ANTHONY NOLAN

Working after a stem cell transplant or CAR T-cell therapy

A Guide



At Anthony Nolan we make sure to provide up-to-date and accurate facts about stem cell transplant and CAR T-cell therapy. We hope the information here will help you look after yourself.

Each hospital will do things differently, so this booklet is just a general guide and isn't intended to replace advice from your doctor or medical team. Please speak to them for more details on your own situation, as they'll be able to give you personalised and 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 booklet.

Ordering more copies

If you'd like to order more copies of this guide, please get in touch with us at patientinfo@anthonynolan.org

© Anthony Nolan 2026

All rights reserved. No part of this publication may be reproduced or transmitted without permission in writing from Anthony Nolan.

All trademarks and brand names referred to are acknowledged as belonging to their respective owners.

If you have any questions or comments about this resource, or would like information on the evidence used to produce it, please email patientinfo@anthonynolan.org

The information contained in this booklet is correct at the time of going to print (November 2026). We plan to review this publication within three years. For updates or the latest information, visit anthonynolan.org

Trusted Information Creator

Patient Information Forum

Anthony Nolan is a registered charity No 803716/SC038827

This publication was reviewed by:

- Cheryl Bell, Haematology Social Worker, Freeman Hospital, Newcastle
- Anuska Randolph-Stephens, Clinical Director, Working To Wellbeing
- Sharon Cain, Head of People Operations, Anthony Nolan
- Anthony Nolan Patients and Family Network

Author: Holly Tarbet

Editor: Kate Speedie

Designer: Jeremy Thompson

What's in this booklet?

Going to work after having a stem cell transplant or CAR T-cell therapy can feel like an important milestone on the road to recovery.

For many, work can help start a routine and give a different focus – away from the environment of hospitals, medical centres and recovering in isolation. But whether you're employed, self-employed or looking for a job, working life isn't always straightforward.

Looking for, and applying for, a new job is hard, even without having had a transplant or CAR T-cell therapy. And for some people, going back to the same job or following a certain career goal might not be possible anymore. As you recover physically and emotionally from treatment, you might need to reconsider the type of work you want to do, or the way you work.

We've created this booklet to help you prepare for and manage the world of work during treatment and recovery. You might also find the information useful if you're a carer, family member, or supporting a friend or colleague.

If you have any questions, or need more support, please get in touch with us at patientinfo@anthonynolan.org or call **0303 303 0303**

This booklet is for people who've had a stem cell transplant or CAR T-cell therapy. You can give your manager, recruiter, team lead or HR department a copy of our other booklet in this series **Working after a stem cell transplant or CAR T-cell therapy: A guide for employers**.



Contents

Key questions 6

Before your treatment 8

During your recovery period 13

Returning to work or looking for a job 16

Managing side effects after treatment 20

Employment rights 26

Benefits and financial support 30

Looking at work in a different way 34

Support from Anthony Nolan 40

Other useful contacts 42

Key questions

How long will I need to recover?

A transplant or CAR T-cell therapy is a major treatment, and you'll normally need to spend a substantial period out of work. Sometimes six months to a year or even longer. Recovery is different for everyone. You might start working gradually or do different duties for a while. If you don't feel able to work in the same way as before, you might need to make a change or stop working.

Will I have any legal rights?

It's illegal for employers to discriminate against disabled employees or treat them unfairly because of their health. Employers have a legal responsibility to make 'reasonable adjustments' to help you go back to work, or for new staff to start in their role. You might benefit from this right if you experience side effects, both in the short or long term.

Can I get financial support while I'm not working?

You might be eligible for sick pay, benefits or financial support during treatment and recovery. Plan ahead, get professional advice and leave plenty of time to apply. You can also get practical help to apply for these – see our list of organisations on page 42.

What if I'm self-employed?

Self-employed people don't have the same legal rights as people who are employed. You might face different challenges in finding work or getting back in touch with former clients. However, help, advice and support is still available. Look out for boxed out information labelled with '**If you're self employed**' in this guide for specific information about self-employment.

Before your treatment

Before your stem cell transplant or CAR T-cell therapy, you might need to make practical arrangements and start looking into financial support.

