



Moving beyond: Cancer survivors at work

AN EMPLOYER'S GUIDE
TO THE CHALLENGES
AND OPPORTUNITIES



Moving beyond the disease

CONTENTS:



6 The productivity factor



10 The financial impact



12 The working caregiver

"You have cancer." In the past, those three words almost certainly spelled a death sentence. And, in fact, over the past decade, cancer has continued to be one of the leading causes of death and disability in the American workforce.

Recent reports, however, demonstrate the impact of medical advances on the survival rate of individuals with cancer. American Cancer Society figures over the last 30 years show a four-fold increase in the number of cancer survivors in the United States.

The higher rate of cancer survivorship translates into more cancer survivors in the workplace — and a growing challenge and opportunity for employers. Based on various reports focusing on different types of cancers and respective stages at diagnosis, an estimated 60% to 85% of individuals with cancer ultimately return to work. For many of these employees, workdays are still disrupted by cancer treatments, intermittent absences, personal leaves and periods of short term disability.

Figure 1 illustrates the current survival trends that will impact employers over the next decade. Prostate, breast and colorectal cancer account for the greatest increase in cancer survivorship over the past 25 years, according to the National Cancer Institute.

What these numbers indicate is the new face of cancer; survival rates have moved to levels that are more characteristic of a serious chronic disease than those of a terminal illness.

An estimated 60% to 85% of individuals with cancer ultimately return to work.¹



Figure 1: 5-year relative survival rates based on follow-up of patients through 2003

SITES	1975-1977	1984-1986	1996-2002
All sites	50%	53%	66%
 Breast (female)	75	79	89
 Colon	51	59	65
Leukemia	35	42	49
Lung and bronchus	13	13	16
Melanoma	82	86	92
Non-Hodgkin lymphoma	48	53	63
Ovary	37	40	45 [†]
Pancreas	2	3	5
 Prostate	69	76	100
Rectum	49	57	66
Urinary bladder	73	78	82

[†]Recent changes in classification of ovarian cancer have affected 1996-2002 survival rates. Source: Surveillance, Epidemiology, and End Results Program, 1975-2003, Division of Cancer Control and Population Sciences, National Cancer Institute, 2006.



This guide reflects the body of research conducted by Unum — in consultation with New York City's Memorial Sloan Kettering Cancer Center and The Ohio State University Comprehensive Cancer Center – James Cancer Hospital and Solove Research Institute — into the emerging factors that influence successful resumption of work during or following cancer treatment. It offers insights into financial and productivity issues for cancer survivors — and their caregivers — as well as practical solutions to the ensuing challenges impacting the workplace.



The challenge to employees

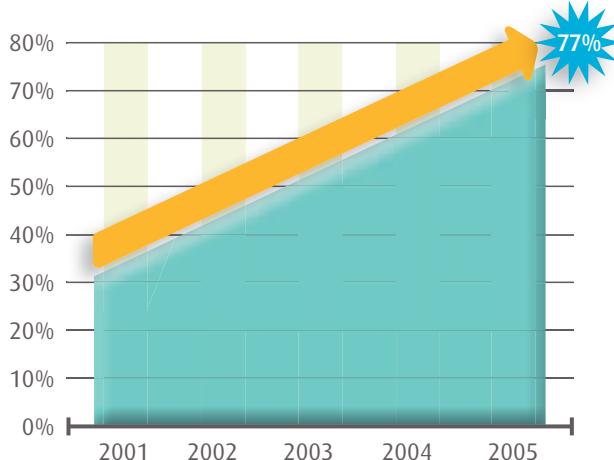
Fulfilling the need to work

The return to the workforce is integral to cancer patients and survivors, creating a sense of normalcy and control in the midst of an uncontrollable event. Many of these employees have an essential need to work, not only for the emotional benefit but for financial reasons. The high cost of cancer treatment comes with significant out-of-pocket expenses, sending individuals with cancer or those who have survived cancer back to the workplace out of economic necessity.

Between 2001 and 2005, there was a 77% increase in return-to-work rates in Unum short term cancer-related disability claims.² As encouraging as that figure is, many cancer patients and survivors must make an incremental return to work as they continue to undergo treatment and deal with the subsequent side effects.

Those who return to work full-time, meanwhile, may face lingering challenges as a result of their experience. Employees with cancer may struggle with emotional responses to the realities of their disease, as well as physical and cognitive changes. These and other challenges can be initial barriers to productivity.

