MACMILLAN CANCER SUPPORT

Work and cancer

Work and cancer series





"Work let me take my time, and when I did start going back I just started off doing a few hours here and there. I realise I was quite lucky, and I know some people weren't so lucky with their employers."

Vivek, diagnosed with brain and testicular cancer

The Macmillan work and cancer series

This booklet is part of a series. Macmillan produces a range of other information about work and cancer.

For people living with cancer

- **Your rights at work when you are affected by cancer**

For employers

- **10 top tips for line managers**
- **Managing cancer in the workplace**

For people caring for someone with cancer

- **Working while caring for someone with cancer**

For self-employed people with cancer

- **Self-employment and cancer**

About this booklet

This booklet is about work and cancer. It explains how cancer and its treatments can affect your work life. It gives advice on managing work and cancer.

This booklet is for anyone who is working and has been diagnosed with cancer. It may also be helpful for carers, family members and friends.

If you are self-employed, we have a separate booklet called **Self-employment and cancer** (page 130). This booklet is also for people who run a business that employs fewer than 10 people.

Being diagnosed with cancer can affect all areas of your life, including work. Some people carry on working during treatment. Others may decide to stop working. Many people want to go back to work when they feel ready to. Going back to work can help you get back into a routine and feel a sense of normality.

How to use this booklet

This booklet is split into sections to help you find what you need. You do not have to read it from start to finish. You can use the contents list on page 5 to help you.

It is fine to skip parts of the booklet. You can always come back to them when you feel ready.

On pages 137 to 148, there are details of other organisations that can help.

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

Quotes

In this booklet, we have included quotes from people who have had cancer while working. These are from people who have chosen to share their story with us. This includes Vivek, who is on the cover of this booklet. To share your experience, visit **macmillan.org.uk/shareyourstory**

Financial help from Macmillan

You can call the Macmillan Support Line on **0808 808 00 00**.

On the Macmillan Support Line, we have expert money advisers who can help you deal with money worries, provide information about benefits and recommend other useful organisations that can help.

You may be able to get some financial help from other charities, for example one-off grants. For further information, contact the Macmillan Support Line.

Our booklet **Help with the cost of cancer** has lots more information (page 130).

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Services we mention

We use the terms 'manager' and 'employer' in our information, but different people at your workplace may be involved.
Many services may be able to help. The services we mention include:

- Cancer team – this is the cancer team at the hospital. It may include oncologists, radiologists and cancer nurses. In some areas, it may also include a social worker.
- GP services – this is your doctor's surgery.
- Occupational health professionals – these may include workplace health and safety advisers, nurses, physiotherapists, counsellors and GPs. They may not be available at every workplace. Your work may offer an external occupational health service. You can learn more from your employer or HR manager.
- Line manager – this is who you directly report to at work.
- HR manager – this is someone in the human resources or recruitment team at your work.
- Advisory services – these are organisations that offer guidance, including helping to resolve work disputes.
- Charities and support groups – these may include Macmillan Cancer Support, other cancer support charities, carer organisations, local support groups and online forums.
- Unions – these are trade or labour unions you may be a member of.
- Social services – these are services provided by the government to help people in need. They can include care at home, specialist equipment and help at home, such as shopping or cleaning.

Example questions

On pages 30 to 35, 86 to 93, 102 to 105 and 122 to 125, there are example questions you may like to ask about your situation. We advise who might be best at answering these. Depending on the country you live in, the person you ask may be different.

If you are unsure who to ask, you can call our support line on **0808 808 00 00**. They may be able to answer your question or tell you who may be able to answer it.

How cancer may affect your work life

Cancer can cause changes in many areas of your life. One of these may be your work life. It is hard to know how cancer may affect your work and how long this may last.

It can depend on different things, such as:

- the type of cancer and its stage – for more information about cancer stages, visit **macmillan.org.uk/cancer-types**
- your treatment and its side effects
- your finances
- any practical support you have.

We cannot cover every situation, so it is important to know who to contact at your workplace for the right advice.

If you want to, it can be a good idea to tell your work about the cancer and your treatment. It is your choice what you share. You can ask the people you tell at your work to keep things confidential. This means they will not tell anyone what you have told them.

You can speak to your manager or human resources (HR) department if your employer has one. An HR department is the department that manages everything to do with a company's staff, including well-being. It also ensures that policies and procedures are lawful.

You can tell your manager or HR department about how the cancer or treatment may affect your work. Knowing this can help your manager or employer support you.

If your workplace has an occupational health adviser, you could ask your manager to refer you to them. Your occupational health adviser will keep everything confidential if you ask them to.

Working may be essential for your finances. Or it may give you a sense of normality and routine. You may also have support networks at work that are very important to you. If you have cancer and want to keep working or return to work, you can talk to your employer and find out whether there is any support they can put in place. The law says your employer must make reasonable adjustments to help you. These are changes to your workplace or working arrangements.

Some people keep working during treatment. They may be able to reduce their hours or make changes to their job. These are examples of reasonable adjustments.

You can find out more about reasonable adjustments on pages 45 to 46.

Others may take time away from work during treatment and for a while after. The type of leave you take depends on any leave policies your employer has.

Knowing more about a treatment and its possible side effects can help you make decisions about your work life. You can talk to your cancer doctor or specialist nurse about how treatment may affect your ability to work. With some treatments, you may not know what to expect until you start.

You will usually need to take time off work to have tests, appointments and treatments. You may also need time off to cope with your feelings. It can be difficult to concentrate and manage your work when you feel anxious, shocked or upset.

You may have to wait for test results before you get a diagnosis. This can be difficult. There may also be a short delay between being diagnosed and starting treatment. Some people prefer to work to keep their mind off it. Others may need to take time off work because they cannot concentrate.

Things can also change during and after treatment. Some people are able to work around treatment. Others may need more rest or feel too unwell to work. Having a plan in place with your employer to review your role and reasonable adjustments can help you decide what is right for you.

During and after treatment, returning to work can help you feel like you are getting back to normal. But some people decide not to return to work. Or they choose to do something different. Others may not be able to return to work because of how cancer affects their health.

> **"While work is very important and I take it very seriously, cancer made me realise that there is a lot more to life."**
>
> Juan, diagnosed with testicular cancer

Treatments and side effects

Your cancer doctor or specialist nurse will give you more information about the cancer and possible treatments. You might want to talk to your manager about the side effects of your treatment. If you tell them how you are feeling, they may be able to support you.

We have more information about different cancer types, treatments and their side effects on our website. Visit **macmillan.org.uk/cancer-types**

You may also find our booklet **Side effects of cancer treatment** helpful.

Treatments for cancer include:

- surgery
- radiotherapy (page 14)
- chemotherapy (page 15)
- hormonal therapy (page 16)
- targeted therapy (page 17)
- immunotherapy (page 18).

You may have a combination of treatments.

Surgery

How long you spend in hospital will depend on the type of surgery you have. This will affect the amount of time you need off work. Some surgeries take days or weeks to recover from. Others can take months. Recovery time is different for everyone, so try not to compare yourself to others.

After some operations, you may need to go back to hospital as an outpatient for further appointments – for example, if you need physiotherapy or speech therapy.

If surgery affects how a part of your body works, it may stop you doing certain parts of your job. For example, if your job involves manual work and your mobility is affected, you may not be able to do some tasks. Or if you have a job where communicating with others is important and your speech is affected, you may need to use other methods of communication.

Your surgeon and nurse can tell you how surgery may affect you. It is a good idea to think about how this will affect your work so that you can make a plan with your manager.

Radiotherapy

Radiotherapy uses high-energy rays (radiation) to destroy cancer cells. A course of treatment may take several weeks.

Radiotherapy only takes a few minutes. But travelling to and from the hospital, and waiting in hospital for treatment, can take up a large part of the day.

You may feel able to work during radiotherapy, but may need to work fewer hours. Or you might take time away from work during radiotherapy, and for a few weeks afterwards.

If you want to keep working throughout radiotherapy treatment, talk to the radiographers. These are the people who give the radiotherapy. They may be able to give the treatment before or after your work hours. You will have appointments with them before you start treatment. You can talk about planning your treatment around work during these appointments.

Side effects of radiotherapy

Radiotherapy can make you very tired. You might find that the more radiotherapy you have, the more tired you become. You may need to reduce your hours of work after a few radiotherapy sessions. Tiredness (fatigue) can continue for weeks or months after treatment is over.

You can find out more about cancer-related fatigue on our website at **macmillan.org.uk/fatigue**, or in our booklet **Coping with fatigue (tiredness)** – page 130.

Other side effects depend on the part of your body being treated. Sometimes side effects get worse for a time during and after you have finished radiotherapy before they get better.

Chemotherapy

Chemotherapy uses anti-cancer (cytotoxic) drugs to destroy cancer cells. You can usually have chemotherapy as an outpatient. Depending on the drugs you have, it can take up a large part of your day. You may need to stay in hospital to have your treatment.

You usually have a break between treatments to allow your body to recover. This can be a few days or a few weeks. You might not feel well enough to work during chemotherapy. Or you may feel you are able to work on certain days during your treatment cycle. Each situation is different.

If you want to keep working during chemotherapy, you can talk to your employer about any reasonable adjustments that could be made. You can find out more about reasonable adjustments on pages 45 to 46.

People who have more intensive chemotherapy usually need to be off work for longer. Your cancer doctor or specialist nurse can explain more.

Side effects of chemotherapy

Side effects of chemotherapy can include:

- risk of infection
- bruising or bleeding
- fatigue (tiredness)
- hair loss
- feeling sick
- diarrhoea.

You may have an increased risk of infection because of the effects of chemotherapy on your blood cells. If you feel able to work, try to avoid infection. You could work from home or work different hours so that you travel to and from work at quieter times. These adjustments mean you spend less time around people who could pass an infection to you.

Everyone has different side effects. Talk to your healthcare team to find out what to expect.

Hormonal therapy

Hormones are substances produced naturally in the body. They act as chemical messengers and affect the growth and activity of cells.

Hormonal therapies work by changing the production or activity of particular hormones in the body. You may have these drugs as tablets or injections.

Side effects of hormonal therapy

Hormonal therapies do not usually affect your ability to work as much as some other cancer treatments. But they can cause side effects such as:

- tiredness
- weight gain
- hot flushes
- feeling sick
- muscle pain.

Targeted therapy

Targeted therapy uses drugs to find and attack cancer cells. You can have them as a drip (intravenous infusion), tablets or an injection. You sometimes have them alongside other cancer treatments. If you are having a targeted therapy, you may be able to keep working. But tiredness and other side effects may make it difficult.

Side effects of targeted therapy

Side effects will depend on the type of targeted therapy you have. They may include:

- flu-like symptoms
- chills
- headaches
- feeling sick
- diarrhoea
- tiredness.

Immunotherapy

The immune system protects the body against illness and infection. Immunotherapies are treatments that use the immune system to find and attack cancer cells.

There are different types of immunotherapy. Each one uses the immune system in a different way.

Some types of immunotherapy are also targeted therapies.

Side effects of immunotherapy

Side effects will depend on the immunotherapy you are having. You may feel able to work while having immunotherapy. Or you might take some time off.

