WORK & FINANCE:
BEFORE, DURING AND AFTER A STEM CELL TRANSPLANT

#BMTsupport
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Disclaimer
At Anthony Nolan we take great care to provide up-to-date and accurate facts about stem cell transplants. We hope the information here will help you to look after yourself.

Each transplant centre will do things differently, so this leaflet is just a general guide and isn’t intended to replace advice from your doctor or transplant team. Please speak to your transplant team for more details on your own situation as they will be able to give you personalised specific advice.

This information is not a substitute for legal advice. If you need legal advice, please contact a solicitor. While we do everything we can to provide the highest quality information, Anthony Nolan will not accept any liability for the use, or inability to use any information provided in this leaflet.

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This is a basic guide to help you prepare for and manage work. Whether you’re just about to have a transplant, you’re recovering from one or if you had one a long time ago but still need some support.

For more detailed information about all of these issues read our booklet *Work and Finance: Before, During and After a Stem Cell Transplant*. 
As someone with blood cancer or a blood disorder you are protected under the Equality Act 2010 in England, Scotland and Wales, or the Disability Discrimination Act 1995 in Northern Ireland.

It’s illegal for your employer to discriminate against you because of your ill-health, and they need to consider making ‘reasonable adjustments’ in your job. This includes giving you a reasonable amount of time off work for hospital stays or appointments.

If you feel like you are being treated unfairly in your work due to your transplant or current health condition, support from a neutral organisation such as ACAS might help. Find out more at acas.org.uk

You’ll probably need to be in hospital for about three to four weeks for the actual transplant. But recovery afterwards can take six months to a year, or sometimes longer. Let your employer know that this isn’t set in stone and recovery varies.

Give your line manager, employer and HR department our booklet, Work and Stem Cell Transplants: an In-Depth Guide for Employers so they can understand more about stem cell transplant and your recovery.

Decide how you will keep in touch with your line manager and keep them updated as much as you can. Introduce a family member to your manager so they can update them on your behalf. Family members may be able to take compassionate or unpaid leave, during or after the transplant. They also have the right to request flexible working. Find out more carers.org.uk
Find out about benefits, financial entitlements or grants you may be eligible for as early as possible, ideally before your transplant.

Get advice on your particular situation, help with applying for benefits and filling in forms. A welfare advisor or social worker at your hospital could help, or you may have a Macmillan Cancer Support or Maggie’s Centre nearby. Find out more at macmillan.org and maggiescentres.org

You may be able to claim company sick pay if your employer provides it. If your employer doesn’t provide it, or if your company sick pay has run out, then you’re entitled to Statutory Sick Pay (SSP) if you’re too ill to work. SSP lasts for 28 weeks (7 months). Ask your doctor or nurse in the hospital for a ‘fit note’ covering the time you’re not fit to work.

Start looking into what other benefits you may be entitled to at least three months before your SSP runs out. You might be eligible for Employment Support Allowance (ESA), Universal Credit and other benefits. You could also be eligible for Housing Benefit or a Council Tax reduction.
You may be able to draw on house insurance, health insurance or life assurance, if you have these policies. Check in with your mortgage company and see if they can give you a mortgage break.

If you’re a carer and providing 35 hours of care or more, and the person you’re caring for is getting benefits relating to their disability, then you may also be entitled to Carer’s Allowance.

You may be able to draw on house insurance, health insurance or life assurance, if you have these policies. Check in with your mortgage company and see if they can give you a mortgage break.

If you’re a carer and providing 35 hours of care or more, and the person you’re caring for is getting benefits relating to their disability, then you may also be entitled to Carer’s Allowance.

Macmillan Cancer Support and other charities or organisations also offer grants.

Anthony Nolan Grants are available to people affected by transplant who have limited savings. To find out more, email patientinfo@anthonynolan.org

Returning to work is not always straightforward. But these things can help:

Keeping in touch with your employer about your return, agreeing a return to work plan and having regular catch-ups when you’re back should help. Boost your confidence by looking for training courses you could do at work, or arranging meetings with colleagues.

