

Group Income Protection

Caroline's story



When Caroline was 29, she was diagnosed with a rare form of cancer – it came as a shock, as she had few symptoms, and no risk factors in her family.

Caroline said: “It was a really scary time. One of the features that I think is hard about being diagnosed with cancer at a relatively young age, is that it impacts every aspect of your life. I was working full time, in a job I loved and all I wanted to do was continue to do the job and make the treatment fit around my life - rather than my life to fit around the treatment.”

18 months following Caroline's initial diagnosis, a routine scan picked up that she had metastatic cancer, meaning the cancer had spread to her lungs and was incurable. It was then, Caroline began to accept that cancer had to be a part of her life. At this point, she decided that she needed to step back from work and concentrate on what her next steps were. Luckily, Caroline's employer held a Group Income Protection Policy with Zurich, which meant that despite not being able to work, she had financial security allowing her to focus on her health and recovery. She was then offered a place

on a phase two clinical trial and advised that the drug could possibly keep her condition stable for six months. After approximately a year on the trial, and various maintenance scans, she received surprising news – Caroline had no evidence anymore of disease.

Following this wonderful news, Caroline got in touch with her employer's HR Team, and she had a couple of informal sessions about what a return to work could look like - including the hours she might be able to work. Then, through their Group Income

Protection policy with Zurich, HR Team approached our Rehabilitation Services. Caroline was assigned a Rehabilitation Consultant, called Vanessa, who helped her to make a plan and supported her to achieve her short-term goals.

Caroline said: “Every couple of weeks, we would have a check in to see how things were going, to discuss if there was something I was struggling with, or to review if we had the opportunity to revise the plan. Vanessa represented me and talked to my manager and HR, to ensure that we were all in sync with the way that the return to work was going.

“I can’t believe it’s been a year since I returned to work. And when I started out, I had a very small goal, and it was to start working again and see what happened. I didn’t really have any ambitious plans. It was through talking with Vanessa, that I was able to think in more detail about what my long-term objectives were. Vanessa was instrumental in putting together that plan and she then talked my employer through it - I don’t think I would have been able to self-advocate.

“One of the greatest and most challenging parts of having advanced cancer and then being on a clinical trial, was the

psychological impact. When I was returning to work, I was incredibly nervous about it. I wouldn’t have been able to sit down and plan everything through and review it systematically - because I had so many other things to worry about. It was great to be able to ‘pass the baton’ to Vanessa and to have that completed on my behalf.”