Side effects may include:

- fatigue
- changes to the heart
- coughing
- diarrhoea.

You can order our booklets and leaflets for free. Visit **orders.macmillan.org.uk** or call us on **0808 808 00 00**.

Making decisions about work

You may need to make some decisions about work. Important things to think about are:

- your financial situation
- how treatment will affect you.

You can talk to your cancer doctor, specialist nurse or other healthcare professionals about how treatment might affect your work. They can give you information and tell you what to expect. Let them know what your job involves so you can talk about any difficulties. Also talk to your employer about what reasonable adjustments could be put in place if you want to keep working or return to work during or following treatment. We have more information about reasonable adjustments on pages 45 to 46.

You could also talk to your partner, family or friends.

Questions to ask your healthcare team

- How long will each treatment take?
- Will I need to stay in hospital? If so, for how long?
- How do people usually feel during and after this treatment?
- Will I need time off work to recover?
- How can the side effects be managed?
- Will treatment affect any physical demands of my job?
- Will I be able to concentrate, drive, work shifts or travel?

- Is there another treatment that works as well but could be better for my work situation?
- Are there any options that could make working easier? For example, could I have my treatment at a hospital closer to my work?

It can be difficult to know for sure how treatment will affect you. People having the same treatment can have different reactions. You may not be able to make decisions about work until after your first treatment.

Questions to ask yourself

Here are some questions you may want to ask yourself before you make a decision:

- Are there any risks to working during treatment?
- Will I need to work less for a period of time?
- Should I think about working in a different way to allow time for treatment and rest?
- Who can help me at work in practical ways?
- Will I need extra financial help and where can I get it?

Finances

Many people with cancer worry about money and work. If you are self-employed, it can also be difficult. We have more information in our booklet **Self-employment and cancer** (page 130).

Your finances are an important thing to think about when making decisions about work.

Our money advisers can talk to you about where to get support with money and work. You can call them on **0808 808 00 00**. There may also be a social worker or welfare rights adviser at the hospital who can give you advice.

Help from others

How much help and support you have from other people can affect your decisions about work. Think about whether you can get any practical help from friends or family. You could ask for help with household tasks, shopping and cooking. If you have children, you could ask someone you trust to take them to or from school or activities.

If you need support with childcare, we have more information at **macmillan.org.uk/childcare**

If you have a partner, you can talk about how you can manage things together.

You may find it helpful to talk to someone at the hospital for advice – for example, a social worker.

> **"I'm very independent, but even as an independent person you still need help."**
>
> Vivek

Your decision

What you decide will depend on what you feel is right for you. You can also change your mind as treatment goes on or if your situation changes.

Some people decide to take time off until treatment finishes and they feel ready to return to work. You may decide you want to focus on getting through your treatment and recovering. Or you may keep working during treatment, either full time or part time.

You may feel under pressure to keep working or go back before you feel ready. This can be difficult. Talk about your concerns and options with your manager, an HR manager, your healthcare team or family and friends.

Some people find their experience of cancer makes them rethink what they want to do with their lives. They may decide to stop working or change jobs.



"When I was first off sick, I realised that I needed the time off to just recover. But then I realised I wanted to start doing something to help out. So I went to the local Macmillan centre and just asked them what I could do to help."

Vivek

"It wasn't just the physical aspects of the illness. It was a while before I could think about returning to work, and it had to be a phased return because I lost a lot of my confidence."

Shola, diagnosed with thymus cancer

Your feelings

Living with cancer may change the way you feel about work.
You may feel:

- you have lost the sense of normality and independence work gives you
- angry that you cannot be at work as usual
- worried about your colleagues' reactions
- guilty, if others are taking on some of your work
- frustrated because things you found easy are now more difficult
- less confident in your ability to do your job well
- out of touch with your work colleagues.

All of this can be hard to cope with. But with support, you can find ways to adapt. This can give you a new focus and sense of control. It can take some time, and you may need to build up your confidence and self-esteem gradually.

Talking about your feelings

Talking about your feelings can often help. You might worry that asking for help makes you a burden. But people are usually pleased to help and support you. It can be difficult to know who to talk to and what to say. It is important to speak to someone you feel comfortable with and trust.

Getting support

You may want to talk to a partner, family member, friend or healthcare professional from your team. Or you may prefer to talk to a trained professional who is not involved in your care. For example, you may want to be referred to a counsellor. Counselling can help you find ways to talk to other people. It can also help you cope with your feelings.

If you have lost your confidence, counselling can help you learn ways to start getting it back. Some GP surgeries provide counselling. Or your GP can refer you to a local counselling service.

You may find it helpful to join a support group, where you can talk to other people affected by cancer (page 132). Your hospital might be able to help you find a group.

Some companies and organisations have an employee assistance programme (EAP) to help employees coping with personal issues. Access to Work has a mental health support service you can access for free if you have anxiety about work. For more information, visit:

- **atw.maximusuk.co.uk**
- **able-futures.co.uk**

Remember, it is normal to feel sad sometimes. Your mood may be low at times because you are tired and have a lot to cope with. But if this goes on for more than 2 weeks, talk to your doctor or nurse. They can refer you for more help. If you are feeling very low and distressed, you can contact Samaritans (page 139). Call **116 123** or email **jo@samaritans.org** for 24-hour confidential support. You can also call the Macmillan Support Line 7 days a week, 8am to 8pm, on **0808 808 00 00**.

We have more information in our booklet **How are you feeling? The emotional effects of cancer** (page 130).

Cancer and the law

If you have cancer, the law considers this a disability. This means you cannot be treated less favourably than people who do not have cancer because you have cancer. You also cannot be treated less favourably for reasons connected to the cancer. That would be discrimination.

There are laws that protect you from being discriminated against at work because of cancer. If you live in:

- England, Scotland or Wales, the Equality Act 2010 protects you
- Northern Ireland, the Disability Discrimination Act 1995 protects you.

These laws do not just protect employees. They also protect people who are:

- classified as workers – for example, people who work for an agency
- applying for jobs
- self-employed – this is on a case-by-case basis.

The legal protection against discrimination does not end when your cancer treatment finishes. If you have been diagnosed with cancer in the past, you will continue to have legal protection against discrimination even if you no longer have cancer. You will also have protection if you move to another employer.

Both the Equality Act and the Disability Discrimination Act say that if your employer is aware of your disability, they must try to make reasonable adjustments. These are changes to the workplace or your job that allow you to keep working or return to work. For example, this may include time off for hospital appointments or flexible working hours. Your employer must make reasonable adjustments when the workplace or work practices put you at a 'substantial disadvantage' to people without cancer.

You can find out more about reasonable adjustments on pages 45 to 46.

You do not have to tell your employer you have cancer. But unless they know or should reasonably know, they do not have to make reasonable adjustments. You may be behaving differently because of the cancer and not have told your employer you have cancer. It is reasonable for them to check whether your behaviour is connected to a disability. They can then ask how they might be able to support you.

If you do not tell your employer and your ability to do your job is affected, it may cause problems later. They may ask questions if you miss a lot of work or are less productive. They may also attempt to take disciplinary action against you due to absence. Or they may place you on a performance improvement plan, which could affect you later – for example, if you apply for a promotion.

You may find our booklet **Your rights at work when you are affected by cancer** helpful (page 130).


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Questions about work issues and time off work

The tables on the following pages show questions you may have about work after being diagnosed. They include questions about taking time off work.

Health

	Cancer team	GP services	Occupational health professionals	
How much time will I need to take off work for treatment?	✓	✓	✓	
When will each stage of my treatment happen? Will there be breaks between treatments?	✓	✓	✓	
What is a Statement of Fitness for Work, or fit note? How do I get one?	✓	✓	✓	
Are there any treatment side effects that could cause me problems with work? When might these side effects happen and how long could they last?	✓	✓	✓	
What support services are available to me? For example, can I have counselling, occupational therapy, or get support from an employee assistance programme?	✓	✓	✓	

A tick in a circle shows the service or person most likely able to answer your question.

A simple tick shows a service or person who may also be able to help.

We explain these roles and services on page 8.

	Line manager	HR manager	Advisory services	Charities and support groups	Unions
	✓	✓			
	✓	✓	✓	✓	✓

Money

	Cancer team	GP services	Occupational health professionals	
If I cannot work, what Statutory Sick Pay or company sick pay might I be able to get?				
How do I get benefits? Are there any benefits that I might be able to get? Could I apply for Employment and Support Allowance, Universal Credit or Personal Independence Payment?				
If I cannot work, will the benefits I get at the moment be affected?				
How long can I claim benefits for?				
If I cannot work, which insurance and payment protection policies can I use?				
If I am off work for a long time, could this affect my life insurance cover? For example, would it affect my death-in-service benefit?				

	Line manager	HR manager	Advisory services	Charities and support groups	Unions
	✓	✓	✓	✓	✓
		✓	✓	✓	✓
		✓	✓	✓	✓
		✓	✓	✓	
		✓	✓	✓	✓
	✓	✓	✓		

Work

	Cancer team	GP services	Occupational health professionals	
What policies does my employer have that apply to my situation? Where do I find information about them? For example, are there policies about absence management, occupational health, sick pay or employer pension schemes?			✓	
Do I need to take sick leave or use annual leave for treatment or appointments?				
When can my sick pay be confirmed?				
If I take time off work, what do I need to do to make sure my job is secure?			✓	
If I cannot go back to work, can I take ill-health retirement?				

	Line manager	HR manager	Advisory services	Charities and support groups	Unions
	✓	✓			✓
	✓	✓			✓
	✓	✓			
	✓	✓			✓
	✓	✓	✓		



During treatment

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Talking to your employer

You might worry about telling your employer about the cancer or treatment. You may be afraid that they will not support you. Or you may worry they will dismiss you or make you redundant.

You do not have to tell your employer you have cancer or are having cancer treatment. But it may help. Many people find that their employers are supportive. If this is not your experience, we have more information about resolving problems at work (pages 111 to 112).

It is important to know about your rights at work when talking to your employer. You can find more information in our booklet **Your rights at work when you are affected by cancer** (page 130).

Who to talk to

We use the words 'manager' or 'employer', but different people at your work may be involved. You may want to talk to:

- your manager
- a human resources (HR) manager
- an occupational health adviser
- your trade union representative.

Your manager is often the first person you talk to. If you feel you are not being supported by your manager, you could try contacting someone else on this list.

If you do not want anyone else to know, ask the person you speak with to keep the information confidential. This means they will not tell anyone what you have told them.

What you can do

If you feel nervous about talking to your manager, you can ask to meet in a private place. You can request they give you plenty of time for the meeting. You can ask your manager in advance if you can bring someone with you. This could be a reasonable adjustment if the cancer or treatment has caused problems with communication or anxiety. You could bring a friend, family member or colleague. In more formal meetings, you may be able to take a trade union representative if you are a member.

It may help to write a list of questions or things you would like to talk about. This could include:

- letting your manager know who at work you have decided to tell about your situation and what you want to tell them
- talking about whether you would like someone else to tell others
- discussing any changes you and your manager think might help you keep working
- asking for information about your employer's policies on sick pay, absence from work, occupational health, pensions and any other policies that may be helpful
- finding out about any support for people in stressful situations – for example, an employee assistance programme (EAP) that offers counselling
- asking if your manager would like information about your treatment to help them, or information for employers supporting someone with cancer at work.

