

MEDICIS SERENITY-072025-EN - WEB

Foyer

Managing cancer at work

A complete guide for HRDs and their teams

medicis group

First group health solution
in Luxembourg to cope with cancer

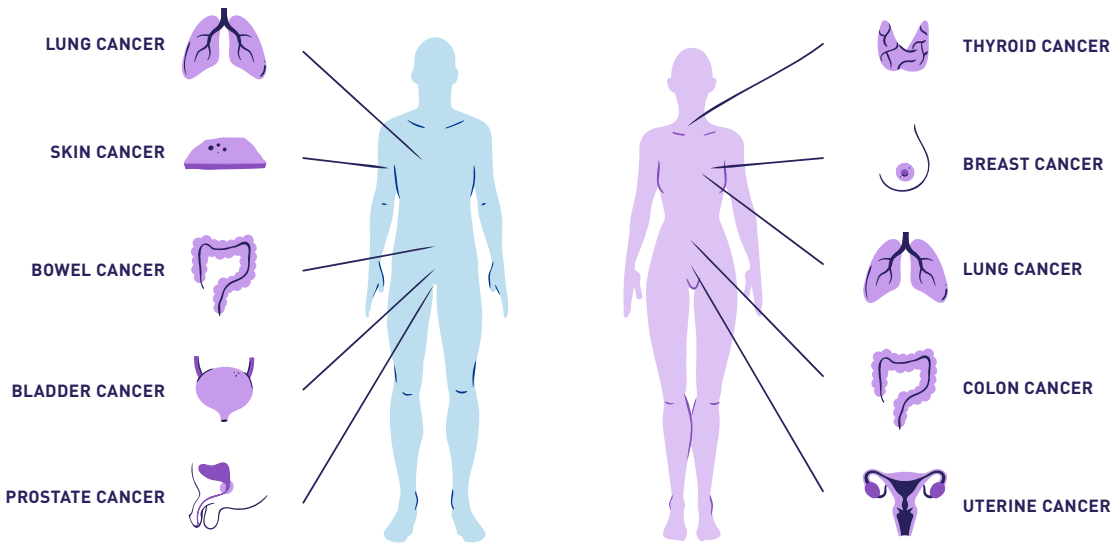
1

Understanding cancer

Men and women, everyone is affected

According to the European Agency for Safety and Health at Work (EU-OSHA), half of people diagnosed with cancer are of working age.

While certain types of cancer more affect men, women are not spared either. Cancer remains a universal reality, regardless of gender or age. With more than 200 types of cancer identified, this disease can affect everyone in a different way.



What are the most common forms of cancer?

♂ Prostate, lung and colorectal cancers account for the majority.

♀ Breast cancer is by far the most common, ahead of colorectal and lung cancer.

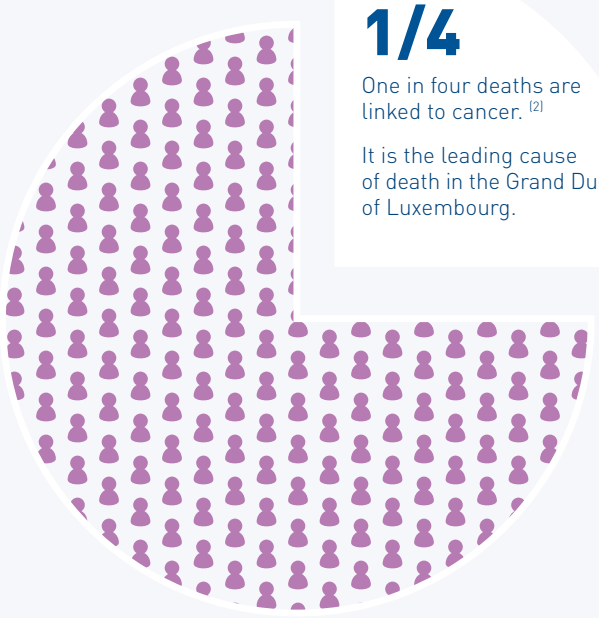
The situation in Luxembourg in figures



18,000
people live (and sometimes work) with cancer. [1]

Approximately
1,100
lives are lost to cancer every year. [1]

Around
3,400
new cases are discovered every year. [1]



1/4
One in four deaths are linked to cancer. [2]

It is the leading cause of death in the Grand Duchy of Luxembourg.

