

Life's brighter under the sun



CHANGING THE FACE OF CANCER

HELPING EMPLOYEES WITH CANCER GET WELL AND RETURN TO WORK





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Cancer: a growing challenge

Oral

Breast

Lung

Prostate

Leukemia



Despite advances in treatment – and increased knowledge of actions for prevention – cancer remains one of our greatest health challenges. **Nearly 1 in 2 Canadians is expected to be diagnosed with cancer in their lifetime,** while 1 in 4 will die of the disease.²

Approximately 200,000 new cases of cancer will be diagnosed this year in Canada. More than half of all new cases will be prostate, breast, lung and colorectal cancers.³ And cancer cases are set to increase with the aging Canadian population: **the number of new cases of cancer diagnosed is expected to rise by about 40 per cent in the next 15 years, in large part because Canadians are simply growing older.**⁴

While the sheer number of cancer cases will rise along with Canada's aging population, the good news is that incidence rates – which measures anyone's risk of getting cancer – of several common cancer types remain steady and have even dipped in some cases. For example, both the incidence and death rates for prostate and breast cancers have been declining.⁵

The impact of prevention

Another “good news” story is the positive impact that prevention steps can have on cancer rates. Cancer is caused by a complex interaction between genetic changes, which accumulate with age, and our environment – including lifestyle. Research indicates that a significant proportion of cancer cases may be prevented through healthy behaviours and screening, activities that can be supported by workplace wellness programs.

Tobacco smoking alone is responsible for nearly one-quarter of cancer deaths worldwide, and a healthy lifestyle – which includes healthy eating, being active and having a healthy body weight – can prevent about one-third of the 12 major cancers worldwide.⁶

Prevention also includes undergoing regular cancer screenings to help spot breast, cervical and colorectal cancer in their earliest stages. If 80 per cent of Canadians over the age of 50 were screened for colorectal cancer, that would lead to 40,000 lives saved over the next 15 years.⁷



Cancer and the workplace

Even with the lower incidence of some types of cancer, and the uptake of prevention steps by many Canadians, cancer is having a greater impact on the workplace. This is primarily due to two factors:

The aging workforce: Cancer primarily affects Canadians age 50 and over* – with 89% of all new cases diagnosed in this age group. With the baby boomer cohort now between the ages of 53 and 71, a greater percentage of the workforce is at an age where the incidence of chronic illness, including cancer, increases significantly. The number of working Canadians age 55 and over will have increased 60% from 2010 to 2021 (representing 5 million employees in 2021). These older workers will account for approximately 24% of the workforce by 2021, up from 17% in 2010.⁹

Success in cancer treatments: The reported incidence of cancer continues to grow due to early detection and an aging population. But at the same time, the advances in successful medical treatments for many types of cancer has resulted in a significant increase in both life span and quality of life. This has led to a growing population of Canadians living and working with cancer.

Not surprisingly, cancer poses a significant cost to employers, most notably in terms of long-term disability leaves as well as the loss of valued, talented employees who are unable to return to work. Cancer ranks in the top three among Canadian employers in terms of its frequency as a cause of long-term disability claims.¹⁰ Further, cancer may be linked to other causes of disability claims, such as mental health issues.

As a disease category, cancer drugs rank eighth in terms of cost to group benefit drug plans. However, they are among the fastest growing categories, almost doubling as a proportion of total drug spending from 2010-2016.¹¹

