel 020 8961 4151

Email

info@cancerblackcare.org.uk
www.cancerblackcare.org.uk

Offers information and support for people with cancer from ethnic communities, their friends, carers and families.

Cancer Focus Northern Ireland

40–44 Eglantine Avenue,
Belfast BT9 6DX

Tel 0800 783 3339

(Mon–Fri, 9am–1pm)

Email hello@cancerfocusni.org

www.cancerfocusni.org

Offers a variety of services to people affected by cancer, including a free helpline, counselling and links to local support groups.

Cancer Support Scotland

Calman Cancer Support Centre,
75 Shelley Road,
Glasgow G12 0ZE

Tel 0800 652 4531

Email info@cancersupportscotland.org

www.cancersupportscotland.org

Runs cancer support groups throughout Scotland. Also offers free complementary therapies and counselling to anyone affected by cancer.

Irish Cancer Society

43–45 Northumberland Road,
Dublin 4, Ireland

Tel 1800 200 700 (Mon–Thu,
9am–7pm, Fri, 9am–5pm)

Email helpline@irishcancer.ie
www.cancer.ie

National cancer charity offering information, support and care to people affected by cancer. Has a helpline staffed by specialist cancer nurses. You can also chat to a nurse online and use the site's message board.

Leukaemia and Lymphoma Research

39–40 Eagle Street,
London WC1R 4TH

Tel 020 7405 2200

Email info@beatingbloodcancers.org.uk
**www.leukaemialymphoma
research.org**

Dedicated to researching blood cancers including leukaemia, lymphoma and myeloma. Research focuses on finding causes, improving diagnosis and treatments and

running trials for people with blood cancer.

Maggie's Centres

1st Floor, One Waterloo Street,
Glasgow G2 6AY

Tel 0300 123 1801

Email enquiries@maggiescentres.org

www.maggiescentres.org

Maggie's Centres provide information about cancer, benefits advice, and emotional or psychological support.

Tenovus

Head Office,
Gleider House, Ty Glas Road,
Cardiff CF14 5BD

Tel 0808 808 1010
(Mon–Sun, 8am–8pm)

www.tenovus.org.uk

Aims to help everyone get equal access to cancer treatment and support. Funds research and provides support such as mobile cancer support units, a free helpline, an 'Ask the nurse' service on the website and benefits advice.



You can search for more organisations on our website at macmillan.org.uk/organisations or call us on 0808 808 00 00.

Further resources

Related Macmillan information

You may want to order some of the resources mentioned in this booklet. These include:

- *Body image and cancer*
- *Cancer and complementary therapies*
- *Coping with fatigue*
- *Coping with hair loss*
- *Feel more like you: expert advice for your skin, nails and hair during cancer treatment*
- *Healthy eating and cancer*
- *Help with the cost of cancer*
- *How are you feeling? The emotional effects of cancer*
- *Life after cancer treatment*
- *Managing your debt*
- *Self-employment and cancer*
- *Talking about your cancer*
- *Work it out*
- *Working while caring for someone with cancer*

To order a booklet, visit **be.macmillan.org.uk** or call **0808 808 00 00**.

All of our information is also available online at **macmillan.org.uk/cancerinformation**

Macmillan audiobooks

Our high-quality audiobooks, based on our variety of booklets, include information about cancer types, different treatments and about living with cancer. To order your free CD, visit **be.macmillan.org.uk** or call **0808 808 00 00**.

Macmillan videos

There are many videos on the Macmillan website featuring real-life stories and information from health and social care professionals.

Useful websites

A lot of information about cancer is available online. Some websites are excellent; others have out-of-date or misleading information. The sites listed here are considered by nurses and doctors to contain accurate information and are regularly updated.

Macmillan Cancer Support **www.macmillan.org.uk**

Find out more about living with the practical, emotional and financial effects of cancer. Our website contains expert, accurate and up-to-date information on cancer and its treatment, including:

- all the information from our 150+ booklets and 360+ fact sheets
- videos featuring real-life stories from people affected by cancer and information from professionals
- how Macmillan can help, the services we offer and where to get support
- how to contact our cancer support specialists, including an email form for sending your questions
- local support groups search, links to other cancer organisations and a directory of information materials
- a huge online community of people affected by cancer sharing their experiences, advice and support.

American Cancer Society **www.cancer.org**

Nationwide community-based health organisation dedicated to eliminating cancer. It aims to do this through research, education and advocacy.

Cancer Research UK **www.cancerhelp.org.uk**

Contains patient information on all types of cancer and has a clinical trials database.

Health and Social Care in Northern Ireland **www.n-i.nhs.uk**

The official gateway to health and social care services in Northern Ireland.

Healthtalkonline **www.healthtalkonline.org** **www.youthhealthtalk.org** **(site for young people)**

Contains information about some cancers and has video and audio clips of people talking about their experiences of cancer and its treatments.

Macmillan Cancer Voices **www.macmillan.org.uk/cancervoices**

A UK-wide network that enables people who have or have had cancer, and those close to them such as family and carers, to speak out about their experience of cancer.