Our leaflet, Supporting your Friend Through a Bone Marrow or Stem Cell Transplant may help your work colleagues understand what you’ve been through.

‘FOR ME THE MAIN ISSUE WHEN RETURNING TO WORK WAS CONFIDENCE. SO IN ORDER TO BUILD THIS UP IT WAS ESSENTIAL TO ESTABLISH A RAPPORT WITH MY LINE MANAGER. THE KEY WAS FLEXIBILITY. IT’S NOT ALWAYS EASY TO ADMIT THAT YOU ARE NOT COPING AND CAN’T DO AS MUCH AS BEFORE.’

Ariane, had a transplant in 2011
‘I WAS FULLY OPEN WITH MY EMPLOYER FROM THE START – I WAS IMMEDIATELY ON THE PHONE TO MY LINE MANAGER WHEN I WAS DIAGNOSED WITH LEUKAEMIA. THEY WERE AMAZINGLY SUPPORTIVE.’

Crispin, had a transplant in 2013
Your employer and HR department should work with you to think about ways to make adjustments to your job if you need them. Here are some tips:

- Flexible working, going back to work gradually (a phased return), starting with reduced or part-time hours might help ease you into things.
- Can you vary or change your duties for a while to make it easier to manage side effects like a weakened immune system or fatigue?
- When do you feel most awake, energised and able to work? See if you could do different shifts or hours for a while.
- Factor in regular breaks, and time to stop and rest if you need it.
- Working from home could help reduce your risk of infection and make things more manageable if you’re dealing with fatigue. Start or finish slightly earlier or later to avoid the rush hour.
- Take care of yourself as well as working. Give yourself time to rest, relax and exercise; look after your emotions and get more support if you need it.
- For tips on dealing with memory and concentration problems read our blog, ‘Chemobrain – dealing with cognitive problems after cancer treatment’. Visit blog.anthonynolan.org

‘I PUT BREAKS IN MY DAY – LIKE NOT HAVING LUNCH AT MY DESK – IT’S UP TO ME, BUT IT MAKES AN ENORMOUS DIFFERENCE.’

Jason, had a transplant in 2011
6 MAKING A CHANGE

If you’re thinking about leaving work or making a change, it’s a good idea to:

• Speak to your family, friends and transplant team before you make any decisions.

• Get some independent advice, especially if you’re considering resigning, taking voluntary redundancy or early retirement.

• Find out about what financial support you might be entitled to. You may be able to draw on all or part of your pension earlier if you have retired due to ill health.

• If you’re looking for a new job then you’re also protected by equality law. You don’t have to tell potential employers about your medical history, but they may ask some questions during the recruitment process to make sure they are supporting you during application or interview.

• It may be useful for you to tell them if you have any particular needs, and to give employers an understanding of why you’ve been off work. Perhaps you’ve taken part in activities during your recovery that will support your application? Going through a transplant in itself is a massive achievement.
If you or a loved one are affected by a bone marrow or stem cell transplant, there are many ways we can support you. The Anthony Nolan Patient Services team offers support and information.

Join our online transplant community at anthonynolan.org/transplantcommunity

Find information
Our website has lots of helpful information about what it’s like to go through a transplant. Download or order our booklets for free, and find links to other places where you can get support at anthonynolan.org/patientinfo

Need to talk?
Before, during and after transplant, the Patient Services team at Anthony Nolan are here for you. Call us on 0303 303 0303 or email patientinfo@anthonynolan.org
'GOING BACK TO WORK HAS SO MANY BENEFITS – IT’S DIFFICULT TO QUANTIFY HOW MUCH I ENJOYED BEING PART OF A TEAM, BEING BACK AT WORK WITH MY MATES.'

Crispin, had a transplant in 2013

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saving the lives of people with blood cancer

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