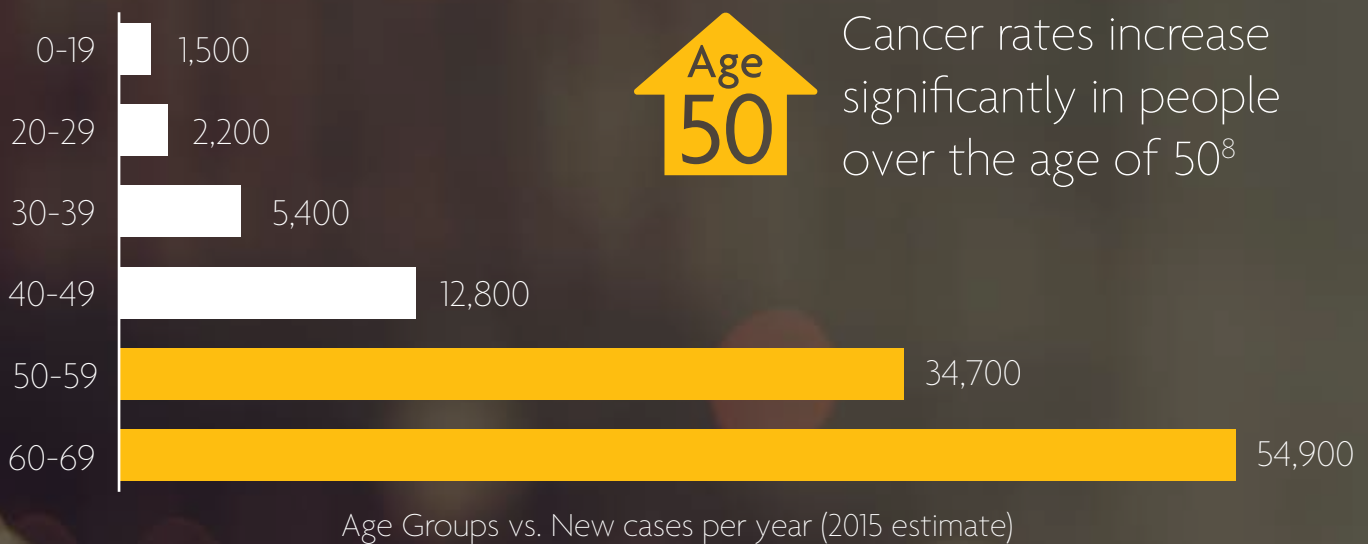
Everyone gains when employers support employees with cancer

There can be many benefits to employers who have plans and programs in place to help employees manage their condition. At the time of greatest need, employers have the opportunity to make an important difference for employees with cancer and their families.

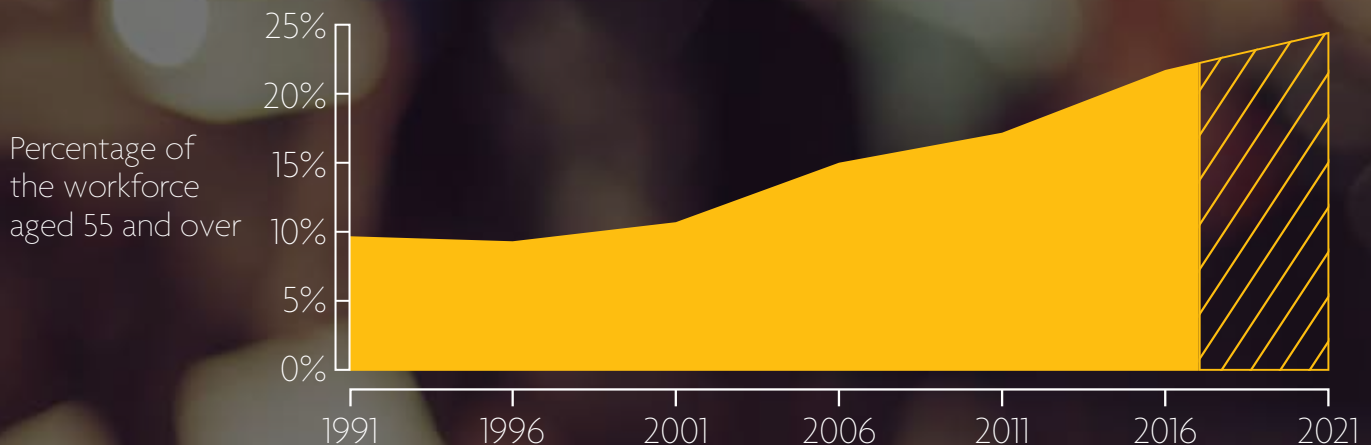
- **Increased access to treatment and reduction of disability costs:** With access to treatments, support and accommodations, employees may be able to remain at work during their treatment and recovery, or the risk of remaining on disability long-term may be reduced.
- **Retention of valuable employees:** In many cases, cancer is a chronic condition that can be managed or effectively treated. Drug coverage and other support programs can help ensure employers are able to retain experienced and valued employees. The cost of supporting and accommodating these employees can be far less than the cost of replacing them and retraining new ones.
- **Enhanced culture and brand:** Supporting employees with cancer and other chronic conditions reinforces the organization's reputation as a caring and progressive employer – something that can increase employee loyalty and enhance the brand as an employer of choice that can attract top talent.

