



Your Guide to Cancer Care



WHAT'S INSIDE:

Navigating Your Options	2	Emotional Health	11
Supporting Your Wellbeing	3	Resources for Caregivers	13
Making the Most of Your Appointments	4	Terms to Know	14
Physical Health	5	Additional Resources	15
Financial Health	9		



NAVIGATING YOUR OPTIONS

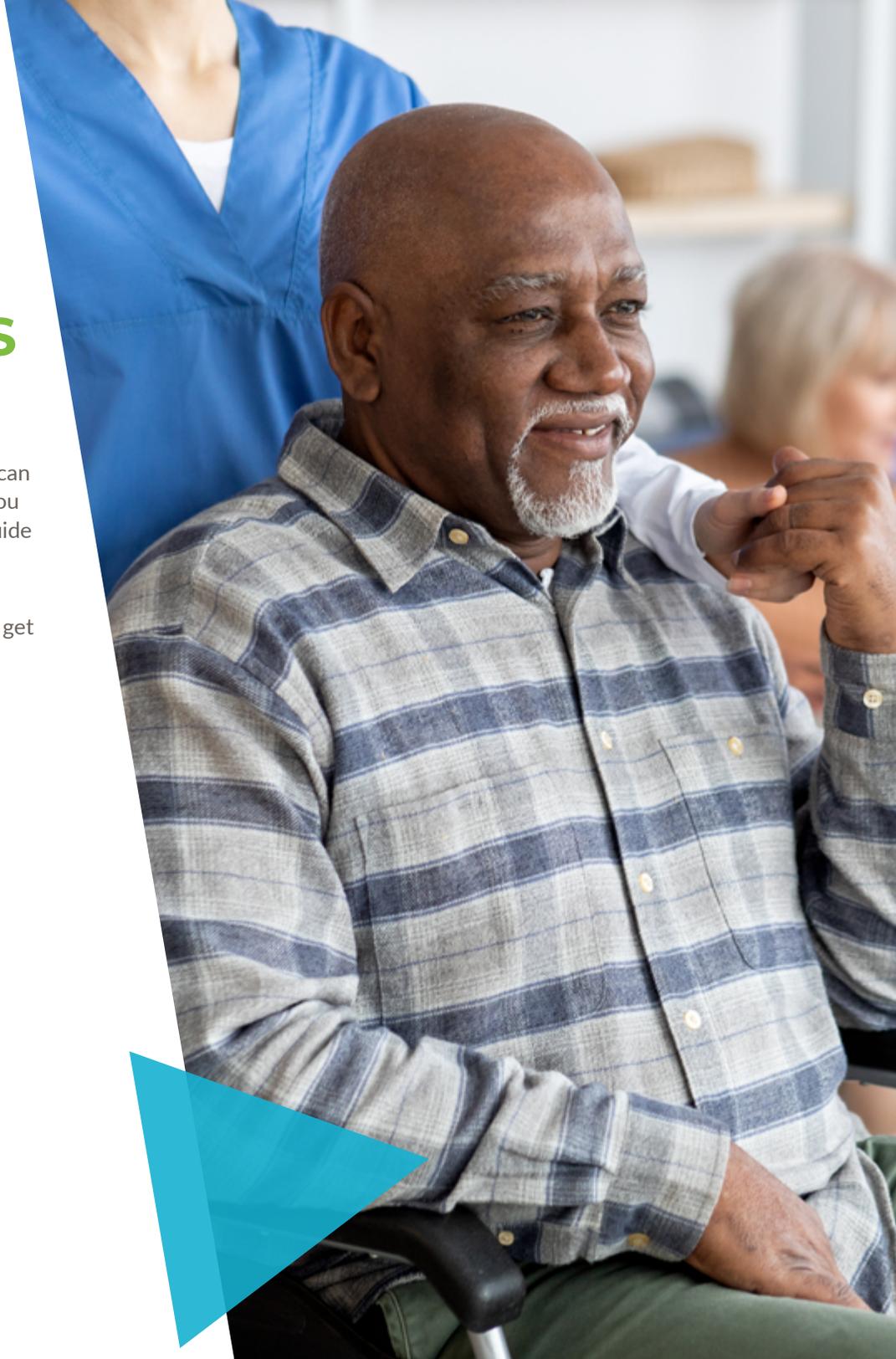
Whether you are considered high-risk, facing a difficult diagnosis, currently receiving treatment or caring for a loved one with cancer, you are not alone. R.R. Donnelley (RRD) knows that a cancer diagnosis for you or a family member can be frightening and overwhelming. Regardless of where you are in this process, you may be experiencing information overload and still have many questions. This guide was created to provide you with clarity and practical guidance as you navigate cancer care.