If you're employed

If you have a job while you're waiting for treatment, we have some tips and advice:

- **Tell your employer in advance.** Telling work about your condition and treatment early will help them figure out how to support you before, during and after coming back to work. Once you've told them, they have a legal responsibility to support you. However, there are no rules about when and how you tell your employer. If you're worried about telling them, ask someone to come with you, like a family member, colleague or trade union representative.
- **Plan ahead for time off work.** Recovery can often mean taking up to a year off, but sometimes longer. Before your treatment, you should meet with your manager to discuss how much time off you might need. You can ask your HR department to arrange this. Your medical team will be able to give you information about how long you might need, but this could change as your recovery progresses.
- **Record what you've shared and any decisions made.** It's a good idea to take notes at your meetings and ask for a copy of any notes made by others. You might also find it helpful to give your manager or HR representative a copy of our booklet **Working after a stem cell transplant or CAR T-cell therapy: A guide for employers**.
- **Keep in touch with your employer.** Decide how often you'll keep in touch while you're off, and how to do so. You could introduce them to a family member so they can keep in touch on your behalf. Your employer might have rules about when and how you should contact them while you're off. You might need to follow these to be eligible for sick pay.

If you're self-employed, you only have to tell your clients if your time off affects any written contracts. But out of courtesy, you might want to tell regular clients that you won't be working for a while.

If you're on sick leave, unemployed or have never worked

While there are lots of practical arrangements that apply to people in work, not all of us have a job at the time of waiting for treatment. Especially for young people, who might not have yet entered the world of work.

Many people will have concerns about being on leave, remaining unemployed or having to take time off job seeking. One of your main worries might be around how to financially support yourself or your dependants. It might be helpful to think about these questions:

- Am I entitled to Universal Credit or other benefits?
- Am I entitled to sick pay and how long will it last if so?
- How much is sick pay compared to my usual wage, for example full or half pay?
- What benefits will I be entitled to if my sick pay runs out?
- Do I have any insurance I could claim?
- What will I do if I can't return to my current role or hours?
- What will I do instead if I can't get the type of work I've been applying for?

- How much and what type of financial support could I claim if I can't work ever again?
- Am I eligible for a pension or early retirement if I want to stop working?
- How will I continue to manage my own business?

If you're finding the process overwhelming, ask a family member or friend to help. You might also be able to get support from a professional, like a welfare advisor, social worker or trade union representative.

To find out more, see our information on **Benefits and financial support** on page 30, or try contacting one of the organisations on page 42.

If you're caring for someone else

If you have a job but you're caring for someone who needs, or has had, a transplant or CAR T-cell therapy, we have some tips and advice:

- **Check whether you can change your working schedule.** Depending on your workplace policies, you might be entitled to compassionate or unpaid leave. But carers also have a legal right to request flexible working. In England, Scotland and Wales, you have the right to ask for flexible working from day one of your employment. At the moment, this right only applies in Northern Ireland if you've worked for your current employer for at least 26 continuous weeks before your request. To find out more, visit carersuk.org/flexibleworking
- **Make sure you know the law and use it.** The Carer's Leave Act became law in 2024. This means carers in England, Wales and Scotland, who also have a job, have a legal right to five days of unpaid carer's leave per year. You have this right as soon as you start working there and you can take it in full or half days. You might also be entitled to Carer's Allowance. For more information, go to page 31.
- **You can take emergency time off.** You don't need to have been in the job for a specified amount of time before you can do this. But the amount of time off depends on the situation. To use emergency time off, you must tell your employer about the emergency as soon as possible. If you can, tell them when you expect to return to work. The time off is likely to be unpaid, but this depends on your employer's policies.
- **Remember that you have protection from discrimination.** If you're a carer, certain laws protect you from discrimination at work because of your association with the person you're caring for. If someone has had blood cancer for example, they're classed as disabled under UK law. Experiencing discrimination at work or in the hiring process because of your association with a disabled person is called 'associative discrimination'.

For more information if you're caring for someone, visit macmillan.org.uk/carers

"Returning to work was an important milestone for me and it was good to get back to some sort of normality. During my illness my outlook on life changed and I knew that I didn't want to go back full-time. Working part-time has allowed me to make more time for myself, family, and friends, and value the little things in life."



JEMMA WHO HAD A STEM CELL TRANSPLANT

Checklist: before your treatment

- [ ] I've thought about how I might be affected financially and have looked into support options.
- [ ] I've told my employer about my condition and upcoming treatment.
- [ ] I've offered to give them the booklet **Working after a stem cell transplant** or **CAR T-cell therapy: A guide for employers**.
- [ ] I've talked to my medical team about how much time I might need off.
- [ ] I've arranged a planning meeting with my current employer.
- [ ] I've decided how I'll keep in touch with my employer, and in what way.
- [ ] I've checked my workplace rules on what I need to do to be eligible for sick pay.
- [ ] I'm a carer, and I've requested flexible working.
- [ ] I'm a carer, and I've read up on how to use my carer's leave.
- [ ] I'm a carer, and I've found out if I'm entitled to financial support.

During your recovery period

Taking such a long period off work can be difficult. It's also hard when you have to delay the time it takes to get your first ever job, or have to stop applying for jobs.