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Cancer will increasingly impact the workforce



By 2021, 24% of the workforce will be comprised of workers over the age of 55. This represents **5 million** Canadians, which is a 60% increase from 2010¹²



What employers can do

Support for cancer prevention is a high priority for many organizations, with health and wellness programs that encourage healthy lifestyle choices. Indeed, workplace wellness programs have been demonstrated to be effective at educating employees about health, increasing their awareness of their own health risk factors, as well as supporting healthier lifestyle changes.¹³

But what happens when cancer strikes? How can employers support employees in their cancer treatment and recovery in a way that helps ensure effective therapies and a successful return to work?

There are a number of key ways employers can provide support. These include:

- Providing access to cancer drugs and specialty medication through their group benefits plan
- Using best practices in disability case management and workplace accommodation
- Providing patient support and helping navigate the health care system
- Providing support and treatment for the mental health needs of employees with cancer



Cancer drugs – access to specialty therapies

Drug coverage under a group benefits plan can be a lifeline for employees with cancer, as some new high-cost specialty drug treatments may not be covered by the public system.

In recent years, tremendous progress has been made in the development of drug therapies. New cancer medicines are improving survival outcomes while providing patients with options that, in many cases, are easier to tolerate with potentially fewer long-term side effects, improving their quality of life.

Some impressive facts:

- The 5-year cancer survival rate is 60%, up from just 25% a few decades ago. Some cancers, like thyroid and testicular, now have a 5-year net survival of over 90%.¹⁴
- Hundreds of medicines and vaccines for cancer are in clinical trials or awaiting review by government health agencies, such as Health Canada.¹⁵
- 80% of cancer drugs in development are potentially first-in-class medicines – ones that use a new and unique mechanism of action for treating medical conditions.¹⁶
- 7/10 of the cancer medicines in the development pipeline have the potential to be personalized to the patient, significantly increasing the chance of treatment success.¹⁷

Redefining cancer – making it personal

One of the greatest advancements in cancer treatments is our improved understanding of the biologic basis of cancer. All cancer is genetic: due to changes in genes which control the way our cells grow and divide. This knowledge has helped us move from traditional cancer treatments to more personalized, targeted therapies – often referred to as **precision medicine**. Precision medicine looks at the genetic aspects of each cancer to identify markers which can be matched to specific “precision” (targeted) treatments. These precision cancer treatments can transform outcomes, including for some cases of advanced cancer which were previously considered incurable.

Precision medicine is now an integral part of clinical practice in oncology and is used to refine cancer diagnosis, prognosis (outcomes) and treatment. Clinical trials to identify new cancer treatments increasingly use genetic markers to help target the use of cancer therapies to those who will best respond, while minimizing adverse side-effects.

Pharmacogenomics is a branch of precision medicine where the patient’s genetic makeup is analyzed to determine the most effective drug therapy for them.

Pharmacogenomics in action

Pain relief is an important goal of cancer treatments. We now understand that a large “enzyme family” called cytP450 has an important role in the way our bodies break down (metabolize) and use medicines, including pain medicines such as codeine. Some people have genetic differences in their P450 enzymes which alter the way they break down codeine, making it ineffective or, conversely, producing high blood levels which could cause toxicity. Knowing whether a person has altered codeine metabolism can help target treatment of their pain so that it is safe and effective.

A medicine called Tamoxifen, used to prevent recurrence of a specific type of breast cancer is also metabolized by the P450 enzyme family. Some women respond poorly to Tamoxifen due to their genetic tendency to altered metabolism of this drug. Patients can now undergo genetic testing prior to starting on Tamoxifen to guide proper dosing and obtain the best possible health outcomes.¹⁸

Pharmacogenomics

Patients with Same Condition



Another key precision medicine approach to cancer treatment is **immuno-oncology**. Immuno-oncology therapies activate a patient's own immune system, making it able to recognise cancer cells and destroy them. The immune system is often able to adapt to the cancer over time and provide a durable, long-term response to it. In addition, side-effects associated with immuno-oncology therapies are often more manageable than many other traditional cancer therapies.