At the meeting, your manager may ask how you are coping and what your immediate work concerns are. They may also take notes. You can ask to have a copy of these. The notes should not be shared with anyone else without your permission.

It may be helpful to write your own notes. They can help you remember what was said and can be useful if anything unexpected comes up later. You can ask in advance if your manager would be happy for you to record the meeting. This may be a reasonable adjustment if you have memory problems or problems writing (pages 45 to 46). Everyone at the meeting would have to agree to this.

Tell your manager if you want to keep working. They can then support you. If you cannot keep working as usual, they can:

- consider making changes to help you
- give you the time off you need.

You may not know what to expect until you start treatment. This can make it hard to decide how much work you will be able to do. Let your manager know that things may change during treatment. This means they will understand you may need to change work plans later. Ask for regular meetings with your manager. You can keep them updated and talk about any changes.

"After the end of treatment, things got more difficult for my mental health. Somehow, I was able to work during treatment. But then I reached a point where it was not possible."

Zizi, diagnosed with soft tissue sarcoma

Keeping in touch

If you are going to be off work for a while, you may want to talk to your employer about how you want to keep in touch.

You could agree on:

- how often you want to be contacted
- when you want to be contacted
- how you want to be contacted – for example, by phone or email.

You can review this with your manager as things may change over time.

You may also decide you want to keep in touch with certain colleagues by phone or email. If your work has a regular newsletter, you may want this to be sent to you. This may make you feel like you are keeping up with what is happening at work.

Sometimes, employers have policies in place advising how staff will be contacted when they are away from work. Take some time to discuss this with your manager and see what adjustments could be made if this does not feel right for you.

Asking for a fit note

If you are off sick for more than 7 days, you will need a fit note to cover your illness. This is also called a sick note or a Statement of Fitness for Work. This explains how your health affects what you can do at work. You can get a fit note from any healthcare professional who has been treating you. For example, this could be your GP, specialist nurse, occupational therapist, pharmacist or physiotherapist.

You need a fit note to get sick pay and to claim benefits. It also allows your cancer doctor or other healthcare professionals to say how your condition affects your ability to work. This helps your employer understand how they might help you keep working or return to work.

Sick pay

Check whether your employer has rules or policies about when and how you tell them you are taking time off sick. If there are none, to qualify for sick pay, you will need to tell your employer within a week of the first day you are sick. Your employer does not have to pay Statutory Sick Pay (SSP) for any days before this.

Most people are entitled to sick pay. There are 2 types:

- **Occupational or company sick pay** – this is your employer's own sick pay scheme. Check your contract to find out what you are entitled to. It may be more generous than Statutory Sick Pay, or be paid on top of it.
- **Statutory Sick Pay (SSP)** – if you are not entitled to anything under a company scheme, your employer should still pay you SSP if you are eligible.

We have more information on sick pay at **macmillan.org.uk/sick-pay**
After a week, your employer can ask you to provide medical evidence, such as a fit note. They may need this to give you sick pay or SSP.

How your employer can support you

There are different ways your employer can support you at work during treatment or when you return to work. Most employers understand that it is a stressful time and try to be helpful.

Employers may make changes to your workplace or working arrangements that allow you to keep working or return to work. They may change certain parts of your job so you can stay at work. This is called a reasonable adjustment.

You can find out more about reasonable adjustments on pages 45 to 46, and on our website at **macmillan.org.uk/reasonable-adjustments**



There are also other ways your employer may be able to support you. They can tell you:

- about different policies
- whether there is an occupational health service or an employee assistance programme (EAP)
- about useful organisations that could help you.

It can be helpful to have regular meetings with your manager. You can talk about how to manage any problems, or other changes they can make to help you.

"I'd only been working at my company for a year when I was diagnosed. They were very good. They were able to support people when they're off sick. My manager was very understanding."

Vivek

Reasonable adjustments

If you have or have ever had cancer and are in paid employment, your employer should try to support you. Both the Equality Act and the Disability Discrimination Act say that your employer must make reasonable adjustments if they are aware of your disability. These are changes to the workplace or working arrangements that allow you to keep working or return to work.

There is no fixed description of what a reasonable adjustment should be. It will depend on:

- how much the adjustment will help you
- how practical it is to make the adjustment
- the cost of making the adjustment
- how the adjustment will affect your employer
- the size of the company or organisation you work for, and the resources it has.

Your employer may ask if they can write to your doctor to get advice on what may help. They need your permission to do this. You also have the right to see any medical report before it is sent to your employer. If your employer has an occupational health team, they may be asked to give their advice.

You may not realise the effects the cancer or treatment can have until you return to work. For this reason, you should keep your employer informed of how you are feeling. Your protection under the Equality Act for reasonable adjustments applies from the point of diagnosis for the rest of your life, even if there is no longer any evidence of cancer. You may find that you need to adjust your return-to-work plan in line with how you are feeling.

Time off work

Time off from work is an example of a reasonable adjustment your employer may be able to make. You may need to take time off for appointments and treatment. You do not have a legal right to paid time off for things like medical appointments unless your employment contract specifically states this. But if you talk to your employer as soon as possible, you can both agree on what to do.

Try to tell your employer as soon as possible that you need time off. This can help them plan. For example, it can make it easier for them to find someone to cover your work.

Your employer may allow you to have time off work in different ways, including:

- sick leave
- reducing the number of hours you work in a day or week, which could be temporary or permanent
- approved unpaid leave
- paid holiday leave (annual leave)
- paid or unpaid compassionate leave
- flexible working – for example, you could try working condensed hours over fewer days.

Your manager or HR manager can give you information about the sickness policy and other options. They can explain if different types of leave are paid or unpaid, and what you are entitled to.

Occupational health

Your workplace may have, or be able to provide, an occupational health adviser. You can usually refer yourself or ask your manager to refer you. You may have a face-to-face meeting or a virtual meeting.

An occupational health adviser can give you independent, work-related health advice based on your situation. They should be supportive to your needs and advise your employer on adjustments they can make to help you keep working. They can also help you return to work after you have been off for a time.

You may also be able to get more information from other organisations and services to help you get back to work.

Employee assistance programme (EAP)

Some employers run employee assistance programmes. These can help you cope with any personal problems that may be affecting your work. This can involve having regular sessions with a professional counsellor. Your manager or HR manager can tell you if your workplace provides this.

Access to Work

Access to Work is a government scheme (page 137). It offers grants and advice to help employees with a disability or health condition keep working. You can contact the scheme either as an employer or employee.

Examples of what the scheme may pay for include:

- special aids and equipment you need in the workplace
- travel to work if you cannot use public transport
- a support worker to help you in the workplace.

Visit GOV.UK for more information about the scheme in England, Scotland and Wales at **gov.uk/access-to-work**

Visit NI Direct for more information about the scheme in Northern Ireland at **nidirect.gov.uk/articles/access-work-practical-help-work**



Talking to other people at work

It is up to you if you want to tell colleagues about your diagnosis. Talking to the people you work with about it can be difficult. You may worry about their reactions. You may decide to tell the people you feel closest to at first. They may be able to help you plan how to tell others. Or you can ask your manager to tell your colleagues about your diagnosis.

Telling people:

- gives them the chance to support you and know what to expect
- lets you tell them when you need help
- allows them to suggest helpful ways for you to cope at work
- may make you feel closer to the people you work with
- allows others who have experience of cancer to support you.

You could give people a short explanation of your treatment and its side effects. It might help to tell them if:

- tiredness is a problem
- your concentration is affected
- you are at risk of infection.

If some people avoid you, it is usually because they do not know what to say. Or they may be worried about saying the wrong thing. Showing them that you are willing to talk about it may help.

" For me, talking about cancer is better than not talking about it. I was always very open with my customers in the pub and my colleagues and they were a great support. "

Paul, diagnosed with neck cancer

If you do not want to tell colleagues

You may prefer not to tell your work colleagues about the cancer or treatment. Or you may prefer to only tell people you feel need to know – for example, your line manager and HR manager. You can ask that they do not tell other colleagues. It is important your wish to be private is respected.

Everyone who lives in the UK has the right to have their personal information kept private. This includes medical information. This right is protected under the Human Rights Act 1998, the Data Protection Act 2018 and the General Data Protection Regulation (EU) 2016. We have more information about confidentiality in our booklet **Your rights at work when you are affected by cancer** (page 130).

Sometimes treatment side effects, such as hair loss, may make it difficult not to tell people. They may be aware something is wrong. Do not feel under pressure to explain things if you are not comfortable doing this. You know what is best for you and your situation.

Coping with side effects or symptoms

It can be hard to cope with treatment side effects or cancer symptoms at work. The following things may help:

- If you can, plan your working days around treatment.
- Avoid physically demanding or stressful tasks the day before treatment and for a few days after it.
- Keep a diary of how you feel during treatment. You may find a pattern that will help you know when you are well enough to work.
- Ask your healthcare team if you can have appointments and treatments at times that suit your work. For example, having chemotherapy on a Friday afternoon may allow you to recover over the weekend.
- Try to relax. Some people find complementary therapies helpful, such as relaxation or massage. These are not always safe for people with cancer, so check with your cancer doctor before having any. We have more information in our booklet **Cancer and complementary therapies** (page 130).
- Eat as well as you can to help to keep your energy levels up. We have more information in our booklet **Healthy eating and cancer** (page 130).
- Plan to rest after any activity. Short naps and breaks can help. It may also help to rest after meals.

Your employer can also make reasonable adjustments to help you cope with treatment side effects or cancer symptoms at work. We have more information about reasonable adjustments on pages 45 to 46.

Fatigue

Fatigue means feeling tired or exhausted. It is a very common symptom or side effect for people with cancer. We have more information in our booklet **Coping with fatigue (tiredness)** – page 130.

You may feel very tired all or most of the time. You may get tired more quickly than you used to, and after less activity. You may find it hard to do your usual tasks at work. Tiredness can make it hard to concentrate or make decisions. You may also feel more emotional than usual.

If you want to keep working, talk to your manager about ways to make your work less tiring. This is part of making reasonable adjustments.

Possible changes could include:

- having regular rests and short naps – you may find this useful after an activity or a meal
- working from home if possible
- avoiding physically demanding tasks
- planning work around times when you have more energy.

Ask your manager if there is a quiet place for you to rest at work.

Using a fatigue diary may help you know when you are usually more tired. This can help you decide when it is best for you to work or rest. You can download a fatigue diary from our website **macmillan.org.uk/fatigue**

Regular physical activity can help reduce tiredness. Even going for a short walk on your lunch break can give you more energy. It can also help reduce stress.

Explaining how fatigue affects you can help your colleagues understand what you are coping with. It may be difficult for some people to know how tired you are, especially if you look well.

Risk of infection

Some cancer treatments can reduce the number of white blood cells in your blood. These cells fight infection. If the number of white blood cells is low, you are more likely to get an infection or find it harder to fight an infection. If your white blood cell count is very low, you may not be able to work. Your cancer doctor or specialist nurse will explain when it is likely to be low.