Increase in short term disability return-to-work rates



Between 2001 and 2005, there was a 77% increase in return-to-work rates in Unum short term cancer-related disability claims.²

The challenge to employers

Supporting the return to work

The mounting number of cancer survivors in the workforce presents a challenge for employers, as well. The successful reintegration into the workforce of individuals who have survived cancer is dependent to a great extent upon the employer's response.

An employee's transition from cancer patient to cancer survivor means the employer must support accessible, affordable and continuing medical care, as well as promote benefit solutions that support long-term productivity and independence. Employers must adapt and adjust their human resources, employer relations and benefits strategies.

By recognizing the multi-faceted implications that having a cancer survivor in the workplace present, the employer can understand the key milestones from cancer diagnosis through a resumption of work.

The estimated probability of developing cancer during a lifetime:³

- 1 in 2 for men
- 1 in 3 for women



Productivity and the person with cancer

The implications for productivity

With the growing number of individuals with cancer working during treatment and returning to the workforce during ongoing care, the employer needs to be aware of potentially significant productivity implications.

- **Fatigue**, the most commonly unmanaged symptom in cancer patients, affects between 70% and 100% of individuals actively participating in cancer treatment. Though fatigue often decreases within weeks of the end of treatment, for some it can continue for extended periods.
- **Neurocognitive changes**, also referred to as “chemo brain,” describe the temporary disruption of a person’s cognitive or thinking processes. Commonly reported experiences include memory impairment and reduced concentration, with mild to moderate cognitive changes reported by an estimated 60% of individuals participating in chemotherapy. The condition appears to be transitional for survivors of localized cancer, that is, those who have completed treatment and are disease-free. Evidence also suggests that long-term impairment may subside, although if it does continue, subtle accommodations can help the employee and employer cope.
- **Pain** is poorly studied in individuals who have battled cancer. Memorial Sloan Kettering Cancer Center studies suggest pain is a reported problem for up to 40% of their cancer survivors. Most survivors of localized cancer do not appear to have elevated levels of pain.
- **Post traumatic stress symptoms**, delayed psychological reactions following the cancer experience, are reported by an estimated 80% of cancer survivors. These symptoms are often triggered by anniversaries of the diagnosis and other cues associated with cancer treatment. The symptoms do not suggest a higher incidence of a formal diagnosis of post traumatic stress disorder (PTSD) but represent a situational expression of anxiety, depression or a sense of loss.

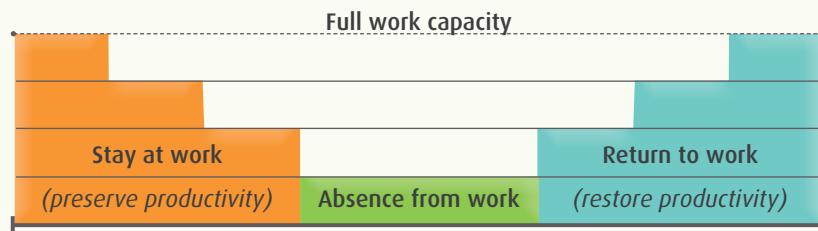
How the employer can respond

In the face of such challenges to the cancer survivor's productivity, there are a number of resources that the employer can draw upon. Employee assistance programs, disease management and wellness services can help. Clear communication between the employee, the employer and the oncology team can be critical in developing a successful work prescription.

Other responses to productivity barriers that an employer can focus on include:

- Coaching and providing feedback on performance
- Providing for flexibility at the work station
- Allowing time and space for breaks
- Planning most productive work schedules around worst fatigue and pain times
- Defining solutions for specific job task issues, such as checklists to ensure accuracy

Managing productivity barriers



Services that help overcome the obstacles

Cancer survivors who return to the workplace are often coming back from disability leave. That can present an opportunity for the employee and the employer. When choosing a disability insurance carrier, look for a provider who can offer an effective return-to-work program as part of the disability plan.

Return-to-work programs offer the services of vocational rehabilitation specialists, vocational counselors, physicians, nurses, disability benefit specialists and other professionals who can overcome initial obstacles to productivity. The expertise to manage worksite accommodation, retraining and other services support the employee's safe and timely return to work.

Also look for an insurance carrier that provides expert **Family and Medical Leave (FMLA)** services. Individuals who are fighting cancer may use FMLA for intermittent or extended medical leave, and some providers are qualified to take the burden off of the employer by managing FMLA administration.