Read on to learn about the resources available to you and your family, and how to get the best care and make the most of your benefits when it matters most.

For information on all your RRD benefits, visit myRRDBenefits.com.

Check Out “Terms to Know”

A cancer diagnosis comes with a lot of new information and unfamiliar terms. Click here for common terms used in cancer care.





SUPPORTING YOUR WELLBEING

Cancer impacts all aspects of well-being, including your physical, financial and emotional health. RRD provides a wide range of programs and benefits to support all areas of your life. With resources for everything from personalized medical support to a line of credit for medical expenses, RRD benefits are with you every step of the way.

MAKING THE MOST OF YOUR APPOINTMENTS

Discussions with your medical team and caregivers can be overwhelming. Bring a notebook or device to take notes or ask a trusted family member or friend to attend to help you record new information. It can also help to prepare a list of questions for your doctors in advance. Be sure to ask about:

- Your diagnosis.
- Your care plan, including goal of treatment, length of treatment, precautionary measures to reduce/eliminate side effects and activities that may need to be reduced/eliminated during treatment.
- Medications and possible side effects of treatment (i.e., what they are, how long they will last and when to call for medical help).
- Any precautions, such as masking, that you need to take to protect your immune system while in treatment.
- How your appearance may be impacted during treatment (e.g., hair loss, weight changes, brittle/loss of nails, dry skin).
- How your appetite may be affected by treatment and any dietary changes you should consider to support your treatment and maintain your health.
- Any long-term impacts of your disease or treatment, including on your fertility or neuropathy (loss of feeling/nerve damage).
- Any potential need to take time off from work (including required paperwork for short- or long-term disability and FMLA).
- What information and/or data your care team will provide throughout your care and how to access it.
- Options for pain management.
- Options for the location of your treatment, including hospitals, doctors' offices or your home.
- Alternative treatments or clinical trials available.
- What life may look and feel like after treatment.
- What kinds of life changes will you need to make (e.g., eating habits, exercise, exposure to illness).
- How your provider will help connect your care across the various providers.
- Who is the main point of contact at your provider for questions regarding your care.

It's also important to share your preferences for care with your doctor:

- Whom you would like to include in your care decisions, such as family members or other caregivers.
- Any cultural or religious beliefs that may affect your treatment choices or preferences.
- Any special plans or life goals so they can be considered when choosing a treatment plan or deciding on the timing of a particular treatment.
- How medical decisions should be made if you're not able to make them yourself (known as advanced directives).

HAVE YOU COMPLETED YOUR CANCER TREATMENT?

Congratulations! Finishing treatment is an amazing milestone, but it's still important to stay on top of your care. Make sure you follow any post-treatment care instructions, keep up with your medications and schedule regular screenings and follow ups with your doctor. And don't forget that you may need to follow up with more than just your oncologist — you may need dental, vision or other types of care to manage any ongoing symptoms.



PHYSICAL HEALTH

When it comes to cancer treatment, you want to know that you are receiving the best possible care for your unique illness. No matter which RRD medical option you may be enrolled in, you have access to wide networks of doctors, best-in-class resources and comprehensive prescription drug coverage so you can feel confident in your treatment plan. Find your RRD medical program or provider below to learn more about the cancer care resources available to you.