If you have a low white blood cell count, you should try to avoid people with illnesses that may be infectious, such as:

- a sore throat
- a cold
- flu
- diarrhoea
- sickness (vomiting)
- coronavirus (covid)
- other kinds of infection, such as chickenpox.

If you have been near someone with an infection, ask your cancer doctor or specialist nurse for advice as soon as possible.

If you are aiming to keep working during your treatment, talk to your manager or the HR department. They can give you support and consider making adjustments to help you avoid getting an infection. This may include working from home or working different hours so that you travel to and from work at quieter times. These adjustments mean you spend less time around people who could pass an infection to you.

The Access to Work scheme in England, Scotland and Wales may provide funding for you to get taxis to work if travelling is a problem (page 137).

Contact Access to Work (NI) if you live in Northern Ireland (page 137).

If you have to go to a workplace, try to ensure the area is well ventilated. Washing your hands regularly can help stop infection spreading. If you work at a desk, it may be possible to have your own space away from others rather than working in an open plan area. Talk to your employer about what adjustments could be made.

Bruising and bleeding

Cancer treatments can reduce the number of platelets in your blood. Platelets are cells that help the blood to clot. If the number of platelets is low, you may bruise or bleed easily. This means you may need to avoid physical jobs that could cause injuries or bruising.

Numbness or tingling of the hands and feet

Some cancer treatments can affect the nerves. This can cause numb, tingling or painful hands or feet. This is called peripheral neuropathy. It may make it difficult to hold things, write or type. This can mean some tasks take you longer to do.

Peripheral neuropathy usually slowly improves after treatment finishes. But for some people, it may never go away.

This can be hard if you use your hands for work – for example, if you drive or use a keyboard, or if you are a hairdresser or builder. If you have any of these symptoms, talk to your cancer doctor or specialist nurse.

Try talking to your employer to find out if there is anything they can do to make things easier for you.

Changes to your appearance

Some cancer treatments may cause:

- skin changes
- changes to your weight
- hair loss
- scars from surgery.

Some people find that these changes make them uncomfortable in meetings or in public.

It takes time to adjust to a change in your appearance and to feel less anxious. There are things you can do to manage other people's reactions and any anxiety.

If you have an obvious change in your appearance, you could ask a colleague to tell the people you work with. Or you may prefer to tell people yourself.

If you feel less confident because of a change in your appearance, it may help to:

- have a colleague go with you for a while when you meet new people
- work from home for a short while if you can, until you feel more confident
- talk to your cancer doctor or specialist nurse if the change stops you working or socialising – they may be able to refer you to someone who can help.

Other side effects or symptoms

There may be other treatment side effects or cancer symptoms depending on the type of cancer and your treatment.
These may include:

- pain
- feeling sick
- problems eating.

Your cancer doctor or specialist nurse can prescribe medicines to help or give you advice.

Some people who have finished treatment may develop long-term side effects. Talk to your cancer doctor or specialist nurse if you are experiencing any problems.

You might also find it helpful to read our booklet **Side effects of cancer treatment** (page 130).

Tips for dealing with side effects or symptoms

You can talk to your manager about making reasonable adjustments to help you manage side effects or symptoms.

Some examples are:

- more flexible working arrangements
- working from home when possible – your manager can tell you if there is a company policy and what is involved
- scheduling your time around the days you are most needed at work
- agreeing on which tasks are most important, what you can manage and what you could ask others to do
- changing your duties or making any changes to your role that you think would help
- having someone who will assess which phone calls you need to take and forward important emails to you
- letting colleagues know how you will manage your work, and how and when they can contact you.

Taking care of yourself is important. Eating well may help you feel better and give you more energy. Finding ways to relieve stress can also help.



Managing your finances

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Your finances

When making decisions about taking time off work, you may need to think about:

- your finances
- any benefits you may be able to get.

Some of the information in this section may also be helpful if you are returning to work after treatment.

You might also find it helpful to read our booklet **Help with the cost of cancer** (page 130).

We have more information about insurance on our website. Visit **macmillan.org.uk/insurance**

How Macmillan can help

Dealing with money and benefits can be stressful at any time. But it can be particularly hard when you are already coping with cancer.

On the Macmillan Support Line, we have expert money advisers who can help you deal with money worries, provide information about benefits and recommend other useful organisations that can help. Call **0808 808 00 00**.

You can get debt advice through our charity partner StepChange Debt Charity (page 144).

"My salary was affected. I went from full-time to part-time pay, and then on to Employment and Support Allowance. I explained my situation to Fiona (Macmillan adviser). She was very understanding and told me I would possibly be awarded the benefit I was applying for. I went away feeling reassured."

Shola, diagnosed with thymus cancer

Who can help me apply for benefits?

Benefits are payments from the government to people who need financial help. Each benefit has rules about who can claim it.

You can speak to a Macmillan money adviser by calling our support line on **0808 808 00 00**. They are trained to help you get any benefits you may be entitled to.

Other organisations can also help, such as:

- your local Citizens Advice in England, Scotland and Wales (page 140)
- Advice NI in Northern Ireland (page 139).

Benefits calculator

You can use our benefits calculator to find out which benefits you may be eligible for. Visit **macmillan.org.uk/benefits-calculator**



If you are unable to work

You may be unable to work during your cancer treatment. There are different benefits that you may be able to get.

Sick pay

If you work for an employer and take time off sick, you may be able to get sick pay. This could be one of the following:

- Statutory Sick Pay (SSP) – this is money most employees can get if they are too sick to work.
- Occupational or company sick pay – this is a company's own sick pay scheme. If your employer has one, it will be written into your contract. The scheme may give you more money by adding an extra amount to SSP. Some employers pay staff in full for a certain number of sick days. Speak to your manager or HR department, if you have one, to learn what sick pay they offer and how to claim.

Your employer will pay you SSP for up to 28 weeks. You must tell them you are sick and not able to work before their deadline, or within 7 days if they do not have a deadline.

If you do not get SSP or your SSP payments are going to end soon, your employer should give you a form called SSP1. If you are still getting SSP, it tells you when your last payment will be.

The form can help you apply for other benefits. You need it if you want to apply for a benefit called Employment and Support Allowance (ESA). You cannot get ESA at the same time as getting SSP from an employer. But you can apply for ESA up to 3 months before your SSP ends.

The SSP1 form can also support an application for Universal Credit (UC).

Depending on your income, you may be able to claim Universal Credit at the same time as getting SSP.

To find out more about SSP, visit **gov.uk/statutory-sick-pay**

If you are self-employed

If you are self-employed, you will not get sick pay. But you can still apply for other benefits if you cannot work or your income decreases. For example, if you lose some of your income, you may be able to get:

- Employment and Support Allowance (ESA) – visit **macmillan.org.uk/employment-and-support-allowance**
- Universal Credit (UC) – visit **macmillan.org.uk/universal-credit**

If you already get certain benefits such as Housing Benefit or tax credits, you should get advice before applying for UC. These benefits will stop, and you may get less money if you apply. You can speak to our money advisers for free on **0808 808 00 00**.

You can find out more about Housing Benefit at **macmillan.org.uk/housing-benefit**

We have more information about self-employment and cancer in our booklet **Self-employment and cancer** (page 130).

Employment and Support Allowance (ESA)

Employment and Support Allowance (ESA) is for people under State Pension age who have an illness or disability that affects how much they can work. There are different types of ESA. It is a good idea to speak to a welfare rights adviser to see if you can make a claim.

ESA can provide:

- money to help with living costs if you cannot work
- support to get you back to work if you can.

You may be able to claim new-style ESA if you have paid enough National Insurance within the last 2 to 3 years. Most claims are now for new-style ESA.

If your income and savings are low, you could get Universal Credit (UC) at the same time or instead of new-style ESA. For more information about Universal Credit, visit **macmillan.org.uk/universal-credit**

But if you are already receiving Tax Credit or Housing Benefit, get advice before claiming UC. For more information about Housing Benefit, visit **macmillan.org.uk/housing-benefit**

Applying for ESA

You can apply for ESA if you are:

- employed
- self-employed
- unemployed
- a student.

Generally, you cannot claim ESA if you are working. But you may be allowed to do a certain amount of work. This is called permitted work. When you apply for ESA, you usually have to provide a medical certificate called a fit note. This is sometimes called a sick note or doctor's note. If you meet the medical requirements, you are paid an amount of money for 13 weeks.

After 13 weeks, you should find out if you qualify for ESA. If you do, you will either get:

- **limited capability for work (LCW) payments** – for people who can do some activities that may help them work in the future
- **limited capability for work-related activity (LCWRA) payments** – for people with an illness or disability that makes working difficult.

The payments you get may change. For example, you may get LCWRA payments while you have cancer treatment. But when treatment has finished, you may get LCW payments to help you prepare for a return to work. This would depend on many things, including your treatment plan and prognosis.

To find out how much money you may get with ESA, visit **gov.uk/employment-support-allowance/what-youll-get**

Assessment

You may need to have a work capability assessment when you apply. This is to find out how your illness or disability affects your ability to work. You will also need an assessment if you are applying for Universal Credit (UC) and cannot work because of illness or treatment.

Find out more about Universal Credit on page 72.

Your work capability assessment usually happens in the first 13 weeks of getting ESA. You will complete a questionnaire called an ESA50. There is a different version of the ESA50 questionnaire in Northern Ireland.

The questionnaire asks about:

- your health condition
- your treatment
- how these affect you.

You can send in copies of medical or social care letters that you already have with your questionnaire. It is important you complete and return the questionnaire by the date given to you.

If you are waiting for, having or recovering from cancer treatment, you do not usually need to complete the whole form. A healthcare professional, such as your specialist nurse, must complete the last page of your ESA50. This is to confirm your treatment and how it affects your ability to work.

The Centre for Health and Disability Assessments does the assessments in England, Scotland and Wales. In Northern Ireland, it is the Medical Support Services. They will contact you to tell you if you need an assessment and where it will be.

You can find more information about assessments at **chdauk.co.uk/your-assessment** or **nidirect.gov.uk/articles/employment-and-support-allowance**

Some people may not have any assessments. For example, this could be if you are:

- waiting for, having or recovering from cancer treatments such as chemotherapy or radiotherapy
- terminally ill and may be reasonably expected to live for less than 12 months.

If you are having cancer treatment, you do not need to have an assessment. You will get LCWRA payments after 13 weeks.

If you are terminally ill, you can claim ESA under special rules. This means your claim should be fast tracked. You will get LCWRA payments from the start of your claim. This means you will get additional money sooner.

We have more information about special rules on our website at **macmillan.org.uk/benefits**

If you are on a low income

Depending on your income, you may be able to claim certain benefits when you return to work. Contact a Macmillan money adviser on **0808 808 00 00** for more information.

Universal Credit

Universal Credit (UC) is a benefit for people under State Pension age who are either:

- not working – for example, because of an illness or caring responsibilities
- on a low income.

UC can include money for basic living costs, looking after children and housing.

You can find out more about cancer and childcare costs at **macmillan.org.uk/childcare**

You can find out more about cancer and housing costs in our booklet **Housing costs** (page 130).