Immuno-oncology in action

Keytruda® is a new immunotherapy drug for the treatment of advanced metastatic melanoma (a type of skin cancer). Long-term data has revealed tremendous survival outcomes with Keytruda, with 40 percent of patients in a recent study alive three years after starting treatment. Before the arrival of this immunotherapy in 2011, survival for patients with advanced metastatic melanoma was measured in mere months.”

The issue of cost

Cancer drugs, especially new breakthrough specialty therapies, often come with a high cost, and may not always be covered by the public system. This means that employees with cancer may rely even more on their group benefits plan to cover what could be a life-saving treatment. The emergence of high-cost specialty drugs, including those to treat cancer, are putting increasing pressure on drug plan costs.

The emergence of oral drugs (drugs taken in pill form) to treat cancer is also a noteworthy trend. Many new cancer drugs are oral drugs that the patient can take at home. This can offer benefits to patients, but depending on the province, it can shift coverage for these treatments from the public sector to private plans – further increasing the cost pressures on employer-sponsored drug plans.

In this new era of high-cost specialty drugs, drug plan sustainability practices are essential. Sun Life's Bright Paper **“Specialty Drugs: Trends, Challenges and Solutions”** looks at the strategies available to drug plan sponsors to manage drug plan costs while ensuring plan members have access to the drug therapies they may need, such as new, high-cost cancer drugs.

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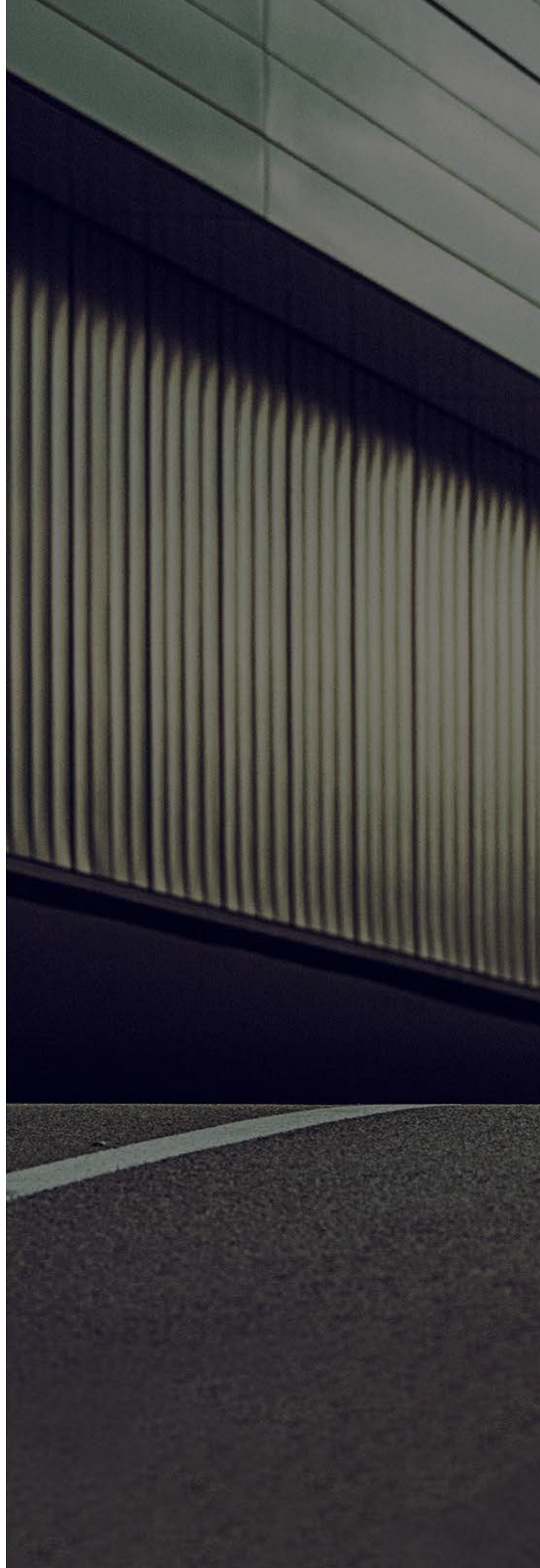
Disability case management

Many employees with cancer require time off work for treatment and recovery. And with increases in the early detection of cancer and improved treatments with fewer side effects, many employees who go on leave are returning to work after treatment.