Cancer Services/Support through BCBSIL Health Advocacy Solutions and AccessHope

The Cancer Services and Support program is free to you through the National Health Plans. In collaboration with AccessHope, this program gives you the tools, resources and experts to help you before, during and after cancer treatment:

- Skilled cancer care nurses and health advocates are on hand to help you prepare for doctor office visits, share treatment information or give emotional support — wherever you are in your cancer journey.
- With AccessHope, you can ask for a medical expert to review your case. This specialist will stay connected with your doctor to discuss your treatment plan and possible clinical trials.
- In the event of a rare or complex cancer diagnosis, your case will be automatically sent to AccessHope, where a cancer specialists will review your case and use leading cancer expertise to provide recommendations to your oncologist.
- Health advocates can also connect you with a wide range of easy-to-access mental health benefits to help you work through challenges.

It is important to reach out as soon as you or your family member are diagnosed to ensure you have what you need to get started on the right path. A personal Health Advocate is part of your plan — contact them 24/7 for your health and benefit needs. Additionally, MDLIVE telemedicine is available for care without an appointment where and when you need it. Register at MDLIVE.com/BCBSIL, call 1-888-767-4204 or [download the app](#).

1-800-537-9765 (24/7 for BCBSIL, HAS)

BCBSIL.com/rrd

[BCBSIL App](#)

Please note that some treatments, services and prescriptions may have preauthorization requirements. This means that you or your provider must contact BCBSIL in advance to request approval for benefits to cover the proposed service or prescription. Your doctor will help you determine when preauthorization is necessary.

If you're a caregiver to a loved one with cancer, BCBSIL Health Advocacy Solutions (HAS) can offer assistance

- Personal assessment to help identify your needs as a caregiver and the needs of the person you're caring for, whether or not that person is BCBSIL member
- Investigate potential resource solutions and financial support options
- Provide additional help to alleviate stress



If you're enrolled in a regional plan with Kaiser Permanente or Dean Health, you have access to similar benefits and resources. These plans also offer services such as telehealth, medical advocacy and prescription coverage. Check out the resources below to learn more about what's included with your coverage.

Kaiser Permanente takes a coordinated approach to cancer care – connecting your primary care team, health plan, cancer care specialists, nurse navigators and more. This approach can help you save time and achieve better health outcomes. Kaiser Permanente is also one of the largest enrolling sites for National Cancer Institute clinical trials. Speak with a doctor via phone, video or e-visit. If you'd like to schedule a telemedicine appointment, call **1-866-454-8855** or **download the app**. If you're looking for more information on Kaiser Permanente's approach to oncology and cancer care, you can call **1-833-KP4CARE** or visit the cancer care **online portal**.

[KP.org](https://kp.org)

1-800-464-4000 (CA)

1-800-632-9700 (CO)

1-301-468-6000 (Mid-Atlantic, DC Metro)

1-800-777-7902 (Mid-Atlantic, Outside DC Metro)

1-888-865-5813 (GA)

1-800-813-2000 (OR)

1-888-901-4636 (WA)

[Kaiser Permanente App](#)

Dean Health offers a dedicated care management team that combines nurses, social workers and program outreach specialists to help you manage your healthcare needs, in-person or by phone. For complex conditions like cancer, you can also **enroll** to receive help from a nurse case manager and program outreach specialist. Dean plans offer **telehealth** and **express virtual care** through the website, as well as **care management** and resources to help you create **advanced directives and other important legal documents** for your care.

[Deancare.com](https://deancare.com)

1-800-279-1301 (Main Line)

1-800-57-NURSE (24/7 Nurse Line)



Prescription Drug Coverage

Prescription medications, including specialty drugs, can be an important part of cancer treatments. You likely have concerns about how to manage your medications, deal with potential side effects and control your costs.

CVS Caremark prescription coverage for employees in a BCBSIL national option

If you're enrolled in a BCBSIL medical option, your prescription coverage is provided through CVS Caremark.