Coping with recovery

No matter your employment status beforehand, most people who've had a transplant or CAR T-cell therapy will need to spend some time out of work. Some people find recovery is quite straightforward, but for others it can be mentally and physically challenging.

It's common to have setbacks and need to return to hospital because of things like infection. You'll also experience side effects, which you can read more about on page 20.

You'll have regular check-ups with your medical team. This should help you understand when and how you might be able to work. It's important to allow yourself to recover at your own pace. **Try not to put pressure on yourself to work or apply for jobs before you're ready**.

Physical health

While you're recovering, it's important to look after yourself by taking care of your diet and gently increasing physical activity. This will help you build the strength and stamina you need to work.

For more information, visit anthonynolan.org/diet and anthonynolan.org/exercise

Mental and emotional wellbeing

You might experience lots of difficult thoughts and feelings if you're out of work, or off work, for a long time. It's completely normal to have ups and downs, and to find things tough. Support is available – try to talk to someone if you're feeling low or anxious.

For more information, visit anthonynolan.org/mentalhealth

If you'd rather read our booklets about physical health or mental wellbeing, you can find PDFs online or order copies. To find out more, visit anthonynolan.org/booklets

If you're employed but currently on sick leave

We have recovery tips and advice specifically for people who have a job, but are on sick leave at the moment or planning to be on sick leave:

- **Getting fit notes.** Your medical team will provide fit notes to give to your employer for the time you're off work. You might also hear this called a 'sick note' or 'medical note'. It's a form that healthcare professionals can give you if your health affects your ability to work. You need to show it to your employer to get your sick pay. The fit note will also include information on your ability to work. This helps your employer understand when and how you might be able to return, and how they can support you.
- **Staying in touch with people at work**. You might find it helps to keep in touch to stay in the loop and bring about a sense of routine. You could ask for internal newsletters or email updates. You might want to visit people at work if it's safe, dial into team meetings, send emails, talk on the phone or meet up with colleagues face-to-face. It's up to you to decide what's helpful and safe.

If you're self-employed, you could keep in touch with industry friends, colleagues, clients or professional organisations to stay updated.

Top tips

During your recovery period

- Take all the time you need to recover before getting back to work.
- Talk to your medical team about your recovery – they should advise when and how you can return to work or start looking for work.
- Keep in touch with your employer, colleagues or clients.
- Make sure you get your fit notes to give to your employer for sick pay.
- Take care of your physical health and try to build up your strength.
- Look after your emotional wellbeing and get help if you need it.

"My advice is to return to work only when you feel both physically and emotionally ready."



SIMON WHO HAD A STEM CELL TRANSPLANT

Returning to work or looking for a job

Once your medical team feels you're ready, you can start thinking about applying for jobs or going back to work. This can feel exciting, but daunting, especially if you've been off for a long time or you've never had a job before.

If you're returning to work

If you've been off on sick leave for your treatment and recovery period, we have specific tips and advice for returning to your job:

- **Sharing with your colleagues.** You might it helpful to tell your close colleagues, clients or team about your condition and the treatment you had. This can help them understand how they can support you.
- **Not sharing with your colleagues.** You don't have to tell any colleagues or clients about your condition or treatment if you don't want to. If you do tell your employer, they're legally required to keep your information confidential if you ask them to.
- **Arranging catch-up meetings.** It can be helpful to arrange official catch-up meetings with colleagues or clients, before you return or shortly after. This can help you settle back into your role and make sure you're updated on any changes.

Creating a Return-to-Work Plan

Before you go back to work, arrange a meeting with your employer to set out a Return-to-Work Plan. Your plan should include:

- the date you'll return to work
- the title of the role you'll have
- your hours, which might be part-time or part of a phased return
- your duties, which might be different to what you did before
- whether your pay will be affected by any changes
- any reasonable adjustments you think would help – for examples see page 27
- any concerns you have about returning to work, like people's expectations of what you'll be able to manage.

Once you've agreed on a plan, make sure both you and your employer have a copy in writing, and that you regularly review it.

Your medical team should be able to advise you more specifically on what to ask for. You could get advice from working2wellbeing.com or an occupational health therapist.

If you're self-employed, you can create your own Return-to-Work Plan. You might be able to find a template online, or get advice from one of the organisations on page 42.

You could also try out flexibility with your hours and working patterns, to gradually ease yourself back in. However, you might be under financial pressure and have to go back to work before you feel ready.

For more information and advice, visit macmillan.org.uk/self-employed

What is occupational therapy?

An occupational therapist works with you to look at all aspects of daily life in your home, school or workplace. Some workplaces have this type of support in house, or can arrange it for you.