[1] https://www.cancer.lu/fr/les-cancers/le-cancer-au-luxembourg/les-chiffres-du-cancer-au-luxembourg
[2] https://sante.public.lu/fr/publications/s/statistiques-causes-de-deces-2022.html

2

The impact of cancer on employees

Cancer can severely disrupt a career. How it impacts work and professional life may depend on various factors, such as:

The nature and stage of the cancer

The type and stage of the cancer have a major influence on people's ability to work.

Early-stage thyroid cancer, for example, can often be effectively treated with minimal surgery, allowing a rapid return to work. In contrast, advanced pancreatic cancer will generally require more extensive and prolonged treatment, resulting in a prolonged absence.

The location of the tumour can also have a direct impact: brain cancer could affect essential cognitive functions in certain positions, while skin cancer could have less impact on the immediate capacity to work.

The treatment and its side effects

The effects of treatment vary considerably.

Radiotherapy for breast cancer can cause intense fatigue, limiting the ability to work long hours. Chemotherapy can cause nausea and a weakened immune system, making it difficult to work in environments where there is a risk of infection. Post-chemotherapy cognitive disorders, often referred to as "chemobrain", can affect concentration and memory, with a particular impact on complex intellectual tasks.

Some hormonal treatments can cause hot flushes or mood swings, affecting interaction at work.

These factors determine the ability to maintain or resume work during and after the illness.

Practical support in the workplace

The support of employers and colleagues is crucial. Simple adjustments can make a big difference: flexible working hours to allow for medical appointments, adapting workstations to reduce fatigue, or the possibility of working from home during periods of immune vulnerability.

A gradual return to work, with a gradual increase in hours and responsibilities, can make it much easier for duties to be resumed. Training managers to manage employees with cancer can also create a more understanding and supportive environment, thus promoting job retention and facilitating the successful resumption of duties.

Coping with cancer financially

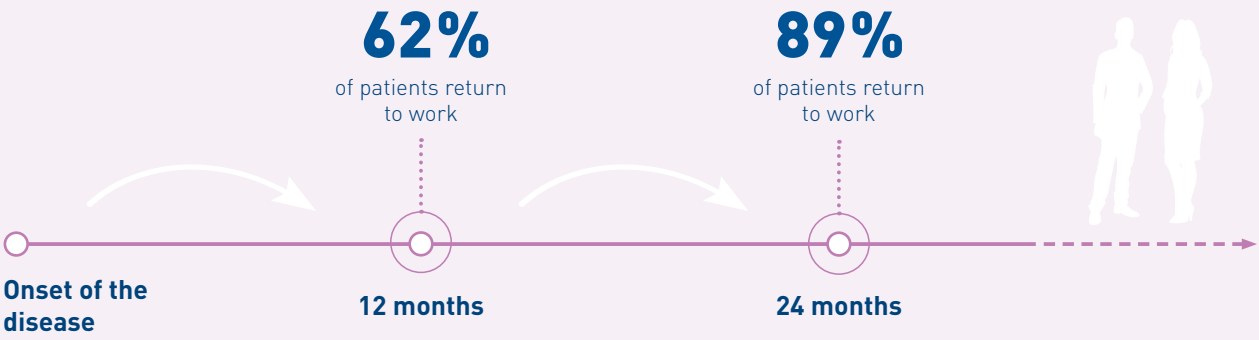
Cancer can quickly become a financial burden, if you take into account all the extra costs added to medical expenses:

- Childcare costs associated with severe fatigue or stays in hospital.
- Domestic help.
- Improvements to the living environment, such as adapting the bathroom.
- The cost of transport by taxi or adapted transport services, if the patient is unable to drive or walk long distances.
- Non-reimbursed complementary therapies, such as therapeutic massages or alternative medicines used to relieve pain.