However, it's important to know that certain types of cancer treatments may be covered by BCBSIL rather than CVS Caremark. Make sure you understand your coverage and know where to go for your medications. In some cases, it can depend on where and how a medication is administered. Some treatments can be administered in a variety of ways, including the hospital, an outpatient facility or in the comfort of your own home. Remember to ask your doctor about how and where you can receive treatment to help you determine how it will be covered.

Keep the following in mind when filling your medications:

- For short-term medications, register at [caremark.com](https://www.caremark.com) or [download the CVS/caremark app](#). Medications (including specialty medications) can be picked up* at a local CVS.
- For medications used on an ongoing basis, you must use the CVS Caremark Maintenance Choice Program or Mail Order Service to fill your maintenance medication prescriptions. For more information, visit [caremark.com](https://www.caremark.com) or call **1-866-273-8402**.
- You can enroll in PrudentRx, a free program that targets specialty medication. You'll pay \$0 for covered specialty medications filled at CVS Specialty Pharmacy. If you're enrolled in a high deductible health plan, you'll pay \$0 for these medications after reaching your deductible. If your medication qualifies, PrudentRx will contact you to help you enroll or welcome you to the program.
- CVS Specialty provides tailored information for patients living with certain types of cancer and their caregivers. Visit the [Resource Center](#) to learn more about your diagnosis, explore tools available to you, view available medications and more.
- If you're facing high costs for specialty medications, the Reimbursement Counseling Center can help set up payment plans and/or find alternate funding for qualified patients. Call CVS Specialty at **1-800-250-9631** (TTY: 711) to learn more.
- Identify if there are opportunities to save money on prescription medications with Rx Savings Solutions. This service – created and run by pharmacists – can help you take control of prescription drug costs.
 - Use the confidential online tool to find lower-cost options for your prescription.
 - Learn more at [myrxss.com](https://www.myrxss.com), call **1-800-268-4476** or [download the app](#).

[Caremark.com](https://www.caremark.com)

1-866-273-8402

[CVS Caremark App](#)

[Prudent Rx App](#)

* Please note that specialty pick up at CVS is not permitted by law in Oklahoma.

TIPS FOR MANAGING YOUR MEDICATIONS

- Review your full medication list with your oncologist and primary care physician to make sure there are no possible drug interactions and to eliminate any unnecessary medications.
- Tell your providers about any side effects you experience, as you may have alternate options.
- Some cancer treatments can impact your short-term memory so consider using a pill case, writing down your medications and medication timings and/or asking a family member to help you keep your medications organized. You can also set alarms on your phone or use a medication reminder app.
- Be sure to follow instructions, such as taking medications with food or an empty stomach when required. How you take medications can impact their effectiveness.



Kaiser Permanente and Dean Health prescription coverage

If you're enrolled in a Kaiser Permanente or Dean Health plan, you have access to similar programs and resources through your medical plan.

Highlights include the following:

- Kaiser Permanente's **pharmacy program** makes it easy to fill and manage your prescriptions. Through Kaiser Permanente pharmacies, you have options for delivery, same-day pickup and refill reminders and status updates. For Washington residents, the **Kaiser Permanente Washington Specialty Pharmacy** works with you and your doctor to manage high-cost medications that need close monitoring. Their coordinated program offers specially trained pharmacists and ongoing evaluations. You can contact a pharmacy representative at **1-800-245-7979** and the Washington Specialty Pharmacy at **1-800-483-3945**.
- As part of its Specialty Pharmacy Program, Dean Health Plan works with **Lumicera Health Services** to coordinate personalized support for those impacted by complex diseases like cancer. The Program also offers free delivery, same-day service for emergency medical needs, consultations with pharmacists experienced in providing care to patients with complex conditions and refill reminders to help you avoid running out of medication. Contact Lumicera at **1-855-847-3553**. Learn more by contacting your medical provider.

FINANCIAL HEALTH

Cancer can put significant strain on not only your physical health, but also your financial health. From doctor visits to treatments to medications, cancer care can be costly. Our RRD medical options provide comprehensive coverage and protect you through out-of-pocket maximums (which is the most you'll pay in a given plan year). However, out-of-pocket expenses can still add up quickly. In addition to the financial protection provided by your medical coverage, you have specific RRD benefits designed to help you focus on getting better rather than the cost of your care.