Occupational therapy can help you with practical tasks if you're:

- physically disabled
- recovering from an illness or operation
- struggling with mental health problems.

Occupational therapists might help you choose reasonable adjustments, like special equipment for work activities. Or suggest how you could adapt your home or workplace to accommodate your needs. They'll also be able to help you plan a phased return.

If you're unemployed at the moment

If you didn't have a job before your treatment, we have specific tips and advice for trying to find a job after recovery:

- **Look into training courses.** If you've been off work for a while, you might feel low in confidence. Do some research into whether there's any training you can do in the field you're interested in. Or look into available courses if you're thinking of becoming self-employed.
- **Find out if you can get financial support.** Some people are eligible for financial support or benefits even when they have a job, for example if they've had to come back on reduced hours. However, if you're looking for a job or thinking about starting your own business, you can find detailed information on benefits and financial support on page 30.

"I was lucky in that I was able to go back to work gradually, building up from an hour a day to full-time within nine months."

MEL WHO HAD A STEM CELL TRANSPLANT

Top tips

Going back to work or finding a job during recovery

- Make a Return-to-Work Plan, and make sure you're reviewing it regularly with your employer.
- Remember that you might need to work fewer hours or do your job differently for a while.
- Ask for reasonable adjustments for job applications and for returning to work, if you need them.
- Think about how you'd like to explain your situation to your colleagues or clients.
- Arrange official catch-up meetings with colleagues or clients.
- See if there's any training you can do to boost your confidence.
- Look into financial support – you might be eligible for benefits while you're working or while you're unemployed.

Managing side effects after treatment

After having a stem cell transplant or CAR T-cell therapy, most people will have to manage some side effects during recovery, and also in the longer term. This can affect your ability to work or find a suitable job.

Side effects after stem cell transplant

After a stem cell transplant, there are lots of side effects you might experience at different times. And certain side effects might affect your ability to work or look for a job more than others:

- **Fatigue.** While very common, fatigue is a short-term side effect for some people, but for others it can last for years. Managing fatigue at work can be challenging, but there are things that can help. You might be able to do a part-time job, take more breaks or change your hours so you can work when you have the most energy. For more information, visit anthonynolan.org/fatigue
- **Physical side effects.** Your transplant might affect your skin, gut, eyes, lungs, mouth, liver, muscles, joints and genitals. This might mean you need to make changes to how you work, for example doing less strenuous tasks for a while. For more information, visit anthonynolan.org/sideeffects
- **Memory and concentration.** You might have problems with memory and concentration after a transplant. Often these problems get better after a year or so, but some people find they last for longer. This might affect your work depending on the type of job you want to do, or currently do. For practical tips, visit anthonynolan.org/cognition
- **Graft versus host disease (GvHD).** When you have a stem cell transplant, your growing immune system might harm some of your own cells because it sees them as 'different'. This is called graft versus host disease (GvHD). The symptoms are generally quite mild, but they can be more serious and might affect your working life. To find out more, visit anthonynolan.org/GVHD

Side effects from CAR T-cell therapy

After treatment, your medical team will monitor you closely. Most side effects develop within the first few days, but some could present up to eight weeks later.

Certain side effects of CAR T-cell therapy could have an impact on your ability to work or look for a job:

- **Cytokine release syndrome (CRS).** This is an inflammatory response across the whole body, where the signs include flu-like symptoms, high fevers and low blood pressure.
- **Neurological problems.** When lots of CAR T-cells are activated, they can affect your nervous system. Symptoms include tremors, confusion, difficulty in writing, speaking and moving, headaches and dizziness. Generally, you won't be allowed to drive for eight weeks after infusion – if your job involves driving, make sure you tell your employer about this side effect.
- **Tumour lysis syndrome.** CAR T-cell therapy can release chemicals called uric acid, potassium and phosphate into your bloodstream. High levels of these chemicals can affect your kidneys. Doctors can treat this with fluids and medicine, but you might need time off for treatment and recovery again.

Coping with infection

Your immune system will take a while to recover following your transplant or CAR T-cell therapy. During this time, you'll be more prone to picking up coughs, colds and other illnesses, and it might take longer to recover from these than usual. You might also be much more severely affected by a common cold going around the workplace.

You might need to reduce contact with people at work, particularly if you work in a public-facing role. This might mean working from home, working part-time or changing your hours to avoid busy times on public transport. You might also need to change the way you work to help protect yourself. Or you might need to ask your employer for extra PPE (Personal Protective Equipment).

If you're aware of any other staff who have an infectious disease, it's very important that you avoid going into work. You need to get all of your childhood vaccines again over the course of years, which means you'll be unprotected against some serious illnesses.