A strong, active disability case management process can help increase the likelihood of returning to work and ensure the return to work is a successful, lasting one. While every disability case related to cancer is unique, there are some best practices for disability case management that can greatly contribute to return to work success for cancer patients. An active approach – where there is ongoing contact and planning for a return to work – can be far more effective than a wait-and-see approach that reflects a “call us when you’re fully recovered” attitude.

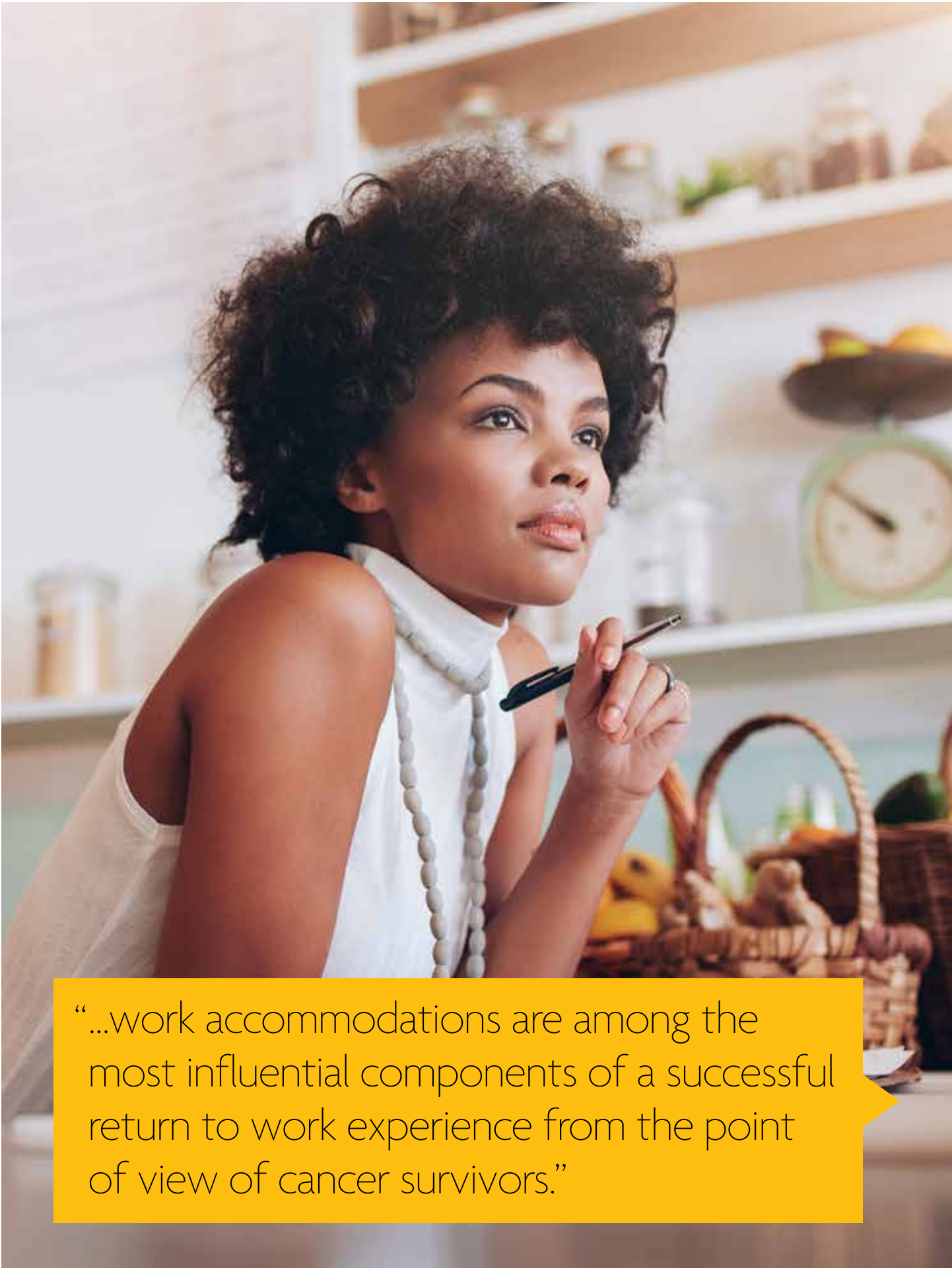
The “win-win” of returning to work

Cancer survivors are typically motivated to return to work, for a number of reasons. While there may be obvious financial benefits, many of the benefits are psychological. A return to work can mark a return to “normal” and provides structure, purpose, social support, distraction, and a sense of identity. Of course, employers benefit too from a cost and productivity standpoint as employees previously on sick or disability leave transition back into the workforce.





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“...work accommodations are among the most influential components of a successful return to work experience from the point of view of cancer survivors.”

Here are several practices that can make a positive difference for a cancer patient's return to work.



Early and frequent communication



Accommodation



Manager support and open communication



Co-worker support



Consideration of the "whole person" in their unique overall context

- **Early and frequent communication:** Employees battling a serious illness don't want to feel pressured about returning to work, but at the same time, they need the reassurance that people at work care about them and that the door is open. The disability case manager should actively communicate with the employee from the start of their leave to better understand the treatment, the prognosis, the need for services, and possible accommodations that may be needed for an eventual return to work. The employer (through the employee's manager or supervisor, or through a human resources professional) should also reach out to provide ongoing support and let the employee know that they look forward to welcoming them back when they feel ready, even on a transitional basis.
- **Accommodation:** Cancer and its treatment can involve profound physical and mental changes, both temporary and permanent. Fatigue is often reported as a barrier to a return to work. Other complications include depression, pain and difficulty with concentration and memory.

Research reveals that, of all factors, work accommodations are among the most influential components of a successful return to work experience from the point of view of cancer survivors.²⁰ These accommodations can include shorter or more flexible work hours, modified job duties, or additional supports such as paid time for medical appointments.