- **Saving and spending account options:** Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) allow you to save for health care expenses on a pre-tax basis. Depending on your medical option enrollment, you may have access to one or both tax-advantaged accounts to help you cover expenses related to cancer treatment.
- **Ability to borrow from your 401(k) through a hardship loan:** You may be able to withdraw all or some of the savings held in your pre-tax or Roth 401(k) and matching accounts prior to age 59 ½ if you qualify for financial hardship, which can occur if you have uninsured medical expenses incurred by you or a family member. For more specific questions about your account, contact Fidelity Investments at 1-800-835-5095 or download the app.
- **Access to a medical line of credit through Paytient:** RRD has partnered with Paytient to help ease the financial burden. If you're a benefits eligible employee at RRD, you have access to a \$1,200 interest- and fee-free line of credit to pay for cancer care for you or your covered dependents. Learn more at paytient.com/rrd or by contacting Paytient at 1-573-206-9147 or hello@paytient.com.
- **BCBSIL Member Rewards:** When shopping for procedures or services through the BCBSIL Provider Finder tool, you will receive a cash reward for selecting a low-cost, reward-eligible option. These tools can be used to compare costs and quality, estimate out-of-pocket costs and make the most efficient use of your health care benefits.
- **Save on prescriptions:** PrudentRx and Rx Savings Solutions can help reduce your prescription costs. See page 7 for more details.

TIME AWAY FROM WORK

Do you need to take some time away from work to take care of your health or the health of a loved one? RRD offers a variety of paid and unpaid leave options so you can focus on what matters most:

- **Paid Time Off (PTO):** Go to InsideRRD/Employee Center/HR Policies or speak to your HR Manager to learn about your available PTO.
- **Short-Term Disability (STD) and Long-Term Disability (LTD) benefits** are available if you will be out of work for more than 7 consecutive days.
 - Learn more on myrrdbenefits.com/disability/ or call the Hartford at 1-866-271-0744.
- **Family Medical Leave Act (FMLA)** provides time off to care for a family member with a serious health condition or your own serious health condition, if eligible. Learn more on InsideRRD/Employee Center/HR Policies.
Talk with your manager about your options for taking time off and setting up accommodations as needed, such as working remotely.

If you have enrolled, **additional RRD benefits** that can provide financial protection in the face of a cancer diagnosis or treatment include:

- **Critical illness insurance:** Distributes a lump-sum payment if you or a covered family member is diagnosed with a serious illness like cancer. Learn more at [metlife.com](https://www.metlife.com) or call 1-800-GETMET8.
- **Hospital indemnity insurance:** Pays a flat amount and defined per-day amount when you are admitted to a hospital for a covered event. Learn more at [metlife.com](https://www.metlife.com) or call 1-800-GETMET8.
- **Life insurance:** RRD provides **basic life insurance** in the amount of one times your annual base pay, up to \$125,000. You also have the option to purchase supplemental coverage. If you receive a terminal cancer diagnosis, both basic and supplemental coverage offer an accelerated benefit that can pay out a portion of your life insurance prior to death. If you are enrolled in supplemental life insurance, you have access to MetLife's Digital Estate Planning service to complete wills, living wills and power of attorney documents online.

If you've lost a loved one to cancer, or if you or a loved one have received a terminal diagnosis, additional help is available. Contact your medical, life insurance and EAP providers for resources to assist you in this difficult time.

EMOTIONAL HEALTH

Whether you're a patient or a caregiver, it's natural to focus on the physical side effects of cancer and cancer treatment. However, it's important to remember that cancer can have significant impacts on your emotional well-being, as well. At RRD, you have access to a wide range of benefits and resources to help you care for your emotional health alongside your physical health.

All RRD employees and family members have access to emotional well-being and work-life balance resources through RRD's Employee Assistance Program (EAP), SupportLinc. All services are free and confidential.