National Cancer Institute – National Institute of Health – USA

www.cancer.gov

Gives information on cancer and treatments.

NHS Choices **www.nhs.uk**

NHS Choices is the online ‘front door’ to the NHS. It’s the country’s biggest health website and gives all the information you need to make decisions about your health.

NHS Direct Online **www.nhsdirect.nhs.uk**

NHS health information site for England.

NHS 24 in Scotland **www.nhs24.com**

NHS health information site for Scotland.

NHS Direct Wales **www.nhsdirect.wales.nhs.uk**

NHS health information site for Wales.

Patient UK

www.patient.co.uk

Provides people in the UK with good quality information about health and disease. Includes evidence-based information leaflets on a wide variety of medical and health topics. Also reviews and links to many health and illness-related websites.

The Personal Finance Society

www.findanadviser.org

Allows you to search for qualified financial advisers in your area.

Turn2Us

www.turn2us.org.uk

Has information about benefits and grants. You can often apply for support directly from the website.

Unbiased

www.unbiased.co.uk

Provides advice about benefits and financial issues. You can also search for a financial adviser.

Disclaimer

We make every effort to ensure that the information we provide is accurate and up to date but it should not be relied upon as a substitute for specialist professional advice tailored to your situation. So far as is permitted by law, Macmillan does not accept liability in relation to the use of any information contained in this publication, or third-party information or websites included or referred to in it.

Thanks

This booklet has been written, revised and edited by Macmillan's Cancer Information Development team. It has been approved by Macmillan's Working Through Cancer team.

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Can you do something to help?

We hope this booklet has been useful to you. It's just one of our many publications that are available free to anyone affected by cancer. They're produced by our cancer information specialists who, along with our nurses, benefits advisers, campaigners and volunteers, are part of the Macmillan team. When people are facing the toughest fight of their lives, we're there to support them every step of the way.

We want to make sure no one has to go through cancer alone, so we need more people to help us. When the time is right for you, here are some ways in which you can become a part of our team.



Share your cancer experience

Support people living with cancer by telling your story, online, in the media or face to face.

Campaign for change

We need your help to make sure everyone gets the right support. Take an action, big or small, for better cancer care.

Help someone in your community

A lift to an appointment. Help with the shopping. Or just a cup of tea and a chat. Could you lend a hand?

Raise money

Whatever you like doing you can raise money to help. Take part in one of our events or create your own.

Give money

Big or small, every penny helps. To make a one-off donation see over.

Call us to find out more

0300 1000 200

macmillan.org.uk/getinvolved

Please fill in your personal details

Mr/Mrs/Miss/Other _____

Name _____

Surname _____

Address _____

Postcode _____

Phone _____

Email _____

Please accept my gift of £ _____

(Please delete as appropriate)

I enclose a cheque / postal order /
Charity Voucher made payable to
Macmillan Cancer Support

OR debit my:

Visa / MasterCard / CAF Charity
Card / Switch / Maestro

Card number

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Valid from

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Issue no

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Security number

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Signature _____

Date / / _____

Don't let the taxman keep your money

Do you pay tax? If so, your gift will be worth 25% more to us – at no extra cost to you. All you have to do is tick the box below, and the tax office will give 25p for every pound you give.

- I am a UK taxpayer and I would like Macmillan Cancer Support to treat all donations I have made for the four years prior to this year, and all donations I make in the future, as Gift Aid donations, until I notify you otherwise.

I confirm I have paid or will pay an amount of Income Tax and/or Capital Gains Tax in each tax year, that is at least equal to the tax that Charities & CASCs I donate to will reclaim on my gifts. I understand that other taxes such as VAT and Council Tax do not qualify and that Macmillan Cancer Support will reclaim 25p of tax on every £1 that I give.

Macmillan Cancer Support and our trading companies would like to hold your details in order to contact you about our fundraising, campaigning and services for people affected by cancer. If you would prefer us not to use your details in this way please tick this box.

In order to carry out our work we may need to pass your details to agents or partners who act on our behalf.



If you'd rather donate online go to macmillan.org.uk/donate

Please cut out this form and return it in an envelope (no stamp required) to:
Supporter Donations, Macmillan Cancer Support, FREEPOST LON15851,
89 Albert Embankment, London SE1 7UQ

More than one in three of us will get cancer. For most of us it will be the toughest fight we ever face. And the feelings of isolation and loneliness that so many people experience make it even harder. But you don't have to go through it alone. The Macmillan team is with you every step of the way.

We are the nurses and therapists helping you through treatment. The experts on the end of the phone. The advisers telling you which benefits you're entitled to. The volunteers giving you a hand with the everyday things. The campaigners improving cancer care. The community there for you online, any time. The supporters who make it all possible.

Together, we are all Macmillan Cancer Support.

For cancer support every step of the way, call Macmillan on 0808 808 00 00 (Mon–Fri, 9am–8pm) or visit macmillan.org.uk

Hard of hearing? Use textphone 0808 808 0121, or Text Relay.
Non-English speaker? Interpreters available.
Braille and large print versions on request.

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