UC has replaced 6 other means-tested benefits:

- Income Support
- Housing Benefit
- Child Tax Credit
- Working Tax Credit
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance.

If you currently get any of these benefits and your circumstances change, you may have to claim UC instead. You can speak to a welfare rights adviser to find out more.

Between 2019 and 2026, people getting existing benefits and tax credits will be moved to UC. They will then be reassessed. The Department for Work and Pensions (DWP) in England, Scotland and Wales (page 141), or the Department for Communities (DfC) in Northern Ireland (page 141), will contact you to change your claim.

Personal Independence Payment (PIP)

Personal Independence Payment (PIP) is a benefit for people aged 16 to State Pension age. It is for people who have problems with daily living or moving around. You must have had these problems for 3 months and expect them to last for at least 9 months. This is unless you are terminally ill.

If you have reached State Pension age and are making a new claim, you should claim Attendance Allowance instead of PIP. You can find out more about this at **macmillan.org.uk/attendance-allowance**
If you have received PIP before reaching State Pension age, you can continue to get it.

PIP has replaced an older benefit called Disability Living Allowance (DLA) for adults. If you have not reached State Pension age and are making a new claim, you must apply for PIP.

In Scotland, PIP is being replaced by the Adult Disability Payment. This change is happening between June 2022 and summer 2024. You can find out more at **mygov.scot/personal-independence-payment-is-moving**

PIP rules may change in the future. For more information, you can visit **gov.uk** (page 142) or contact our money advisers on **0808 808 00 00**.

"Without Macmillan adviser Denise there to say, 'Right, this is what you're entitled to and this is how we're going to sort it and fill the forms out,' I wouldn't have known where to start."

Thom, diagnosed with colon cancer

Housing Benefit

Housing Benefit helps with your rent payments if you are unemployed, have a low income or are claiming benefits.

Universal Credit (UC) has replaced Housing Benefit in most cases. You may need to apply for UC instead of Housing Benefit if:

- you are making a new claim
- there is a change in your circumstances.

This depends on:

- what benefits you get
- whether you have reached State Pension age
- the type of housing you live in.

We have more information about which benefits you might be able to get in our booklet **Help with the cost of cancer** (page 130).

To find out more about Housing Benefit or to apply for it, contact:

- your local council – visit **gov.uk/find-local-council**
- the Northern Ireland Housing Executive – call **0344 892 0902** or visit **nihe.gov.uk**

Help with health and transport costs

In England, prescriptions are free for people with cancer. In Scotland, Wales and Northern Ireland, prescriptions are free for everyone.

Depending on the country you live in, you may also be able to get help with the cost of:

- travelling to hospital
- wigs or fabric supports
- dental treatment and eye care.

If you get the mobility component of PIP at the standard rate, you may qualify for a 50% discount on road tax.

If you get the higher mobility component of DLA or the enhanced component of PIP, you do not have to pay road tax. You can also get a Blue Badge. This allows you to park closer to where you need to go. It may also allow you to park for free in some private car parks, such as in hospitals or supermarkets. The benefit can also help you buy or hire a car, scooter or powered wheelchair, under the Motability scheme.

Carer's Allowance

Carer's Allowance is the main benefit for carers. You can find out more about Carer's Allowance on our website at **macmillan.org.uk/carers-allowance**

If you look after someone with care needs, you may be entitled to Carer's Allowance. If you are getting Universal Credit (UC), you might be able to get the carer element, even if you do not qualify for Carer's Allowance. You can find out more at **macmillan.org.uk/universal-credit**

In Scotland, there is an extra payment called the Carer's Allowance (CA) Supplement. There are 2 qualifying dates every year for the CA Supplement. To be able to claim you must be:

- a resident in Scotland
- already getting Carer's Allowance.

It is paid twice a year. You can find out more at **mygov.scot/carers-allowance-supplement**

If you get Carer's Allowance, or the carer element of UC, you are not affected by the benefit cap. You can find more information on the benefit cap at **gov.uk/benefit-cap**

More help with finances

There are some other ways you may be able to get help with money.

Other loans and grants

You may be able to get the following help:

- Grants and loans through your local council to cover certain expenses. Contact them to find out what they offer.
- Grants, discounts or better payment arrangements from your energy supplier. There are also energy-saving schemes and government grants that could help.
- Grants from other charities. Turn2us helps people find specific charities that may offer financial help. Visit **turn2us.org.uk** for more details (page 144).
- Grants from other organisations. Your local library may have books about organisations that provide grants. This might include **The Guide to Grants for Individuals in Need**, published by the Directory of Social Change (page 141).

Insurance

You or your partner, if you have one, may have insurance policies that will pay out because of your situation. Check what policies you have and their terms.

Insurance policies you could check include:

- mortgage payment protection insurance
- credit card and loan insurance
- critical illness insurance
- income protection insurance
- life insurance – sometimes these policies may pay out early if you have cancer or a terminal illness.

It is important to remember that insurance payouts or money from investments could affect some state benefits.

Visit **macmillan.org.uk/insurance** for information about how having cancer can affect buying insurance.

Pension lump sum

The State Pension can only be claimed once you reach a certain age. But if you have a private pension, you may be able to take some of this money out early.

If you are aged 55 or older, you can take pension savings from a private pension, such as lump sums or an income for life. You may be able to get your pension even earlier if you have to stop working due to illness. This can be a helpful source of income if you are unable to work because of the cancer. But it is important to get professional financial advice, and to think about how it will affect your retirement income. Taking money from your pension early can also affect any state benefits you get. Our money advisers can help you understand your options.

Break from payments

Your insurer or financial adviser can give you advice about any life insurance policies or pension plans you have. You may be able to take a break from payments. Also check whether your insurance policy has something called a waiver of premium benefit, or whether your pension plan has waiver of contribution benefit.

This will pay your insurance or pension contributions (after a waiting period) if you cannot work because of an accident or illness.

Debt

Our charity partner StepChange Debt Charity may be able to help (page 144). You could also get help from:

- Citizens Advice in England, Scotland and Wales (page 140)
- National Debtline in England, Scotland and Wales (page 143)
- Advice NI in Northern Ireland (page 139).





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Returning to work

For many people, returning to work when they feel ready is a big step in their recovery. It can help you:

- get back into a routine
- feel a sense of normality
- feel more financially secure.

You may feel nervous about doing your job well or how people will react to you returning to work. You might still be coping with side effects or difficult feelings. Or you may feel too well to stay at home but not quite well enough to deal with work pressures.

Talk to your family or friends about how you feel so they can support you. Recovery takes time, so it is important not to expect too much of yourself. Do not worry if you have some setbacks – this is normal. You can also talk to your healthcare team about whether you are ready to return to work.

Your employer can do lots to support your return to work, so it is also helpful to talk to them. There are also different organisations that can support you. You can find some of these on pages 137 to 148.

Treatment side effects

Many people return to work after treatment. But some people have ongoing treatment side effects, which can affect their work. These are called late effects or long-term side effects and may include:

- fatigue (tiredness) for months or sometimes years after treatment
- soreness or limited movement
- eating problems
- needing to use the toilet more often due to bladder or bowel changes

You may need support from your employer to agree to some reasonable adjustments that may help you. You can find out more about reasonable adjustments on pages 45 to 46.

> **"Working helped me feel less isolated. I wasn't thinking about my illness or my prognosis. I needed to have something to keep me busy and keep things normal, and that's what work gave me."**
>
> Shola, diagnosed with thymus cancer

Questions about preparing to go back to work

These questions are about preparing to return to work after time off. You might still be having treatment. Or you might have finished your treatment.

Health

	Cancer team	GP services	Occupational health professionals
Are there any treatment side effects that could cause me problems with work? When might these side effects happen and how long could they last?	✔	✔	✔
How might treatment affect my ability to do physical tasks and mental tasks at work? For example, will I be able to drive, climb ladders or concentrate for long periods of time?	✔	✔	✔
What could I do to manage any problems I have at work with mental tasks? For example, what could help with difficulty concentrating?	✔	✔	✔

A tick in a circle shows the service or person most likely able to answer your question.

A simple tick shows a service or person who may also be able to help.

We explain these roles and services on page 8.

	Line manager	HR manager	Advisory services	Charities and support groups	Unions
	✓	✓	✓	✓	

	Cancer team	GP services	Occupational health professionals	
What could help me cope with side effects at work?	✓	✓	✓	
Where can I get help if I am worried or anxious about going back to work?	✓	✓	✓	

Money

	Cancer team	GP services	Occupational health professionals	
If I go back to work or my work situation changes, what impact will that have on my pay and benefits? For example, how would working fewer hours affect my pay and benefits?				

	Line manager	HR manager	Advisory services	Charities and support groups	Unions
	✓	✓	✓	✓	
	✓	✓	✓	✓	✓

	Line manager	HR manager	Advisory services	Charities and support groups	Unions
	✓	✓	✓		✓

Work

	Cancer team	GP services	Occupational health professionals
Where can I find out my legal rights about cancer and work?			✓
Do I need to give my employer any notice before coming back to work?			✓
Can I go back to work slowly after taking extended sick leave (a phased return)?		✓	✓
How can I make sure I am told about changes that have happened at work while I have been on sick leave? For example, how will I know if there have been changes to technology, team members, targets, policies or the client base?			
How can I make sure the relevant people are involved in my return to work? For example, how can I involve my line manager, GP or cancer team, HR manager and occupational health professionals?	✓	✓	✓
Can we agree on what to tell other people at work about the cancer and how it will affect my work? For example, what will we tell colleagues, managers and clients?			✓

	Line manager	HR manager	Advisory services	Charities and support groups	Unions
	✓	✓	✓	✓	✓
	✓	✓			
	✓	✓			✓
	✓	✓			✓
	✓	✓			
	✓	✓			

	Cancer team	GP services	Occupational health professionals
How can we make sure that my physical work environment is comfortable? For example, can we talk about things like temperature, cleanliness, uniform or the location of toilets?			✓
How can we change my job so that I spend less time on tasks that are difficult for me? For example, what are the options if I need to do less driving or shift work, or work on tasks that do not need me to concentrate for long periods?			✓
How can we work together to agree on any changes to my job and job description?			✓
Can I have flexible working when I need to, to help me manage treatment side effects? For example, if I am feeling fatigued, could I work fewer hours or flexible hours, or work from home?			✓
If I find it difficult to cope when I am back at work, where can I get support?			✓
Can we have regular meetings to review my working arrangements?			

	Line manager	HR manager	Advisory services	Charities and support groups	Unions
	✓	✓			
	✓	✓	✓		✓
	✓	✓			✓
	✓	✓			✓
	✓	✓	✓	✓	✓
	✓	✓			

Agreeing on a return-to-work plan

You and your manager can agree on a return-to-work plan. This should be as flexible as possible. You should agree to meet regularly in case you need to change anything.

Make sure you are fully involved in any decisions about your return to work. It can be helpful to write notes in your meetings. You may also want someone to come to the meetings with you. They can support you and help you remember what is said.

If you are still coping with treatment side effects, you can talk about whether changes to your work could help. These could be short-term or long-term changes. You can talk to your employer about making some reasonable adjustments. The law says that they have to consider this.

If your work has an occupational health adviser, your manager can arrange for you to see them. You can keep in touch with them until you are fully back at work.