- **24/7 support:** SupportLinc has licensed clinicians available 24/7/365. Access support whenever is most convenient for you; reach out to SupportLinc via:
 - Phone: **1-888-881-LINC (5462)**.
 - Online: supportlinc.com (Create your account using employer code RRD).
 - Mobile App: Use **eConnect** for on-the-go access to a licensed counselor.
- **Expert financial and legal consultation:** You'll have access to a financial counselor as well as a local attorney if you need to discuss options for paying for treatment, create or update an advanced directive or will or other consultative needs.
- **Short-term counseling:** SupportLinc offers up to five no-cost counseling sessions, in person or via video, for short-term support related to stress, depression, anxiety, work-related pressures and more.
- **Convenient resources:** Get referrals for everyday needs, including childcare, home repair, education and more so you can focus on your health.
- **Coaching on-the-go:** The TextCoach feature provides personalized coaching from your phone or laptop, so you can get support when it fits into your schedule.
- **Virtual support groups:** SupportLinc offers a variety of groups to support patients and their loved ones. Choose from a variety of topics, such as Caregiver Support, Coping with Stress, Self-Care and more. Visit the SupportLinc platform to pick a day and time that works for you.



Get ongoing care through your medical plan

Your EAP is a great resource for short-term counseling, urgent needs and a variety of work/life resources. For ongoing mental health care needs, you can find a provider through your medical plan – including ongoing psychology, therapy and psychiatry coverage. All of our medical options offer mental health services. Contact your provider to find the resources you need.

Manage the emotional impacts of side effects

Physical changes, such as hair loss, from cancer and cancer treatments can have emotional side effects too. You can get help managing appearance changes through:

- American Cancer Society's **Tender Loving Care** program, which offers affordable wigs, hats, scarves and mastectomy products.
- **Look Good Feel Better**, a non-medical public service program that teaches beauty techniques to people with cancer to help them manage appearance-related side effects of cancer treatment.

Find your community

Cancer doesn't have to be an isolating experience. Whether you're a patient or a caregiver, you can find support and community among others who know what you're going through:

- Connect to a **cancer care support group** online or find a local community-based group. Ask your cancer care team what resources are available in your area.
- Volunteer with local charities or organizations.
- Look for a local **cancer walk** to stay active and show support.

PROFESSIONAL SUPPORT TO HELP MEET YOUR NEEDS

If you are enrolled in a Dean medical plan, you can **connect with a social worker** who can help you develop a care plan, locate resources for caregiver support, help you connect socially through support groups and more.

DIGITAL MENTAL HEALTH, POWERED BY LEARN TO LIVE!

If you are enrolled in a BCBSIL medical option, you'll also have access to digital mental health services through Health Advocacy Solutions. Members have access to support from licensed coaches and interactive, online lessons at no added cost to you. Access this program through the

[BAM app](#) or [BCBSIL.com](#).



RESOURCES FOR CAREGIVERS

Navigating this challenging time can be overwhelming for caregivers. Whether you're the primary caregiver or you're one of many, it's difficult to know how to help your loved one during this time. Here are some ways you can help with ongoing care and recovery:

- Attend doctors' appointments to help take notes, ask questions, manage follow-ups and/or medical records.
- Help manage medications, ensure they're picked up from the pharmacy and taken as prescribed.
- Monitor your loved one's emotional state, paying close attention to when you may need to reach out to the EAP or other resources for support.
- Share community updates with friends and close friends and family using tools like [CaringBridge](#) or [Meal Train](#).

As a caregiver, it's important to take care of yourself, too. Many of the resources in this guide are available to caregivers as well as patients. For example, you can:

- Take time off from work for appointments through PTO or FMLA.
- Get help understanding a diagnosis or a medical bill from experts like BCBSIL Health Advocacy Solutions.
- Get free counseling or find caregiving help through the EAP.
- Find a support group.

Remember to take meaningful time to care for yourself: go for a walk or sit down to watch a movie or do your favorite hobby.

For more information on caregiving, check out the [American Cancer Society Caregiver Resource Guide](#).