Since the implementation of the Family and Medical Leave Act in 1993, the tracking and reporting complexity has taxed many human resources departments. A complicating factor is that many employee medical leaves may also qualify as short term disability (STD) leaves. This means that managing medical leaves separately from disability programs can add additional costs and may potentially mean that employees remain absent from work longer than necessary. Consistent leave management is critical.

To navigate the myriad FMLA provisions, the employer or its representative needs to have the expertise to:



- Systematically track and report all medical leave
- Provide integrated intake for FMLA and STD leave
- Consistently administer leave in compliance with all applicable regulations
- Supply employees with written documentation of leave requests and periodic re-certification of leave periods as required by law
- Provide the employer with daily and weekly absence reports on family medical leave



The financial strain of cancer treatment

The costs of survival

The physical and emotional effects of cancer notwithstanding, another unexpected side effect of cancer therapy is the expense. Between 1995 and 2004, the overall costs of treating cancer increased by 75%.⁶ Now, with the cost of cancer treatment rising 15% per year, patients are having to shoulder a higher portion of the bill for treatment.⁷

The cost of drug therapies is very expensive. Drugs for treatment of colon cancer cost as much as \$4,400 a month.⁸ New biotech drugs for fighting cancer can cost as much as \$100,000 per round of treatment.⁹

Further intensifying the financial strain on the cancer patient are additional factors, such as:

- **Lost income** — Once paid sick leave is exhausted, patients who have yet to return to work face the added financial hardship of lost income.
- **Extended treatment** — Patients are living longer; while certainly good news, that means they need costly treatment for longer periods.

Health insurance alone is not enough. Cancer patients undergoing extended treatment are especially hard hit by spiraling out-of-pocket costs. The American Cancer Society reports that two-thirds of the total cost of fighting cancer comes directly out of the patient's pocket.¹⁰ And like the cost of treatment, out-of-pocket expenses are extraordinarily high. Insurance copayments for some cancer therapies, for example, can total \$10,000 a month.¹¹

The financial impact of such accumulating costs can be overwhelming. About 50% of all bankruptcies are attributed to illness, injury and the subsequent medical bills, revealing that employees are financially vulnerable when illness and injury strike.¹²



Expenses that are not covered by health insurance severely stretch the cancer patient's budget. These can include:

- Insurance deductibles
- Prescription drug copayments
- Prescription drugs not covered by insurance
- Transportation to health facilities
- Accommodations
- Child care
- Family travel for visits
- Medical devices
- Over-the-counter medicines
- Vitamins
- Complementary and alternative medicine
- In-home health care
- Nursing home fees
- Rehabilitation

How the right coverage can help

Protecting oneself from the financial devastation of a serious illness like cancer is critical. When sick days and personal time off are exhausted, individuals with cancer who are not working can compound their financial struggles with loss of income. The employer can help by making wise benefits choices.

Disability insurance — short term, long term and individual disability insurance — can protect a portion of the employee's gross income with weekly or monthly benefits. Make sure the disability plan includes a return-to-work program, which can help reduce barriers to a successful return to a productive lifestyle. Choose a disability insurance provider with the expertise to partner with the physician, the employer and the employee for a transition back to work with the help of worksite accommodations, flexible scheduling and other solutions.

Another benefits solution the employer can provide is critical illness insurance with cancer coverage. **Critical illness insurance** can pay a lump sum benefit when the employee is first diagnosed. It can be used however the employee chooses. And with benefit amounts up to \$50,000, the benefit can go a long way toward covering out-of-pocket costs.

According to the National Institutes of Health, cancer cost more than \$219 billion in 2007, including \$89 billion in health care expenditures and \$130 billion in lost productivity.¹³

Look for critical illness insurance that:

- Pays up to 100% of the benefit amount upon first diagnosis of cancer
- Pays 25% of the benefit amount upon first diagnosis of carcinoma in situ (cancer that is confined to the site of origin and has not invaded other tissue)
- Provides wellness benefits for health screenings



Other ways employers can offer support:

- Establish a program that allows employees to donate unused PTO (paid time off) to sick employees.
- Offer an employee assistance program for dealing with the emotional stress of the disease.
- Offer long term care insurance, which some carriers provide with coverage options for immediate family members.
- Provide life insurance with accelerated payments for non-survivors.