We have lots more information in our booklet **Infections after a stem cell transplant: A guide**, which you can download as a PDF or order at anthonynolan.org/booklets

You can find this information online by visiting anthonynolan.org/infections

Mental health and emotional wellbeing

Most people experience feelings of worry, uncertainty and low mood at some point during treatment and recovery. You might find this affects your motivation and ability to work.

You might need extra support with your mental wellbeing if you:

- have been **feeling very low** and not like your usual self
- **cannot find the motivation** to do anything, even important tasks
- regularly have **trouble sleeping**
- experience **lots of negative thoughts** about yourself, the world and the future
- feel like you **cannot control your thoughts**
- and feel **much more anxious** than you have before.

For help with managing this, talk to your GP or medical team. You can also call our helpline on **0303 303 0303** or email us at patientinfo@anthonynolan.org

For more information, visit anthonynolan.org/mentalhealth

Telling an employer about side effects

If you've returned to work or recently got a new job, tell your employer about:

- any significant side effects you experience as a result of your condition and treatment
- how these side effects might affect your job or the way you work.

Be clear that you have these side effects because of your condition and treatment – in other words, they're related to a disability. If you do this, your employer is **legally required to make 'reasonable adjustments'** to help you manage your side effects at work.

For more information on this, go to page 27.

Checklist: managing side effects at work

- [ ] I've clearly explained my side effects to my employer or hiring manager, if I want to share this information.
- [ ] I am confident that they understand my side effects and how they affect me at work.
- [ ] I've asked my employer or the hiring manager for reasonable adjustments that would help me manage side effects at work.



Employment rights

Under equality law in the UK, your employer has legal responsibilities to support disabled people at work. They cannot discriminate against you or treat you unfairly because of your health.

What are my legal rights?

Under certain frameworks in UK law, you might be classed as a disabled person if you've had a condition which requires a stem cell transplant or CAR T-cell therapy. These legal frameworks are:

- the Equality Act 2010, which applies to England, Scotland and Wales
- and the Disability Discrimination Act 1995, which applies to Northern Ireland.

The Equality Act for example says you're disabled if you 'have a physical or mental impairment that has a substantial, adverse, and long-term effect on your ability to carry out normal day-to-day activities.'

This extends to having had a condition which required a stem cell transplant or CAR T-cell therapy in the past, even as a child. It also includes long-term side effects, such as chronic graft versus host disease (cGvHD) or fatigue.

If you're disabled, you gain certain legal rights at work. But you must have told your prospective or current employer about your disability to gain these rights. You might hear this called 'disclosing' your disability.

Employers are legally required to do all of the following for disabled employees:

- They must support you to return to work after your treatment and recovery.
- They must make 'reasonable adjustments' to your role or during the hiring process, if you require them.
- If you're already working, they must provide an alternative role if your role can't be adapted.
- They must not discriminate against you, or treat you unfairly, because of your health.

If you're self employed, you might not have the same legal rights. But if you have a contract, you might have some legal protection against discrimination.

If you run your own business, you might not be protected if a customer or client discriminates against you or treats you unfairly.

What are reasonable adjustments?

Reasonable adjustments are adaptations that make it easier for you to apply for a job or work while managing a disability.

For example, you might request to:

- take extra time off for hospital stays and appointments
- do lighter duties or different duties from before
- work part-time or flexible hours
- take more regular breaks or longer breaks
- work from home
- come back to work on a phased return, which means slowly building up your hours and responsibilities as you recover

- make practical changes to your workspace, like having a comfortable chair, working in a space away from bright lights or getting extra protective equipment.

The type of reasonable adjustments available to you will depend on what you do and where you plan to work. You can find more information at macmillan.org.uk/reasonable-adjustments

What can I do if I experience discrimination?

If you feel like an employer has discriminated against you or treated you unfairly, you can:

- discuss the problem with the hiring manager, or your own manager or HR department
- consider starting an official grievance process
- make a disability discrimination claim against the employer.

Or if you're made to leave your job because of your health, this could be discrimination with serious legal consequences.

It's completely up to you if and when you want to take these steps. Make sure you get expert advice and support, because it can feel overwhelming going through a complaints or legal process alone.

You can speak to a trade union representative if you're a member, or get help from an independent mediator like Acas. To find out more, visit acas.org.uk/acas-mediation-support

What if I don't want to tell anyone about my disability?

If you're applying for jobs or going back to work after treatment and recovery, you might feel unsure about how much to share about your condition and treatment.

It might also feel difficult to start a new chapter of your life as a legally disabled person, if you've never used this term before to describe yourself or your identity at work. Even changes that might seem small, like ticking a box for being disabled on a job application, might feel significant to you and take some getting used to.