CREATE A CHEMO CARE PACKAGE

Looking to support a friend or family member undergoing treatment? Put together a chemo care tote bag that will provide comfort, relief and relaxation during this uncertain time. Here are some ideas for what to include:

- A fleece throw blanket, a hat or soft, fuzzy socks — for warmth and comfort.
- Hard candy (peppermint, ginger, root beer or lemon flavors), Queasy Pops or Drops, Biotene oral care products or Colgate Wisps — for dry mouth and nausea.
- Fragrance-free moisturizer or unmedicated, unscented lip balm — for dry skin and lips.
- Travel packs of tissues — for runny noses and tears.
- Travel-sized hand sanitizer — to protect against germs.
- Water bottle — to stay hydrated.
- Eye masks, ear plugs, neck pillows — to help with resting or sleeping.
- Magazines, deck of cards, games, music with headphones, or puzzle books — to pass the time.

TERMS TO KNOW

Advanced Directives: Written statements that express how you (or your family member) want medical decisions to be made in the future should you not be able to make them yourself. Common examples of advanced directives are the power of attorneys and living wills. Note: Each state has its own unique laws around advanced directives. Visit your state's website for more information.

Centers of Excellence: Center of Excellence (COE) provides leading care for particular cancers, providing best practices, research and support.

Chemotherapy: Cancer treatment with drugs that kill cancer cells. Chemotherapy (or chemo) is often used to treat cancer that has spread, come back or has a high chance of coming back. Chemo may be the only treatment for cancer, or it may be used alongside surgery and/or radiation.

Comprehensive Cancer Center: Comprehensive Cancer Centers are recognized by the National Cancer Institute as having "leadership and resources, in addition to demonstrating an added depth and breadth of research, as well as substantial transdisciplinary research that bridges these scientific areas."

Genetics: The study of specific and limited quantities of genes or parts of genes.

Genomics: The study of an individual's entire genome (i.e., all of a person's genes).

Hospice: A special kind of care for people in the final phase of illness, along with their caregivers and families.

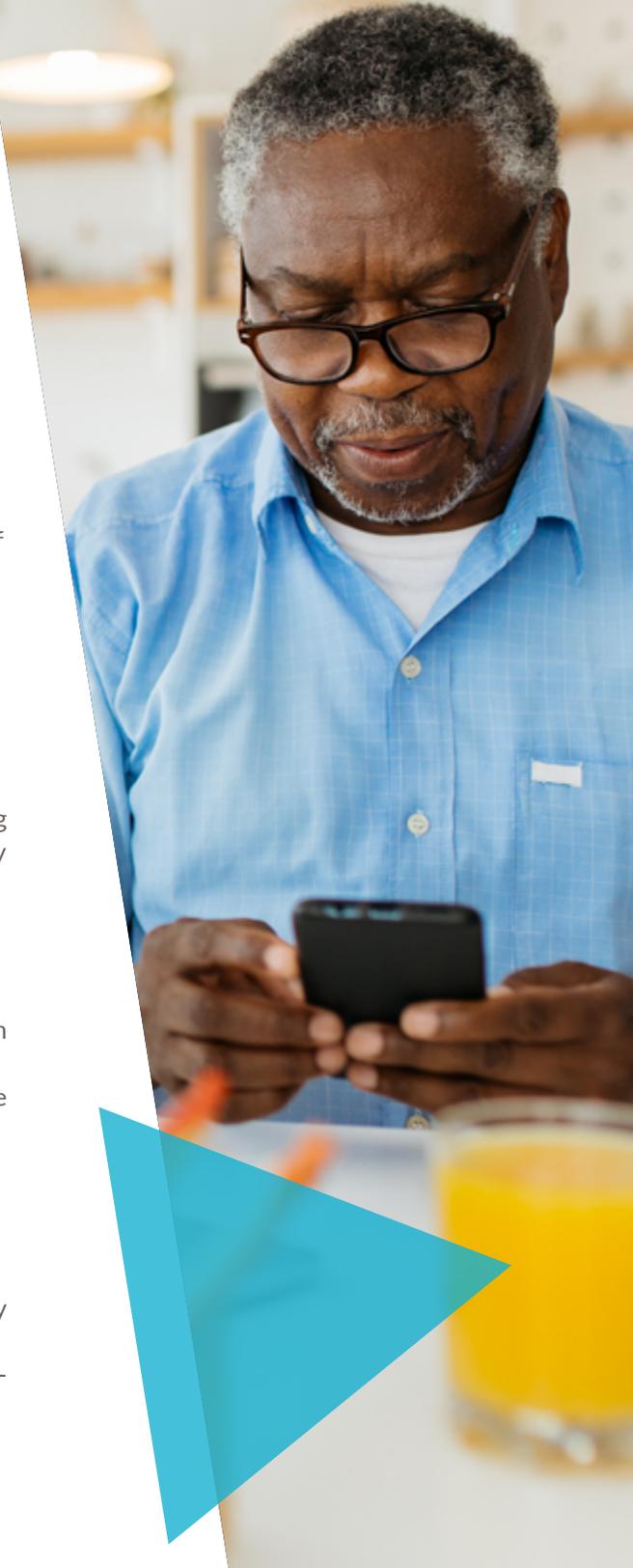
Palliative Care: Palliative care focuses on improving an individual's quality of life, combating symptoms such as nausea, anxiety and pain. This type of care can be provided at any point of a patient's oncology journey to help reduce physical or emotional fatigue and is not the same thing as hospice care.