Here again, communication is critical and an accommodation/return to work strategy should involve discussions with all interested parties – the employee, the disability case manager, the employer, along with input from the medical professionals involved in the treatment.

- **Manager support and open communication:** Manager coaching and a "toolkit" including resources can help managers navigate how, when and what to communicate, and how to facilitate best outcomes for the employee, the employer and the team.
- **Co-worker support:** Research has shown that the positive social support of co-workers is a key component of a successful return to work.²¹ To ensure this happens, co-workers should be included in the return to work strategy and process. The accommodation strategy will most likely impact a broader team as duties are shifted, so communication of the disabled employee's needs, and buy-in upfront of the return to work strategy, can help ensure a positive, supportive co-worker attitude.
- **Consideration of the "whole person" in their unique overall context:** Efforts to understand the "biopsychosocial" context of the employee can help identify barriers to return to work, and help identify tools/resources to address these barriers. For example, understanding the impact of cancer on mental health, and proactively connecting the employee with resources, can make an important positive difference.

Once the employee makes a return to work, monitoring and communication should continue as changes are often needed. Close monitoring of how the employee is adapting to the work environment can ensure challenges are addressed at an early stage before they reach a crisis point.



“The stark irony of cancer is that patients must enter a complex program of appointments and tests – and make key decisions on matters such as treatment options and possible clinical trials – at a time when they are often significantly weakened by their condition.”

Patient support and help navigating the health care system

Health care system navigation and patient support may not be top of mind for employers, but it's becoming an increasingly important function for individuals battling serious illnesses like cancer.

The stark irony of cancer is that patients must enter a complex program of appointments and tests – and make key decisions on matters such as treatment options and possible clinical trials – at a time when they are often significantly weakened by their condition. With the increasing use of oral cancer drugs and home-based treatments, patients can lose the support and structure of hospital care and treatment and must adhere to treatment plans on their own.