When do they return to work?

Most patients are very keen to continue or resume their professional duties, for fear of losing their job or being sidelined from their responsibilities. Work allows them to maintain a degree of normality despite the trials of illness. [1]



[1] Mehnert, A. (2011). Employment and work-related issues in cancer survivors. Critical Reviews in Oncology/ Hematology

3

The impact on companies

What impact does cancer have on companies?

Direct costs

They include all expenses that are immediately visible to the company. This includes medical expenses related to group insurance, temporary replacement costs (temporary staff, recruitment) and the necessary workplace adjustments (flexible hours, adapted equipment). These costs may represent a significant financial investment, but are necessary to meet legal and social obligations.

Indirect costs

Although less visible, these have a significant impact. They include loss of productivity due to absenteeism or presenteeism (employee who is physically present but performs less well due to illness or treatment). Added to this is the time spent by colleagues and managers to make up for the absence, as well as any disruptions in how work is organised.

Loss of skills and expertise in the event of permanent departure

When cancer leads to permanent departure (death, early retirement or incapacity to work), the company loses key skills and expertise that is often difficult to replace. This loss can lead to imbalances in teams, difficulties maintaining the quality of work and additional costs associated with recruiting and training a replacement.

The atmosphere at work

A colleague's cancer diagnosis can affect team morale, generating anxiety, sadness or a sense of helplessness. If the situation is not managed in a transparent or sympathetic way, it can lead to tension and a sense of injustice among employees. Conversely, appropriate support can strengthen solidarity and improve the atmosphere at work.

Management challenges

Cancer poses complex human resource management challenges. The management of prolonged absences, maintaining links with the sick employee and their return after a period of sick leave all need to be juggled. This requires flexibility, listening and sometimes adapting the work station. HR must also ensure they raise awareness among the teams and prevent potential discrimination or stigma.



4

Who is responsible for what?

1st day — 77th day

The employer covers:

- Maintaining the salary until the 77th day of incapacity.*
- Any additional pay provided for in collective agreements or company agreements.

- Indirect costs related to the employee's absence (reorganisation, loss of productivity, etc.).

The CNS covers:

- Sickness benefits, after the 77th day of incapacity.*

- 100% of the costs of chemotherapy, immunotherapy, targeted therapy and radiotherapy.

The employee must pay for:

- Treatment that is not reimbursed.
- The loss of part of their income (bonuses, incentives, commissions, etc.).
- Childcare services, and domestic help.
- Paramedical consultations.
- Travel by taxi or in adapted transport services.
- Any adjustments for the caregiver home (difficulty taking stairs for example).

* The employer is required to continue paying the salary in the event of incapacity for work until the end of the month during which the 77th day of incapacity for work is reached, calculated over a reference period of 18 consecutive months. The CNS then pays the employee directly.

5

The crucial role of companies in dealing with cancer

If a member of your staff or a loved one has cancer, your support can make a big difference.

As an employer, you can provide financial support, create a caring work environment and provide various forms of assistance.

Ensure your policies are up to date

- Make sure your policies regarding illness, long-term conditions and health and welfare are up-to-date and easy to understand.
- Make sure they recognise the difference between managing short-term absences and managing someone with a long-term condition, such as cancer.
- Make sure your policies include managing an employee who is caring for someone with cancer.

Prepare managers

Line managers are often the first people employees contact when they feel unwell, are unable to go to work or are interested in meeting with HR or the occupational physician.

They play an important role in ensuring that reasonable adjustments are made for the employee.

They can help reduce stress and support employees when they return to work after a leave of absence.



Florence MARTIN
HR Manager (Foyer Group)

We ensure the health and well-being at work of all our employees, whether through preventive actions (health and nutritional check-ups, dermatology, stress management workshops, etc.) or support when they inform us of their diagnosis.

