

Working During and After Treatment

When you have a cancer diagnosis



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Can I keep working during and after my treatment?

Some jobs are hard to maintain during treatment. If your job requires a lot of mental skill or physical strength, you may not be able to work at the level you are used to. This can be hard to accept.

There is no “right answer” about what to do about work. It is a personal decision, based on your needs, abilities, and preferences.

- You may want to work full-time, part-time, or not at all during your treatment.
- Some employers can arrange for you to take on another role until you are feeling better.
- You might ask to go back to work part-time after your treatment is over, until you regain your strength.
- If you need to change your career, it will take time to decide what you want to do next.
- If you feel you cannot go back to work, see the handout “Social Security Disability.”

Questions to Ask Yourself

As you think about what to do about work, ask yourself:

- Do I enjoy my work? Would it help me to focus on something else besides my health?
- Have my career desires changed?
- What does my healthcare team suggest?
- Can I do all my work duties while I am in treatment?
- What can I expect about my abilities after treatment? What side effects will I be dealing with?
- How much sick leave do I have?
- Am I eligible for the Family Medical Leave Act, if I need to take time off?
- Does my employer offer short-term disability?
- Will I qualify for long-term Social Security Disability Insurance (SSDI)? If so, do I have savings to support me while I apply and wait for their decision?
- If I decide to stop work for a while, how will this affect me and others?
- If I decide not to go back to work, what will I do about health insurance?



Ask yourself these questions to help you decide what to do about working during and after treatment.

Employer-Sponsored Short-term Disability

Some companies offer their workers disability coverage through a private insurance company. This coverage may include both short-term (6 months or less) and long-term disability benefits.

This benefit may be offered to all employees, or only to those who choose to pay for it. Talk with your benefits department about your options.

Most private disability insurance programs require you to file for Social Security Disability Insurance after 6 months. If you are approved, your private long-term disability benefits may be reduced by the amount you receive from SSDI or other disability programs.

Employment Laws

- **Americans with Disabilities Act (ADA):** The ADA is a federal law. It protects workers with a disability (such as a brain tumor) against discrimination, as long as a worker can do their job with reasonable adjustments. Adjustments might include modifying a work schedule or adding hand rails or ramps to the workplace. The ADA applies to employers with 15 or more employees. To learn more, visit www.ada.gov
- **Family and Medical Leave Act (FMLA):** If you qualify, FMLA allows you to take up to 12 work weeks of unpaid, job- and benefit-protected leave in a 12-month period for specified family and medical reasons. FMLA covers time to care for a spouse, parent, or minor child with a serious health condition, or to take personal medical leave. This law only applies when:
 - An employer has 50 or more people employed within 75 miles.
 - A worker has worked for at least 1,250 hours during the past year.

If you have questions about these and other benefits, such as Employer Sponsored Insurance provided by your employer, talk with your boss or human resources department. To learn more, visit www.dol.gov/whd/fmla

- **COBRA:** People who must stop working because of a disability like cancer may keep their current group health insurance benefits for 18 months. This coverage may be extended in some cases. This federal law applies to people who work for an employer with 20 or more employees. You are responsible for the full cost of the monthly premium, plus a small increase (about 2%) for administrative costs. To learn more, visit www.dol.gov/ebsa

Resources

- **Cancer and Careers:** This organization empowers and educates people with cancer by providing expert advice, an interactive tool, and educational events. Visit: www.cancerandcareers.org
- **UWMC Rehab (Vocational) Counseling:** Rehab counselors help you adapt to changes caused by your diagnosis. They can help you plan your return to work, school, and other activities. Please discuss this with your provider for a referral.

Questions?

Your questions are important. Call your doctor or healthcare provider if you have questions or concerns.