.

If things at work have changed while you were away, you can ask for time or training to learn about the changes. If you are unable to do work tasks you did before, talk to your manager about some possible changes to your job.

You can also ask your doctor or another healthcare professional for a fit note. This explains how your health affects what you can do at work. It can be useful to have when talking to your employer about changes to your job. For more information, visit **gov.uk/government/publications/the-fit-note-a-guide-for-patients-and-employees**

Making reasonable adjustments

Reasonable adjustments are changes to the workplace or your working arrangements that allow you to keep working or return to work. Your employer should consider making reasonable adjustments to help you return to work. It is important that you discuss any reasonable adjustments with your employer. You should agree on them before they are put in place.

Reasonable adjustments could include:

- a phased return to work
- different working hours, such as working part time or having a flexible start or finish time
- changing your job description to remove tasks that are particularly difficult for you
- allowing you to do light duties for a time
- moving you to a job with more suitable duties
- changing performance targets to allow for any sick leave and side effects, such as tiredness (fatigue).

There may also be practical adjustments your employer can make. These could include:

- extra breaks to help you cope with tiredness
- physical aids, such as those that help you lift
- a quiet place to rest, if you need to
- a parking space near your work
- changing where you work – for example, moving your workspace so you can access it easily
- making sure you can get to the toilet easily
- installing apps or software to make things easier – for example, if you have difficulty writing or typing, a voice recognition app may be helpful.

You can agree on how long temporary changes to your working arrangements should last and how often you review this. Be careful about making permanent changes, such as reducing your hours. Things at work that might feel difficult now may feel much easier in a few weeks or months. Recovery is a gradual process, so how you feel may change.

Phased return to work

This is an example of a reasonable adjustment. It is a plan with your employer to slowly increase your hours and return to your usual working pattern over a period of time. This means that you can slowly increase the amount of work you do.

We have more information about reasonable adjustments on pages 45 to 46.

You may need more regular breaks. Talk to your employer to see what adjustments they can put in place. Try to not do too much too soon, especially if your job involves manual work.

Recovery may not always be straightforward. You may have some setbacks or need more support than you thought. Try to stay flexible and talk to your employer if you need more support.

> **"It was very strange when I returned but work helped out lots. I did a couple of hours on Tuesday and Thursday, then Wednesday, then a few more hours each day until I returned to full time."**
>
> Vivek

Finances when returning to work

Before you go back to work, you may need to think about how this will affect your finances.

If your mortgage or any loans were being paid by an insurance policy, this will end when you go back to work. If you are thinking of working part time, check how much money you need to cover your monthly outgoings.

You build up annual leave while you are on sick leave. You could use this during a phased return to work if your employer does not pay full wages during this time. It is important to talk to your employer about any restrictions on carrying holidays over from one year to the next. For example, you can ask them how many days can be carried over and whether they need to be used by a certain time.

Check if you have any income from occupational pensions, private pensions or life assurance. You might be able to freeze, transfer or cash in a pension.

If you have been out of work for a long time and have money problems, StepChange Debt Charity can give you advice (page 144).

If you have been claiming benefits

Whether you are entitled to benefits depends on your situation. Returning to work will change this. Certain benefits may stop. But you may still get other benefits. You may need to think about how much you need to earn to cover the loss of benefits. The number of hours you work could have an effect on your benefits.

It is important to get advice from an experienced benefits adviser. You can call our money advisers on **0808 808 00 00**. You can also check if there is a benefits adviser at your hospital. Citizens Advice in England, Scotland and Wales and Advice NI in Northern Ireland can give you advice too (pages 139 to 140).

You can find out more in our booklet **Planning and managing your finances** (page 130).



Questions about going back to work

These questions are about going back to work during or after treatment.

Health

	Cancer team	GP services	Occupational health professionals
How many follow-up appointments might I need after treatment? How much flexibility is there about when and where I have my appointments? For example, can I have them outside of working hours?	✓	✓	
I am not very confident about going back to work. I am worried about my cancer coming back. What support can I get?	✓	✓	✓

Money

	Cancer team	GP services	Occupational health professionals
Can I have paid time off to go to follow-up appointments?			
Which benefits can I keep getting when I go back to work?			

 A tick in a circle shows the service or person most likely able to answer your question.

 A simple tick shows a service or person who may also be able to help.

We explain these roles and services on page 8.

	Line manager	HR manager	Advisory services	Charities and support groups	Unions
	✓	✓	✓	✓	

	Line manager	HR manager	Advisory services	Charities and support groups	Unions
	✓	✓			✓
			✓	✓	

Work

	Cancer team	GP services	Occupational health professionals
Can we talk about any temporary changes to my work that I might need?			✓
How can we make sure I am not at risk of infection at work? For example, is it possible for me to avoid close contact with colleagues, or work from home when I am most likely to get an infection?			
Can I have regular breaks to help me manage side effects? For example, breaks can help me cope with fatigue, pain or changes to my diet.			
What effect might the cancer have on my career progression?			✓
Can we have regular meetings to review my working arrangements?			
What might changes to my working arrangements mean for my pension when I retire?			✓

	Line manager	HR manager	Advisory services	Charities and support groups	Unions
	✓	✓			✓
	✓	✓			✓
	✓	✓			
	✓	✓	✓	✓	✓
	✓	✓			
	✓	✓	✓	✓	✓



Discrimination at work

If you have or have ever had cancer, the law considers this a disability. This means you cannot be treated less favourably than people who do not have cancer because you have cancer. You also cannot be treated less favourably for reasons connected to the cancer. That would be discrimination.

There are laws that protect you from being discriminated against at work because of cancer. If you live in:

- England, Scotland or Wales, the Equality Act 2010 protects you
- Northern Ireland, the Disability Discrimination Act 1995 protects you.

There are different types of disability discrimination. Some problems may happen because of misunderstandings about cancer. When you are returning to work after treatment, your employer or colleagues may make some assumptions. These may include:

- your employer thinking you cannot do the same job as before
- your employer assuming that you will be less committed to work
- your employer thinking that the stress of having cancer makes you less suitable for promotion
- your colleagues thinking they will need to do extra work.

Any of these attitudes towards people with cancer can lead to discrimination at work.

Examples of disability discrimination

Discrimination based on having cancer can happen in different ways. Here are some examples of disability discrimination that may happen:

- An employer not making reasonable adjustments to help you do your job.
- An employer giving you a formal warning for having a lot of time off sick, without taking your cancer diagnosis into account.
- An employer suggesting that it would be better if you retired or stopped working, because you have cancer.
- Being dismissed for a reason related to having cancer.
- Being moved to a lower-paid or less-demanding job without your agreement, for a reason related to having cancer.
- Not getting a promotion when someone with less experience or less ability to do the job does, because of a reason related to having cancer.
- Being chosen for redundancy for a reason related to having cancer. For example, being chosen because you have used more sick leave than your colleagues, due to cancer or treatment.
- Not being offered a job because you have cancer.
- Not being allowed time off for medical appointments that are related to having cancer.
- Having a bad performance review for a reason related to having cancer. For example, having a bad review because you have had a lot of sick leave or tiredness and so have not met targets or objectives.
- An employer making it difficult for you to get any sick pay you are entitled to.

- Being a victim of harassment based on you having cancer. This is when an employer or colleague bullies you, insults you or makes you feel uncomfortable or intimidated. For example, harassment might be colleagues laughing at you or making negative comments about you.
- Experiencing victimisation based on you having cancer. This is when you are treated badly because you complain about discrimination or help someone make a complaint about discrimination. Or it could be because your employer thinks you might make a complaint.

Are you being discriminated against?

If you feel you are being discriminated against, it is best to start by talking to your:

- manager
- human resources (HR) manager
- occupational health adviser.

Talking openly to any of these people may help resolve the problem.

If you are a member of 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 that deal with unfair treatment. Check the employee handbook or intranet if you have it, or ask your line manager or HR manager.
- Check your legal rights.
- Try to go to your employer with suggestions and solutions.

Unresolved problems

If you feel your employer is not acting in a reasonable and fair way, or you have not been able to resolve the problem in a way that you are happy with, there are different options.

You may want to think about making a formal complaint to your employer. This is sometimes called a formal grievance.

Your employer should have a written grievance policy that explains how to make a formal complaint. If you are not sure what the grievance policy says or where to find it, ask an HR manager.

It is a good idea to get advice from a staff or union representative if you have one. If you have already raised a grievance that has not been successful, you can contact:

- the Advisory, Conciliation and Arbitration Service (Acas) in England, Scotland and Wales (page 137)
- the Labour Relations Agency (LRA) in Northern Ireland (page 138).

If you feel your employer is being unreasonable and not dealing with your grievance fairly, you can complain to an employment or industrial tribunal. This is an independent body that makes decisions in legal disputes between employees and employers. It is called an industrial tribunal in Northern Ireland.

Before making a claim to an employment or industrial tribunal, you must notify Acas or the LRA through their early conciliation service. Acas and the LRA can help sort out disputes and avoid going to an employment tribunal.

There are short, strict time limits for making a claim to an employment or industrial tribunal. You will usually need to make your claim within 3 months, minus 1 day, of the problem happening. For example, if you were discriminated against on 13 July, you need to start the process by 12 October. But there are a few exceptions.

It is important to get advice as soon as possible. The following organisations provide information about discrimination and your rights:

- Equality Advisory Support Service (EASS) – page 142 – **equalityadvisoryservice.com**
- Equality Commission for Northern Ireland (page 138) – **equalityni.org**

We have more information in our booklet **Your rights at work when you are affected by cancer** (page 130).

"There are so many options available to employers such as flexible working. I wanted to work and be supported to return to a job I loved. I wish my employer had taken the time to listen to me, my concerns and my suggestions."

Aisling, diagnosed with breast cancer

If you have worked with your employer to explore reasonable adjustments and steps to return to work, but have not been able to, you may need to consider leaving your role. If this happens, we have more information about finding a new job (page 114).

In some circumstances, if you are not well enough to return to work or you are not able to do your work because of your health, an employer may follow a disciplinary route towards dismissal. This is called dismissal under capability. Your employer has to prove that they have taken all steps to help you return to work. This is usually a last resort.

Finding a new job

Looking for a new job after cancer treatment can be a positive part of your recovery. You may decide to return to the kind of work you did before, but with a different employer. Or you may want a change of career.

Some employers may describe themselves as Disability Confident. This is a government scheme that encourages employers to participate by recruiting and retaining Disabled people and people with health conditions.

When preparing your CV or completing an application form, draw attention to your skills and experience rather than focusing on gaps in your employment.

"After my treatment, I started a glamping pod business. This was totally out of my comfort zone – I've never been involved in hospitality. We now hold retreat days once a month for people affected by cancer."

Sue, diagnosed with breast cancer

You may wonder whether you have to tell a new employer you have or have ever had cancer. If you live in England, Scotland or Wales, the Equality Act 2010 covers this. It says that the company you are applying to can ask about disability, but they must follow the law.