Throughout the year, we raise awareness among our HR team and our managers on the best way to support employees and their team from the moment the diagnosis is given until their return to work. We offer HR support that respects the individual's privacy.
We work with healthcare specialists to ensure their return to work is as least traumatic as possible.

Our corporate culture and our Human Resources policy are first and foremost human.

Suggest ways of adapting

- Suggest a professional reclassification. In the event that the employee is less effective, you can obtain a contribution from ADEM to salary costs.
- Adapt the workstation depending on the side effects of the disease. For this too, financial assistance from ADEM may be requested.
- Support the employee's gradual return to work. If the doctor recommends it, you must accept it. This measure is supported by the CNS.
- Create a rest area specially designed for employees returning from a long illness, providing a calm and soothing environment, essential for managing the stress and anxiety often associated with illness.

Every employer is responsible for ensuring safety and health at work, a matter of course for Foyer, a legal obligation for others.

Due to the time we spend at work makes up a significant part of our lives, we attach particular importance to maintaining a healthy working environment that promotes well-being.

Returning to work after a battle with cancer is an important step for many employees. This process requires a personalised, proactive and collaborative approach.

Every situation is unique, and a needs analysis enables us to take into account the specific needs of each employee, whether these relate to physical limitations, psychological needs or ergonomic and technical adaptations.

After they return to work, we monitor the situation on a regular basis, which ensures that the employee adjusts well and that the arrangements are always appropriate.



Lucas HUSSON
Designated occupational health safety worker (Foyer Group)

Take out group insurance designed to cover your employees in the event of cancer

Foyer Assurances has launched **medicis serenity** to meet this need.

This insurance provides immediate financial support in the event of a diagnosis, with the rapid provision (within a maximum of 10 working days) of capital that can freely used by the employee as they wish.

It also covers treatment not covered by the CNS: oncology esthetic care, hypnosis, sophrology, the services of a caregiver and many other medical and paramedical services.

It covers a large number of expenses other than care, from childcare to home help and support with administrative tasks.

To find out more about medicis serenity, contact us by telephone on (+352) 437 43 3040 or by email at: frontofficeEB@foyer.lu

6

Developing a culture of prevention and awareness within the company



Support a healthy lifestyle

- Encourage a balanced diet (e.g. offer health options in the cafeteria).
- Promote physical activity (e.g. sports classes in the workplace, company sports challenges).



Make screening easier

- Organise on-site screening days.
- Allow time for medical check-ups.



Take part in themed days

- Take part in events like Pink October, Relay for Life and Movember.
- Organise tobacco-free days.



Maintain regular internal communication

- Inform your employees about medical news and disease prevention.

As a large company that also specialises in risk management and prevention, we feel responsible for the health of our employees.

That is why we have launched, with the help of a network of associations and health professionals, a regular awareness and prevention programme. Every year, we address a new theme through conferences, workshops and meetings with experts. All these actions have been very successful and we feel that everyone feels involved. I can only encourage other companies to embark on such initiatives.

Together, we can make a real difference in cancer prevention and improving well-being at work. Don't hesitate to go down this path, the benefits are huge, both for your employees and for your company.



Charlotte Waton
An initiative of
the programme
Foyer against cancer
(Foyer Group)

Together, let's rise to the challenge of cancer in the workplace!

Since 2023, Foyer has launched a comprehensive ongoing prevention campaign for employees with the help of various partners in the health sector.

We organise workshops, themed days and conferences to better inform and protect.

In this context, our Human Resources department has set up a Back and Happy programme, which offers specific training to our managers on how to manage people with cancer and the teams involved.

Join us, meet our partners and be part of the fight against cancer.

Some partners to prevent and deal with cancer in your company

Cancer@Work
Ensemble, concilions maladie et travail.

A network of committed companies

canceratwork.com

WORK2CARE

Support in returning to work after a prolonged absence

work2care.eu

Please contact us to find out more about **medicis serenity**.

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