While it's unlikely that an employer has the internal expertise to help an employee navigate care, there are external providers with services that can help employees. Here are three key types of services:

- A second opinion
- Specialty drug case management
- Patient navigator

A second opinion

Upon first being diagnosed with cancer there are services that can help the employee access medical experts and treating physicians to gain a second opinion on a diagnosis and treatment plan – to help them explore other opinions to validate their diagnosis, prognosis or treatment. These services can provide peace of mind for the employee in knowing that all care avenues have been explored, and could result in a more effective treatment plan.

Specialty drug case management

These programs are designed to help optimize the specialty drug treatment prescribed to the employee and may also provide extra support and coaching to help them successfully manage their condition. Employees who have been prescribed a specialty drug may have access to additional services with these programs, such as education about their disease and medication(s), how to manage side-effects and monitoring to ensure drugs are being taken as prescribed. Other services can include health coaching to support healthy lifestyle changes as well as identifying financial assistance programs for drug reimbursement.

Specialty drug case management can help patients adhere to their treatments as prescribed. Adherence is an issue across many disease states. Cancer is no exception, as therapies can be complex, with challenging side-effects. As more and more cancer drugs are taken at home, this type of support will likely grow in importance.

Patient navigator

The third type of service is the patient navigator, which has gained prominence in the US, and is now emerging in Canada. Patient navigators typically offer very comprehensive support services, often involving a Registered Nurse who is assigned to work with the patient as their case manager.

Patient navigators help employees understand their condition, connect them with the services they need, and help them manage their treatment plan. They work in collaboration with an employee's health care team to ensure they receive top quality care, and help them stay at work, or become ready to return to work sooner. These services can provide employees with:

- A better understanding of their cancer and treatment plan, including preparation before treatment and strategies to cope with side-effects
- Awareness of and help accessing public and private services and supports
- An advocate who can attend appointments and seek clarification from and follow-up with the employee's health care team
- Emotional support, a listening ear from someone who understands what they are going through
- Logistical support, such as keeping track of appointments and transporting the patient to and from appointments and treatment sessions

“These programs are designed to help optimize the specialty drug treatment prescribed to the employee and may also provide extra support and coaching to help them successfully manage their condition.”