A case study: How the cost of cancer adds up



Anne is a 38-year-old attorney in a successful law firm. When she learned she had breast cancer during a routine mammogram, her priority was to get the best treatment possible. Because she lived 150 miles from a large metropolitan area, she had access to the most noted specialists and state-of-the-art medical facilities. She consulted with her oncologists, who decided upon a treatment plan of radiation and chemotherapy.

Anne was insured for medical care under her employer's plan. While she was fortunate to be able to choose her healthcare provider, the specialist she chose was out of network. Therefore, she was faced with increased co-insurance costs.

The side effects of her treatment were significant, and Anne was unable to work for six months. Her employer-sponsored STD and LTD plans provided a 60% income replacement benefit and, as a result, she received a \$6,250 monthly benefit in place of the \$10,416 monthly salary she would have normally received while actively at work.

Four years earlier, Anne had purchased a \$50,000 critical illness policy with optional cancer coverage through her employer. She decided to purchase the coverage because two of her blood relatives had been diagnosed with breast cancer, so she suspected that she was at higher risk for the disease.

By supplementing her employer-provided benefits with the critical illness policy, Anne's transportation and lodging costs were taken care of, as well as expenses for alternative medicines and therapy she selected to help with the side effects of chemotherapy. With the help of her critical illness policy, Anne was able to focus on returning to good health without the worry of expenses.

The scenario presented here is illustrative only.

The costs of Anne's care*

Medical coverage

\$500 deductible
\$20 copayments for biweekly specialist visits
20% in-network co-insurance annual out-of-pocket requirement up to \$2,000
40% out-of-network up to \$4,000

Expenses

\$500 deductible
\$960 copayments for specialist visits
\$3,200 travel/lodging
\$7,000 alternative therapy
\$24,996 lost income
Total: \$40,656



Critical illness coverage

\$50,000 lump sum payment

* based on six months of care



The challenges of the working caregiver

Balancing work and caregiving

With the increasing number of cancer survivors in the workplace comes a growing number of caregivers in the workplace. More than 44 million Americans are involved in caring for a relative or friend, and about 29 million of them are employed.¹⁴

Like those who have survived cancer, caregivers often work with a tremendous amount of physical and emotional stress, juggling multiple demands on their time and energy. Their struggles — and the subsequent impact on productivity and absenteeism — are cause for concern for employers.

A survey of working caregivers revealed significant issues:¹⁵

- 56% said they were less productive at work
- 51% said they had to take time off during the work day
- 30% reported being absent for a full day
- 6% had to give up work entirely



The difficult balancing act may take its toll on both the employee and the employer. For the employee, the conflicting demands of work and caregiving can result in reduced productivity, loss of key assignments, lower future earnings and possibly early retirement. For the employer, absenteeism, lost time, lost productivity and replacing employees who quit their jobs can have serious financial consequences.

Working caregivers who apply for FMLA leave are four times more likely to file their own disability claims within the next six months than other employees.¹⁶

Approximately half of the U.S. workforce is projected to be involved in caregiving within the next five years.¹⁷

Health risks to caregivers

Employers are also seeing the emotional and physical toll that caregiving takes on its workers. Caregivers stand at increased risk for a host of mental and physical illnesses, many of which have roots in stress, exhaustion, and self-neglect. As a result, once the cancer survivor is back on the job, caregivers may go out on FMLA or short term disability themselves.

What employers can do

Many employers provide support for employee caregivers because they know that decreased productivity isn't good for business. They also do so out of genuine compassion. Some employers establish programs that provide referrals to community services such as counseling, respite care and adult day care. Others sponsor workplace support groups or employee "banks" of donated vacation time.

51% of HR professionals report that they have faced "significant challenges" in implementing the medical leave provisions of the FMLA, and intermittent leave remains an ongoing challenge.