For example, they can:

- check whether you need any reasonable adjustments to be able to attend the interview – for example, having your interview in a ground floor room or having a break during the interview
- ask you to complete an equality and diversity form – to keep this confidential, you should not be asked to put your name on the form, and anyone on the interview panel or deciding who gets the job should not see this
- ask questions to make sure they hire people from a range of different groups, such as Disabled people – this is called positive action
- ask if you are able to do something that is an essential part of the job.

An employer can ask you about your health after you have been offered the job. But if an employer takes away a job offer because of what you have told them about your health, they must have a reason for this that does not discriminate against you. They also have to think about any reasonable adjustments they could make to allow you to do the job.

If you live in Northern Ireland, employers can ask applicants about their health. But the Disability Discrimination Act 1995 says they cannot discriminate against you because of your disability.

Answering questions about your health

Questions related to disability must not be used to discriminate against a Disabled person.

If you are asked questions about your health, it may be best to be honest about the cancer. Lying or giving incomplete information could put you in a difficult position later, if your employer finds out. But this is your decision.

If you do not get the job as a result of telling the employer about the cancer, you may be able to bring a discrimination claim against them.

You may not consider yourself to be Disabled. But under the Equality Act and the Disability Discrimination Act, having or having had cancer is considered a disability. These laws are there to protect your rights and help make sure you are treated fairly.

"I looked on the Macmillan website to find guidance on how to approach mentioning my situation and treatment plan. It was helpful to understand the law as well as hear others' experiences. I was open about my treatment during my second interview and they have been very flexible and understanding."

Jo, diagnosed with breast cancer

Preparing for an interview

Before an interview, think about how you will answer any questions about your health. For example, they may ask you about gaps in your work history. You can explain that you were dealing with some health issues. Be clear that you are now ready and keen to get back to work. Try to focus on the skills and strengths you have.

There are different organisations that can help Disabled people find work. You can find more information at:

- **gov.uk** if you live in England, Scotland and Wales
- **nidirect.gov.uk** if you live in Northern Ireland.

If you live in England, Scotland or Wales, Access to Work can also provide someone to help you at a job interview (page 137). It can also help people who are about to start a job. You can find out more on the Access to Work website at **gov.uk/access-to-work**

If you live in Northern Ireland, contact your Jobs and Benefits Office (page 142) or Jobcentre Plus for information about getting support (page 138). You can visit the Jobcentre Plus website at **gov.uk/contact-jobcentre-plus**


COMO
PARIS

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Stopping work

You may decide to stop working when you are diagnosed with cancer. You may want to focus on treatment and time with family or friends. You might be worried about coping with this change. But you may find it gives you more time to do things that are important to you.

Try to let family or friends know if you are dealing with difficult feelings about giving up work. You may find it helpful to talk to a professional counsellor. You can ask your GP or nurse about this.

Before you decide to stop working, you may need to think about how it will affect your finances. When you give up work, you lose any employment rights you might have had. These include:

- occupational sick pay
- death in service benefit
- Statutory Sick Pay (page 42)
- pension rights
- any private medical insurance linked with your employer.

If you decide to resign from work, you will need to write a letter to your employer. On it, you will need to state the date you wish to end your employment. You may have to give a notice period. The time you need to give will be outlined in your contract. Your employer will then pay you a wage to cover this period. If you are off sick at the time, this may be less than your working wage.

It is important to make sure you get paid any holiday you are owed and other benefits your work may offer.

Help for carers and family members

If a partner or family member takes time off work to look after you, they may be entitled to compassionate or unpaid leave.

We have more information in our booklets:

- **Your rights at work when you are affected by cancer**
- **Working while caring for someone with cancer**.

You can order our booklets and leaflets for free. Visit **orders.macmillan.org.uk** or call us on **0808 808 00 00**.



Questions if you do not go back to work

These are questions you may have if you cannot go back to work or have decided to stop working because of the cancer.

Health

	Cancer team	GP services	Occupational health professionals	
How can I make sure I stay physically active when I am not working?	✓	✓		
I am worried about feeling lonely if I am not working. Where can I get support?	✓	✓		
How can I look after my mental health when I am not working?	✓	✓		

A tick in a circle shows the service or person most likely able to answer your question.

A simple tick shows a service or person who may also be able to help.

We explain these roles and services on page 8.

	Line manager	HR manager	Advisory services	Charities and support groups	Unions
				✓	
			✓	✓	
				✓	

Money

	Cancer team	GP services	Occupational health professionals	
I cannot go back to work. Are there any benefits that I might be able to get?				
I am retiring. Where can I get information about my finances and pension?				
Changes in my health may stop me going back to work. Could I take ill-health early retirement?			✔	

Work

	Cancer team	GP services	Occupational health professionals	
I left my job because of the cancer. Where can I get advice about changing careers?				
Where can I get legal advice on telling my new employer about the cancer?				
What is my current or previous employer allowed to say about the cancer when a future employer asks for a reference?				

	Line manager	HR manager	Advisory services	Charities and support groups	Unions
		✓	✓	✓	✓
		✓	✓	✓	✓
	✓	✓	✓	✓	✓

	Line manager	HR manager	Advisory services	Charities and support groups	Unions
			✓	✓	✓
			✓	✓	✓
		✓	✓	✓	✓

Early retirement

You may want to take early retirement because of your health or for personal reasons. If you do, it is a good idea to get advice from an independent pension adviser. Taking early retirement is a big decision.

You may be able to get an early payment from your pension because of ill health. This depends on the rules of your pension scheme.

You can also get advice from an independent financial adviser. Getting the right advice may help you get a higher income from your pension.

These are some things to think about:

- If you access a workplace or private pension due to ill health, you may get a bigger annual income or lump sum compared to someone who retires early while medically fit to work.
- People who are expected to live for less than 12 months may be able to take their whole pension as a tax-free lump sum. There is more information about this at **gov.uk/early-retirement-pension/personal-and-workplace-pensions**
- Some pension schemes may not allow you to retire early if you are fit to work. Make sure you check your policy.

It is important to think about your own situation before making any decisions. For example, you might need to decide between taking a:

- large lump-sum payment plus a small monthly income
- small lump-sum payment plus a large monthly income.

It is important to think about any benefits you are claiming. For example, Employment and Support Allowance may be reduced if you get payments of more than a certain amount each week from a pension.

> **"All I wanted was for things to be back to normal at my work when I was having treatment, but now I'm thinking about moving towards retiring so that I can do all the things I want to do while I can."**
>
> Paul, diagnosed with neck cancer



Further information

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Other ways we can help you 132

Other useful organisations 137

About our information

We provide expert, up-to-date information about cancer. And all our information is free for everyone.

Order what you need

You may want to order more booklets or leaflets like this one. Visit **orders.macmillan.org.uk** or call us on **0808 808 00 00**.

We have booklets about different cancer types, treatments and side effects. We also have information about work, financial issues, diet, life after cancer treatment and information for carers, family and friends.

Online information

All our information is also available online at **macmillan.org.uk/information-and-support** You can also find videos featuring stories from people affected by cancer, and information from health and social care professionals.

Other formats

We also provide information in different languages and formats, including:

- audiobooks
- Braille
- British Sign Language
- easy read booklets
- interactive PDFs
- large print
- translations.

Find out more at **macmillan.org.uk/otherformats**

If you would like us to produce information in a different format for you, email us at **informationproductionteam@macmillan.org.uk** or call us on **0808 808 00 00**.

The language we use

We want everyone affected by cancer to feel our information is written for them.

We want our information to be as clear as possible. To do this, we try to:

- use plain English
- explain medical words
- use short sentences
- use illustrations to explain text
- structure the information clearly
- make sure important points are clear.

We use gender-inclusive language and talk to our readers as 'you' so that everyone feels included. Where clinically necessary we use the terms 'men' and 'women' or 'male' and 'female'. For example, we do so when talking about parts of the body or mentioning statistics or research about who is affected.

You can read more about how we produce our information at **macmillan.org.uk/ourinfo**

Other ways we can help you

At Macmillan, we know how a cancer diagnosis can affect everything, and we are here to support you.

Talk to us

If you or someone you know is affected by cancer, talking about how you feel and sharing your concerns can really help.

Macmillan Support Line

Our support line is made up of specialist teams who can help you with:

- emotional and practical support if you or someone you know has been diagnosed with cancer
- clinical information from our nurses about things like diagnosis and treatments from our nurse specialists
- welfare rights advice, for information about benefits and general money worries.

To contact any of our teams, call the Macmillan Support Line for free on **0808 808 00 00**. Or visit **macmillan.org.uk/support-line** to chat online and see the options and opening times.

You can also email us, or use the Macmillan Chat Service via our website. You can use the chat service to ask our advisers about anything that is worrying you. Tell them what you would like to talk about so they can direct your chat to the right person. Click on the 'Chat to us' button, which appears on pages across the website. Or go to **macmillan.org.uk/talktous**

If you would like to talk to someone in a language other than English, we also offer an interpreter service for our Macmillan Support Line. Call **0808 808 00 00** and say, in English, the language you want to use. Or send us a web chat message saying you would like an interpreter. Let us know the language you need and we'll arrange for an interpreter to contact you.

Macmillan Information and Support Centres

Our Information and Support Centres are based in hospitals, libraries and mobile centres. Visit one to get the information you need and speak with someone face to face. If you would like a private chat, most centres have a room where you can speak with someone confidentially.

Find your nearest centre at **macmillan.org.uk/informationcentres** or call us on **0808 808 00 00**.

Help with money worries

Having cancer can bring extra costs such as hospital parking, travel fares and higher heating bills. If you have been affected in this way, we can help. Please note the opening times may vary by service.

Help accessing benefits

You can speak to our money advisers for more information. Call us free on **0808 808 00 00**. Visit **macmillan.org.uk/financialsupport** for more information about benefits.

Help with work and cancer

Whether you are an employee, a carer, an employer or are self-employed, we can provide information to help you manage cancer at work. Visit **macmillan.org.uk/work**

Talk to others

No one knows more about the impact cancer can have on your life than those who have been through it themselves. That is why we help bring people together in their communities and online.

Support groups

Whether you are someone living with cancer or a carer, family member or friend, we can help you find support in your local area, so you can speak face to face with people who understand. Find out about support groups in your area by calling us or by visiting **macmillan.org.uk/selfhelpandsupport**

Online Community

Thousands of people use our Online Community to make friends, blog about their experiences and join groups to meet other people going through the same things. You can access it any time of day or night. Share your experiences, ask questions, or just read through people's posts at **macmillan.org.uk/community**

You can also use our Ask an Expert service on the Online Community.

Macmillan healthcare professionals

Our nurses, doctors and other health and social care professionals give expert care and support to individuals and their families. Call us or ask your GP, consultant, district nurse or hospital ward sister if there are any Macmillan professionals near you.



Other useful organisations

There are lots of other organisations that can give you information or support. Details correct at time of printing.

Work and employment

Access to Work

Tel **0800 121 7479**
Textphone **0800 121 7579**
www.gov.uk/access-to-work
Provides advice to people with long-term health conditions and their employers. Gives grants to pay for practical support to help you do your job.

Access to Work (NI)

www.nidirect.gov.uk/articles/access-work-practical-help-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)

Helpline **0300 123 1100**
www.acas.org.uk
Gives advice to employees and employers to help improve working life and relations. Offers information, advice and training.