Personalized Health Care: With advancements in data diagnostics and analytics, physicians now have greater insight into a patient's unique health situation and can tailor care to the individual's disease and lifestyle. In particular, physicians can diagnose very specific types of cancers and match them with therapies or treatments that are most likely to slow or reverse cancer growth greatly increasing the patient's quality of life.

Radiation Therapy: Cancer treatment that uses high-energy rays to kill cancer cells and shrink tumors. Radiation may be used as the main cancer treatment or it may be used alongside surgery or chemotherapy, either to shrink cancer before surgery or to kill remaining cancer cells after surgery. It may also be used palliatively for advanced cancer.

Shared Decision Making: Shared decision making is an approach to care where a patient is presented with several care, testing or treatment options and is encouraged to consider the various options. The clinician and patient work together to make healthcare decisions based on the patient's preferences, informed by available evidence.

Targeted Therapies: Targeted therapies include new treatments that are designed to target a particular type of cancer cell to block growth and ability to spread throughout the patient. Because these types of treatments are localized to the cancer cells, they typically produce different, and possibly fewer, side effects than treatments designed to affect a patient's cancer and non-cancerous cells.



ADDITIONAL RESOURCES

American Cancer Society: Leading organization in conducting and sharing research to fight cancer. Learn more at [cancer.org](https://www.cancer.org).

American Society of Clinical Oncologists: Patient support site with information on types of cancer, navigating care, how to cope, research and advocacy and survivorship. Learn more at [asco.org](https://www.asco.org).

Athena Wisdom Study: Learn more about how you, your family and your friends can participate in this important study on preventing and detecting breast cancer. Learn more at [thewisdomstudy.org](https://www.thewisdomstudy.org).

Cancer Care: Provides services for patients and family members, including counseling, support groups, education workshops, publications, financial and co-pay assistance and community programs. Learn more at [cancercares.org](https://www.cancercares.org).

Livestrong: Program offering support services and community programs for cancer survivors, caregivers and loved ones. Learn more at [livestrong.org](https://www.livestrong.org).

National Cancer Institute: The nation's leading cancer research group, offering patients and their family members resources and tools. Learn more at [cancer.gov](https://www.cancer.gov).

National Comprehensive Cancer Network: Global network providing providers and patients with the most up-to-date standards in cancer care. Learn more at [nccn.org](https://www.nccn.org).

Local/hospital social workers: Guide you through your cancer journey and help with emotional wellness.

Infection control: Visit [CDC.gov](https://www.cdc.gov) to learn how to prevent infections like the flu and COVID-19 during treatment.

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