Disclosing a disability is something that protects you from discrimination and gives you certain rights at work. However, you don't have to tell anyone if you don't want to. If you don't tell your employer or prospective employer, this is completely your choice.

For example, some people might decide not to exercise their disability rights because:

- they've started work again after a successful recovery and no longer have any side effects that will impact their work
- they don't feel they'll need to ask for reasonable adjustments because of the type of work they do
- they don't want to share any details of their condition and treatment with people they don't know well
- they don't feel ready to say they're disabled yet, but might change how they feel in the future.

You can disclose your disability at any time. But if you decide to tell your employer or a recruiter at a later date, you can't retrospectively apply disability rights if you chose not to disclose sooner.

Benefits and financial support

Financial support is available if you're off work, looking for a job, working on a low income or can no longer work. What you're eligible for will depend on your individual circumstances.

If you're employed

If you have a job at the time you need to go off work for treatment and recovery, you can usually claim different types of sick pay:

- **Statutory Sick Pay (SSP).** If you're eligible, you'll get a weekly sum of money for SSP. It will either be a set amount, or a certain percentage of your normal weekly earnings – whichever is lower at the time. Tax and National Insurance payments will also be deducted. You can get SSP for up to 28 weeks. This generally covers agency, casual and part-time workers too. You can find out more at gov.uk/statutory-sick-pay
- **Company sick pay.** Some employers provide company sick pay. Your contract or staff handbook should say how much pay you're eligible for and for how long. Make sure you know exactly how much they can provide – ask your employer well in advance of going on leave.
- **Holiday pay.** You're usually still eligible for holiday pay while you're off sick. Some employers allow you to use your holiday pay if your sick pay runs out or is reduced.

Remember: you can only claim sick pay if you also give your employer a fit note. You always need a fit note if you're off work for more than seven days in a row.

If you're employed, unemployed or self-employed

Some benefits and financial support apply to everyone who's eligible, no matter what your employment status is. You might be entitled to the following:

- **Employment and Support Allowance (ESA).** You can apply for ESA if you have a health condition that affects how much you can work. The application can take up to three months, so make sure you leave plenty of time if you need ESA to cover you after your SSP runs out.
- **Universal Credit.** This is a payment to help with living costs. You might be able to get it if you're on a low income, out of work or cannot work. In some cases, you can claim Universal Credit alongside ESA. It usually takes five weeks or more from applying to receive your first payment.
- **Other benefits.** Depending on your situation, you might be able to apply for Personal Independence Payment (PIP), Disability Living Allowance (DLA) or Attendance Allowance Disability Premiums. You can find out more by using the Turn2us Benefits Calculator online at benefits-calculator.turn2us.org.uk

If you're caring for someone who's had treatment

If you care for someone else, you might not be able to work as much or have time to apply for other jobs.

If you care for someone for 35 hours a week or more, and they get benefits relating to their disability, you could be eligible for **Carer's Allowance**. This will be paid directly into your bank account. Usually you can choose to either be paid weekly in advance, or every 4 weeks. You don't have to be related to, or live with, the person you care for.

Carer's Allowance can affect other benefits you get, as well as the benefits of the person you're caring for. Make sure to check the details before you claim.

For more information, visit gov.uk/carers-allowance

Other types of financial support

For all types of situations related to working or not working, you might be able to find support from other sources. Getting benefits or sick pay from the government and your employer are not the only ways to get financial relief:

- **Access to Work grant.** If you need practical support, this grant can help you get a job or stay in work if you have a physical or mental health condition or disability. For more information, visit gov.uk/access-to-work
- **Anthony Nolan grants.** We offer grants – that you don't have to pay back - to people affected by transplant or CAR T-cell therapy who have limited savings. For more information, visit anthonynolan.org/grants
- **Charities and organisations.** Lots of charitable organisations offer grants. To find out more, try using the Turn2us Grant Searching Tool at grants-search.turn2us.org.uk
- **Free prescriptions.** You can get free prescriptions if you're having treatment for cancer and some other types of health conditions. Ask your doctor for a medical exemption form.
- **Council Tax reduction.** If you're on a low income, you might be able to apply for a Council Tax reduction in England, Wales or Scotland. In Northern Ireland, you might hear this called the Housing Benefit and Rate Relief, or Rate Rebate.
- **Mortgage breaks and insurance.** Your mortgage provider might allow you to reduce your payment amounts or offer a mortgage break. If you have mortgage payment protection insurance (MPPI), you can use this to cover your payments.
- **Private insurance.** If you have private house insurance, health insurance or life assurance, you might be able to make a claim. Some workplaces also offer income protection insurance or critical illness insurance as part of employee benefits. Check with your employer or insurance provider.
- **Pension.** If you've been working for a while and already have a pension, you might be able to claim it early if you have to stop working.