Equality Commission for Northern Ireland (ECNI)

Tel **0289 050 0600**
www.equalityni.org
Aims to promote equality of opportunity, encourage good relations and challenge discrimination.

Jobcentre Plus

www.gov.uk/contact-jobcentre-plus
Helps people prepare for work, including training, guidance, work placement programmes, work experience and job trial schemes. Also offers advice about searching for jobs, building a CV and preparing for interviews. Visit the website to find your nearest Jobcentre Plus.

Labour Relations Agency (LRA)

Tel **0330 055 2220**
www.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.

WorkSmart

www.worksmart.org.uk
This website provides information on employment rights, health at work and financial matters. It is part of the Trades Union Congress (TUC).

Emotional and mental health support

Samaritans

Helpline **116 123**
Email **jo@samaritans.org**
www.samaritans.org
Provides confidential and non-judgemental emotional support, 24 hours a day, 365 days a year, for people experiencing feelings of distress or despair.

Financial support or legal advice and information

Advice NI

Helpline **0800 915 4604**
adviceni.net
Provides advice on a variety of issues including financial, legal, housing and employment issues.

Benefit Enquiry Line Northern Ireland

Helpline **0800 232 1271**
Textphone **0289 031 1092**
www.nidirect.gov.uk/money-tax-and-benefits
Provides information and advice about disability benefits and carers' benefits in Northern Ireland.

Carer's Allowance Unit

Tel **0800 731 0297**
Textphone **0800 731 0317**
www.gov.uk/carers-allowance
Manages state benefits in England, Scotland and Wales. You can apply for benefits and find information online or through its helplines.

Citizens Advice

Provides advice on a variety of issues including financial, legal, housing and employment issues. Use its online webchat or find details for your local office by contacting:

England

Helpline **0800 144 8848**
www.citizensadvice.org.uk

Scotland

Helpline **0800 028 1456**
www.cas.org.uk

Wales

Helpline **0800 702 2020**
www.citizensadvice.org.uk/wales

Civil Legal Advice

Helpline **0345 345 4345**
Textphone **0345 609 6677**
www.gov.uk/civil-legal-advice
Has a list of legal advice centres in England and Wales and solicitors that take legal aid cases. Offers a free translation service if English is not your first language.

Department for Communities (DfC) (Northern Ireland)

www.communities-ni.gov.uk
Government department dealing with housing, social welfare and providing support for jobseekers. Aims to reduce poverty and protect the interests of children, older people, people with disabilities, and other socially excluded groups.

Department for Work and Pensions (DWP) (England, Scotland and Wales)

www.gov.uk/government/organisations/department-for-work-pensions
Government department responsible for welfare, pensions and child maintenance policy. It manages the State Pension and a range of working age, disability and ill health benefits.

Directory of Social Change

Tel **020 4526 5995**
www.dsc.org.uk
An organisation supporting charities and the work they do. Provides training courses, publications, research, conferences, and free resources on their website.

Disability and Carers Service

Tel **0800 587 0912**
Textphone **0800 012 1574**
nidirect.gov.uk/contacts/disability-and-carers-service
Manages Disability Living Allowance, Attendance Allowance, Carer's Allowance and Carer's Credit in Northern Ireland. You can apply for these benefits and find information online or through its helplines.

Equality Advisory and Support Service (EASS) (England, Scotland and Wales)

Helpline **0808 800 0082**
www.equalityadvisoryservice.com
Runs a helpline that advises people on issues relating to discrimination, equality and human rights.

GOV.UK

www.gov.uk
Has information about social security benefits and public services in England, Scotland and Wales.

Jobs and Benefits Office Enquiry Line Northern Ireland

Helpline **0800 022 4250**
Textphone **0800 587 1297**
www.nidirect.gov.uk/money-tax-and-benefits
Provides information and advice about disability benefits and carers' benefits in Northern Ireland.

Law Centres Network

www.lawcentres.org.uk
Local law centres provide advice and legal assistance. They specialise in social welfare issues including disability and discrimination.

Local councils (England, Scotland and Wales)

Your local council may have a welfare rights unit that can help you with benefits. You can also contact your local council to claim Housing Benefit and Council Tax Reduction, education benefits, and for help from social services (the Social Work department in Scotland). You can find your local council's contact details online by visiting:

England

www.gov.uk/find-local-council

Scotland

www.cosla.gov.uk/councils

Wales

www.gov.wales/find-your-local-authority

Macmillan Benefits Advice Service (Northern Ireland)

Tel **0300 1233 233**

Money Advice Scotland

www.moneyadvicescotland.org.uk
Use the website to find qualified financial advisers in Scotland.

National Debtline (England, Scotland and Wales)

nationaldebtline.org
Freephone **0808 808 4000**
A charity providing free and confidential debt advice via phone, webchat or their Digital Advice Tool.

NI Direct

www.nidirect.gov.uk
Has information about benefits and public services in Northern Ireland.

Northern Ireland Housing Executive

Tel **0344 892 0902**
www.nihe.gov.uk
Offers help to people living in socially rented, privately rented and owner-occupied accommodation.

StepChange Debt Charity

Tel **0800 138 1111**
www.stepchange.org
Provides free debt advice through phone, email, the website and online through live chats with advisers.

Turn2us

Helpline **0808 802 2000**
www.turn2us.org.uk
A national charity providing practical help for people who are struggling financially. Provides information and support about welfare benefits and charitable grants through their website and freephone helpline.

Unbiased.co.uk

Helpline **0800 023 6868**
www.unbiased.co.uk
You can search the website for qualified advisers in the UK who can give expert advice about finances, mortgages, accounting or legal issues.

Equipment and advice on living with a disability

British Red Cross

Tel **0344 871 11 11**
www.redcross.org.uk
Offers a range of health and social care services across the UK, such as care in the home, a medical equipment loan service and a transport service.

Disability Rights UK

Tel **0330 995 0400** (not an advice line)
www.disabilityrightsuk.org
Provides information on social security benefits and disability rights in the UK. Has a number of helplines for specific support, including information on going back to work, direct payments, human rights issues, and advice for disabled students.

Living Made Easy

Helpline **0300 123 3084**
www.livingmadeeasy.org.uk
Provides free, impartial advice about all types of disability equipment and mobility products.

Motability Scheme

Tel **0300 456 4566**
www.motability.co.uk
The scheme enables disabled people to exchange mobility allowances they have as part of benefits (including the enhanced rate mobility component of Personal Independence Payment) to lease a new car, scooter or powered wheelchair.

Scope

Helpline **0808 800 3333**
Textphone Use Type Talk by dialling 18001 from a textphone followed by **0808 800 3333**.
www.scope.org.uk
Offers advice and information on living with disability. Also supports an independent, UK-wide network of local Disability Information and Advice Line services (DIALs) run by and for disabled people.

General cancer support organisations

Black Women Rising

www.blackwomenrisinguk.org
Aims to educate, inspire and bring opportunities for women from the BAME community. Shares stories and supports Black cancer patients and survivors through treatment and remission.

Cancer Black Care

Tel **0208 961 4151**
www.cancerblackcare.org.uk
Offers UK-wide information and support for people from Black and minority ethnic communities who have cancer. Also supports their friends, carers and families.

Cancer Focus Northern Ireland

Helpline **0800 783 3339**
www.cancerfocusni.org
Offers a variety of services to people affected by cancer in Northern Ireland.

Cancer Research UK

Helpline **0808 800 4040**
www.cancerresearchuk.org
A UK-wide organisation that has patient information on all types of cancer. Also has a clinical trials database.

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.

Maggie's

Tel **0300 123 1801**
www.maggies.org
Has a network of centres in many locations throughout the UK. Provides free information about cancer and financial benefits. Also offers emotional and social support to people with cancer, their family, and friends.

Penny Brohn UK

Helpline **0303 3000 118**
www.pennybrohn.org.uk
Offers physical, emotional and spiritual support across the UK, using complementary therapies and self-help techniques.

Tenovus

Helpline **0808 808 1010**
www.tenovuscancercare.org.uk
Aims to help everyone in the UK get equal access to cancer treatment and support. Funds research and provides support such as mobile cancer support units, a free helpline, benefits advice and an online 'Ask the nurse' service.

LGBT-specific support

LGBT Foundation

Tel **0345 330 3030**
www.lgbt.foundation
Provides a range of services to the LGBT community, including a helpline, email advice and counselling. The website has information on various topics including sexual health, relationships, mental health, community groups and events.

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. Some photos are of models.

Thanks

This booklet has been written, revised and edited by Macmillan Cancer Support's Cancer Information Development team. It has been approved by Chief Medical Editor Prof Tim Iveson, Consultant Medical Oncologist, and Michelle Rouse Griffiths, Professional Development and Knowledge Lead, Macmillan Cancer Support.

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Thanks also to the people affected by cancer who reviewed this edition, and those who shared their stories.

We welcome feedback on our information. If you have any, please contact **informationproductionteam@macmillan.org.uk**

Sources

Below is a sample of the sources used in our work support information. If you would like more information about the sources we use, please contact us at **informationproductionteam@macmillan.org.uk**

Citizens Advice www.citizensadvice.org.uk [accessed May 2022].

GOV.UK www.gov.uk [accessed May 2022].

NI Direct www.nidirect.gov.uk [accessed May 2022].

Can you do something to help?

We hope this booklet has been useful to you. It is just one of our many publications that are available free to anyone affected by cancer. They are produced by our cancer information specialists who, along with our nurses, money advisers, campaigners and volunteers, are part of the Macmillan team. When people are facing the toughest fight of their lives, we are here 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.

5 ways you can help someone with cancer

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

2. **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.

3. **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?

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

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

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

Valid from

Expiry date

Issue no

Security number

Signature

Date / /

Do not 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 tax payer and I would like Macmillan Cancer Support to treat all donations I make or have made to Macmillan Cancer Support in the last 4 years as Gift Aid donations, until I notify you otherwise.

I understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. I understand 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 would rather donate online go to **macmillan.org.uk/donate**

Registered with FUNDRAISING REGULATOR

Please cut out this form and return it in an envelope (no stamp required) to: Supporter donations, Freepost RUCY-XGCA-XTHU, Macmillan Cancer Support, PO Box 791, York House, York YO1 0NJ

MACMILLAN CANCER SUPPORT

This booklet is about work and cancer. It is for anyone who is working and has been diagnosed with cancer. You may not know how cancer will affect work in the short term, or in the future.

The booklet explains how cancer and its treatments can affect your work life.

At Macmillan we know cancer can disrupt your whole life. We'll do whatever it takes to help everyone living with cancer in the UK get the support they need right now, and transform cancer care for the future.

For information, support or just someone to talk to, call **0808 808 00 00** or visit **macmillan.org.uk**

Would you prefer to speak to us in another language? Interpreters are available. Please tell us in English the language you would like to use. Are you deaf or hard of hearing? Call us using Relay UK on **18001 0808 808 00 00**, or use the Relay UK app.

Need information in different languages or formats? We produce information in audio, interactive PDFs, easy read, Braille, large print and translations. To order these, visit **macmillan.org.uk/otherformats** or call our support line.

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Patient Information Forum

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