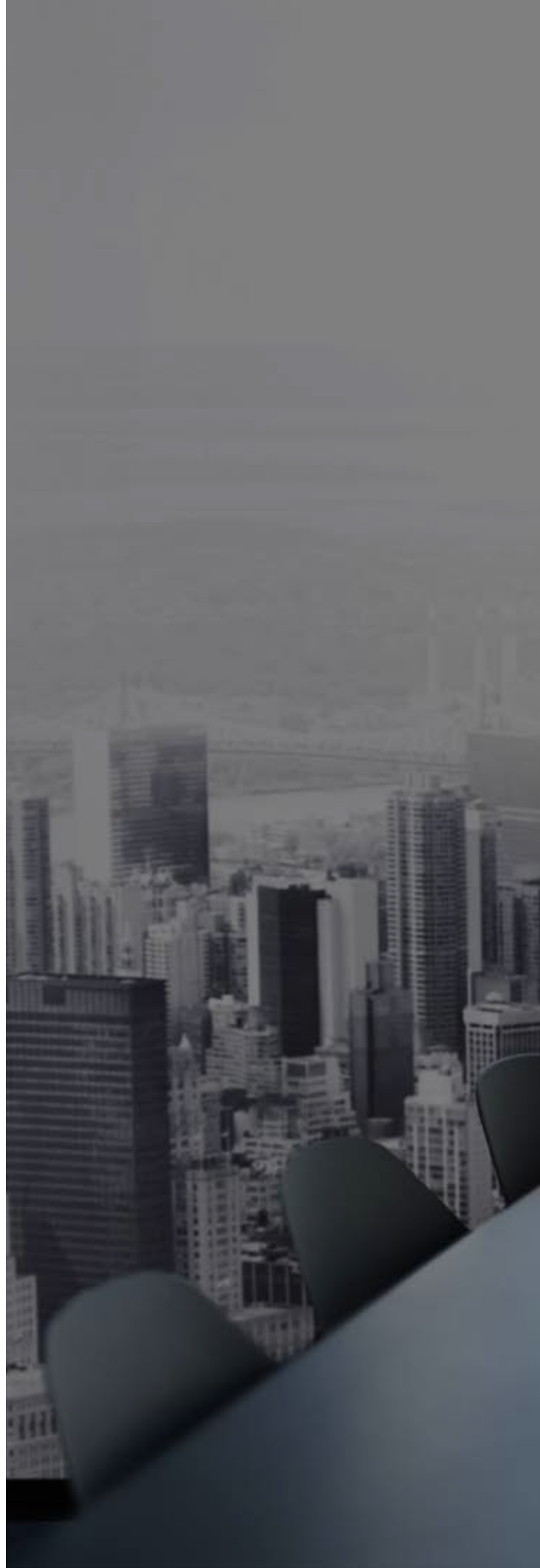


Support and treatment for mental health

Cancer and any accompanying surgery or other treatments can take an enormous physical toll on employees. Symptoms such as pain, nausea, or extreme fatigue are all too common. But what can be overlooked is the psychological toll that cancer and these symptoms take on an individual and their families.

Fear of death, suffering, and pain – or simply the unknown path ahead – can lead to anxiety and depression. The effects of treatment, such as disfiguring surgeries or cognitive impacts that affect concentration and memory can also cause distress. The cancer experience from a mental health perspective affects family members too, as they deal with fear and uncertainty regarding the future and often the strain of being a care-giver.

According to the National Cancer Institute, up to 1 in 4 cancer patients will experience depression. Many also experience anxiety and even symptoms meeting the criteria of Post-Traumatic Stress Disorder.²²





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As an employer, there are supports that you can put in place, and remind employees of, that can help ensure those who have had a cancer diagnosis receive the mental health support they need to recover and return to work. These can include:

- **Employee Assistance Programs (EAPs)** – An EAP can provide an employee and their family with critical short-term counselling support, along with ongoing information and referrals to additional support services like support groups. While many employers have an existing EAP program, employees may not be aware of the services available to them. For employees with a recent cancer diagnosis, communication of the EAP services available to them can be of critical help.
- **Counselling** – Psychological counselling is usually a partially or fully-covered expense under group benefit plans, to a specified annual limit. Some Canadian employers have recognized that this annual limit (which often ranges from \$500 to \$1,000) is often not enough for employees to gain a lasting psychological benefit, and have increased the annual limit significantly, to \$10,000 or more. Higher limits can ensure that employees who are dealing with the psychological impact of cancer get the mental health treatment they need to support their recovery and return to work.

Supporting cancer patients with virtual cognitive behavioural therapy (CBT)

Cognitive behavioural therapy (CBT) is a form of psychotherapy that can help patients manage feelings of distress by changing the way they both think and behave. It's most commonly used to treat anxiety and depression, and has also been shown to be effective for other mental and physical health problems.

CBT can be done in person with a therapist, or virtually. Research has shown virtual CBT can be as effective as in-person therapy, with the added benefits of removing the obstacles of accessing a qualified therapist as well as the convenience of being able to do it at home on a flexible schedule.²³ These benefits can make virtual CBT well suited for cancer patients, especially those who are undergoing treatment and may be experiencing side-effects.

“An EAP can provide an employee and their family with critical short-term counselling support ...and referrals to additional support services like support groups.”



Create a cancer action plan for your workplace

Cancer remains the leading cause of death in Canada, and it will continue to pose challenges for employers as demographics push the percentage of older employees in the workplace even higher.

At the same time, we are entering a golden age for advanced and effective treatment options. Employers have an important opportunity to make a positive difference and to support employees at the time of their greatest need. By helping employees treat and manage their disease, they can improve employees' health outcomes, lower disability-related costs, and retain valued employees.

No two workplaces are alike, and the specifics of a cancer action plan will be unique to your organization and its organizational health strategy. There are many options and tools available to help, from drug coverage options, to improved disability management practices, to help in navigating the system, to increased support for mental health. Talk to your insurance carrier or a licensed group benefits advisor to learn more about the cancer support options available to your organization.

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