For more information and support about managing money after a transplant or CAR T-cell therapy, visit anthonynolan.org/managingfinances

"I had my transplant at 62 and my pension provider agreed to pay me my full pension as if I had worked till 65. I didn't think I stood the slightest chance of it being approved and nearly didn't bother to ask. If I hadn't it would have cost me a reduction in my pension."



MARTIN WHO HAD A STEM CELL TRANSPLANT

Top tips

Benefits and financial support

- Get advice from a qualified advisor, so you know what you're entitled to. They could also help you with your applications. Speak to a welfare advisor or social worker, or find useful organisations who can help on page 42.
- Plan ahead for financial support – applications can take time and you might have to wait for benefits to come through. Allow three months to apply for ESA.
- You can appeal against a decision about your benefits if you feel it's not right. This can take time and feel like a difficult process while you're unwell, but you can ask for support from family, friends or a social worker.

Looking at work in a different way

After a stem cell transplant or CAR T-cell therapy, you might make changes to your plans for work, your current job, or decide to follow a new career path. This can be a big decision, so consider your options and take your time.

Reconsidering the way you want to work

Experiencing a serious health problem might make you reassess your priorities. After a stem cell transplant or CAR T-cell therapy, you might think about which type of work can:

- allow you to better manage your health
- fit in better with your life after recovery
- demand less from you physically
- allow you to work remotely, part-time or flexibly.

This might apply whether you've always dreamed of a certain career but haven't had the chance to try it yet, or you've worked for many years in the same job.

For more about reconsidering your plans for work or changing careers, visit www.jobs.service.gov.uk

Not being able to work in the way you did before can feel like a big loss. You might struggle to find focus and miss your old life, or feel like you've lost a sense of purpose. It can also feel difficult if you'd always planned to start a career which doesn't feel possible anymore.

It's really important to look after your mental health and emotional wellbeing. You can find information and advice online at anthonynolan.org/mentalhealth

Applying for a job as a disabled person

When you're applying for a job, you don't have to tell the employer about your transplant, CAR T-cell therapy, or the reason you had to have either of these treatments.

But if you do tell them, the employer is legally required to support you during the recruitment process and in your new job. This includes asking for reasonable adjustments at interview, and to do the job if they hire you.

You might be able to get extra support from charities to help you find and apply for jobs. For example, Scope's Support to Work programme: scope.org.uk/employment-services/support-to-work

Disability Confident is a government initiative designed to encourage employers to recruit people with long-term health conditions. It means the employer takes a positive approach to hiring people with disabilities.

Look out for the **Disability Confident logo** in online job adverts, websites or in the windows of businesses:

disability confident

Remember that you don't have to disclose your disability if you don't want to, or don't feel ready yet. For more information, go to page 29.

Education and training

You might decide to study to gain new skills or retrain for a different career. Studying can also be an enjoyable way to spend your time if you can't work.

You can do some courses for free online:

- Future Learn – futurelearn.com
- OpenLearn – open.edu/openlearn
- Udemy – udemy.com

Volunteering

You might decide to keep busy by volunteering if you can no longer work after treatment and recovery. It can give you a sense of purpose, provide structure, allow you to gain new skills, help you stay active, and build your social network. You can still claim benefits while volunteering.

You can find a database of opportunities across the UK by visiting doit.life/volunteer

If you'd like to volunteer for Anthony Nolan, visit our website at anthonynolan.org/volunteer or email volunteering@anthonynolan.org

Giving up work

Some people stop working after having a transplant or CAR T-cell therapy. This might feel like a huge step and can have big implications, financially and emotionally.

It's not always your decision, which can feel really unfair. But your side effects might be too severe, or you might not have recovered well and need a second stem cell transplant, for example.

Giving up work for good can bring up a lot of difficult feelings and experiences, like:

- a loss of identity, self or purpose
- financial problems, especially if you have dependants
- a lack of daily routine going forward
- disappointment if you didn't reach certain career goals or get the type of job you wanted
- no longer working with certain colleagues or clients every day, which might feel hard if you've become close to them.

You can always find other ways to lead a fulfilling life. Try some of the suggestions in this booklet, like education, training or volunteering when you feel able to.