80% had difficulties tracking and administering intermittent leave.¹⁹

Family and friends provide 80% of long-term caregiving in the United States.²⁰

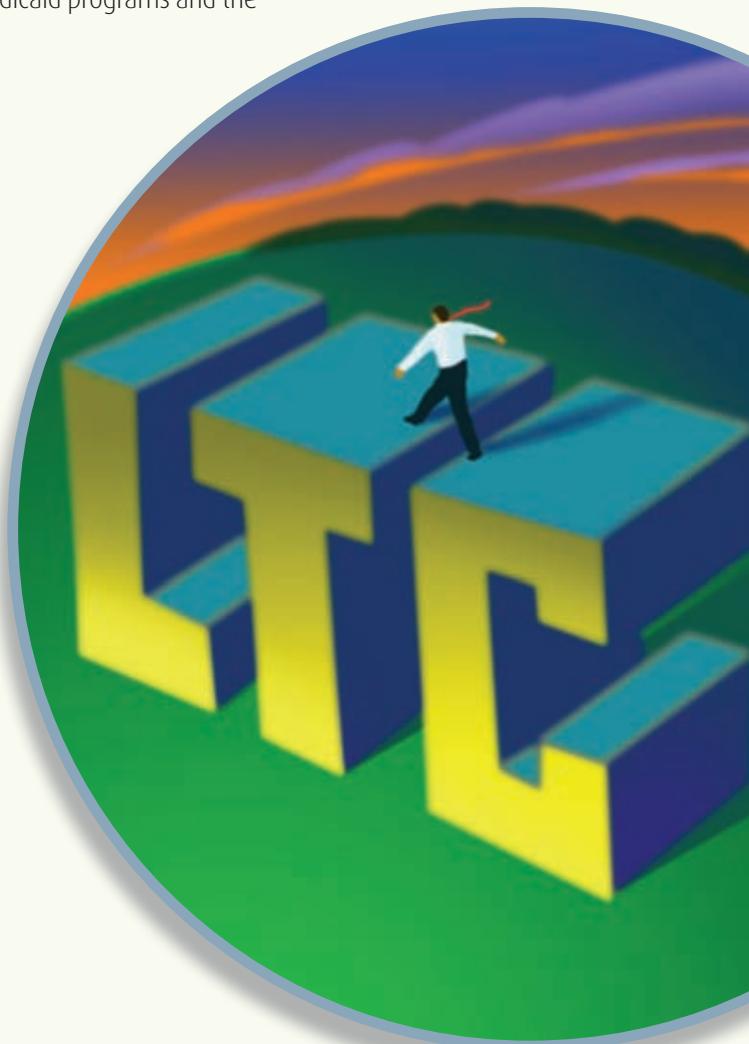
The value of time



One of the most valuable benefits for an employee with caregiving responsibilities is time. Flexible work hours, family illness days and leave time are key. And FMLA allows eligible employees up to 12 weeks a year of unpaid leave for family caregiving. Perhaps more so than the cancer survivor, the caregiver may need to use FMLA leave on an intermittent basis. In fact, 35% of employees who use FMLA leave do so intermittently, requesting multiple periods of time off throughout the year.¹⁸ That means administration can be very time-consuming, so employers should remember to choose an insurance carrier who provides FMLA services.

The benefits of LTC

As another resource for caregivers, employers who offer long term care (LTC) insurance for their employees should check with their providers to determine if caregiver assistance is available. Some plans offer policyholders resources that can help caregivers find needed information. Plans can provide referrals to care providers and discounted rates on services and equipment. Help lines allow callers to discuss any topic relating to long term care, including aging, home care, Medicare/Medicaid programs and the demands of caregiving.



Health and productivity solutions

As people who have survived cancer and their caregivers return to the workplace, employers must manage the challenges as they would any business problem while providing a corporate culture of caring. Such an environment can become a key element in the cancer survivor's successful reintegration into the workforce.

Supporting that success is the right package of benefits and services, including:



- Critical illness insurance
- Short term disability insurance
- Long term disability insurance
- Long term care insurance
- Employee assistance programs
- Return-to-work services
- FMLA administration services

All told, these benefits solutions provide a complete and effective strategy for managing the growing influx of cancer survivors and caregivers into the workplace. Through these choices, employers can strengthen both their benefits packages and their relationships with their employees.

The key to successful health and productivity management is to develop partnerships that offer the vision, services and consultative expertise both to management as well as to employees. Benefit solutions forged by forward-thinking partners offer both short- and long-term answers to the emerging workplace challenges of cancer survivorship.

Contact your Unum representative for more information.





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The policies and their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable. See the actual policy or your Unum representative for specific provisions and details of availability.

Specified critical illness is a limited policy.

Specified critical illness insurance underwritten by:

Provident Life and Accident Insurance Company, 1 Fountain Square, Chattanooga, TN 37402

Unum Life Insurance Company of America, 2211 Congress Street, Portland, ME 04122

In New York, this product is sold as specified disease for critical illness insurance.

In New York, individual specified disease insurance underwritten by:

Provident Life and Casualty Insurance Company, 1 Fountain Square, Chattanooga, TN 37402

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