You might also be eligible for financial support if you have to give up work – for more information see page 30. It's really important to look after your mental health at this time as well. For information and advice, visit anthonynolan.org/mentalhealth

Top tips

Looking at work in a different way

- You might rethink your priorities after treatment and look for a type of work that's a better fit with your life now – and that's OK.
- If you're applying for new jobs, prospective employers are legally required to support you if you tell them about your disability.
- Studying, retraining or volunteering are all ways to help you gain new skills. This can also be an enjoyable and fulfilling way to spend your time.
- Giving up work might feel like a big step, but it might feel right for you. You might be eligible for financial support – find out more on page 30.
- It's illegal for your employer to make you leave your job because of your health. This is discrimination.
- If you have to change, lose or never start a job you wanted, this might have a deep emotional effect – look after yourself and ask for support if you need it.



"I took the difficult decision to leave the job that I had so looked forward to returning to. Things had changed, I had changed and my previous perfect job just wasn't for me anymore. The decision to leave and start something of my own was the best decision I've made."

NILUSH WHO HAD A STEM CELL TRANSPLANT

Support from Anthony Nolan

If you or a loved one is affected by stem cell transplant or CAR T-cell therapy, there are many ways the Anthony Nolan Patient Services Team can support you. Call us on **0303 303 0303** or email patientinfo@anthonynolan.org

You can also support your mental health by:

- **Using the Telephone Emotional Support Service** – this service is available for free for stem cell transplant and CAR T-cell therapy recipients and family members. You can talk about whatever's on your mind. Find out more at anthonynolan.org/TESS
- **Getting connected** – find support from other people who understand by joining our Patients and Families Forum at anthonynolan.org/forum
- **Finding information** – our website has lots of helpful information about what it's like to go through a transplant or CAR-T therapy. Download or order our booklets for free, and find links to other places where you can get support at anthonynolan.org/patients

Our healthcare professionals

Anthony Nolan funds specialist healthcare professionals in some UK hospitals. They provide personalised support to people having a stem cell transplant or CAR-T therapy, and their families. They are key members of your medical team. Find out more at anthonynolan.org/yourHCP



Other useful contacts

Across the UK, there are hundreds of useful organisations offering advice and support to anyone who needs it. You can find them in person, online or even call them for a chat.

Acas

acas.org.uk
0300 123 1100

Advice on workplace rights, rules and best practice for employers and employees. They also offer training and mediation.

Carers UK

carersuk.org
0808 808 7777

Advice, information and support for unpaid carers who look after family or friends.

Citizens Advice

citizensadvice.org.uk
03444 111 444

Advice about benefits, work and money, online, by phone and in local centres.

GOV.UK Benefits

gov.uk/browse/benefits

Government information on benefits and disability for the UK, including how to apply.

Do-it

doit.life/volunteer

The UK's national volunteering database.

Equality Advisory & Support Service (EASS)

gov.uk/equality-advisory-support-service
0808 800 0082

Advises and assists on issues relating to equality and human rights, across England, Scotland and Wales.

Equality and Human Rights Commission

equalityhumanrights.com
0808 800 0082

Statutory body enforcing legislation on equality and discrimination, as well as providing advice and guidance.

Jobs and Careers Service

www.jobs.service.gov.uk

Provides information, advice and guidance to help you make decisions on learning, training and work. Formerly called the National Careers Service.

Labour Relations Agency (LRA)

lra.org.uk
03300 555 300

Provides information for employees and employers in Northern Ireland.

Macmillan

macmillan.org.uk
0808 808 00 00

Physical, emotional and financial support for people with cancer, and their family and friends.

Maggie's

maggies.org
0300 123 1801

Offers help to anyone affected by cancer. Talk to and get support from professionals on any topic related to your treatment or recovery.

Money Helper

moneyhelper.org.uk
0800 138 7777

Free and impartial money advice, set up by the UK government.

OpenLearn

open.edu/openlearn

Free online courses from the Open University.

Scope

scope.org.uk

Provides practical information and emotional support for disabled people, including work and equality law.

Teenage Cancer Trust

teenagecancertrust.org

Offers support to improve the lives of teenagers and young adults with cancer.

Turn2us

turn2us.org.uk

Helps people in financial hardship gain access to welfare benefits, charitable grants and support services.

Working To Wellbeing

working2wellbeing.com

Helps people return to work following medical treatment, and provides information and training for employers.

Notes

“Returning to work was an important milestone for me and it was good to get back to some sort of normality. During my illness my outlook on life changed and I knew that I didn’t want to go back full-time. Working part-time has allowed me to make more time for myself, family, and friends, and value the little things in life.”

JEMMA WHO HAD A STEM CELL TRANSPLANT

This material was co-funded through a grant from Johnson & Johnson, who have had no control or influence over the content, information or design.

For further patient information:

anthonynolan.org/patientinfo
patientinfo@anthonynolan.org
0303 303 0303

Trusted Information Creator
Patient Information Forum

anthonynolan.org

Registered charity number 803716/SC038827

4493PS 10/26