

StanleyBlack&Decker



Cancer **Care Guide**

Navigating Your Cancer Journey



Stanley Black & Decker Is Here for You

To support you through all the stages of cancer, from your diagnosis to recovery, we've developed this guide as your go-to resource. Inside you'll find general tips and suggestions along with benefits* and programs offered through Stanley Black & Decker to support you along the way.

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The information included inside is specifically for Stanley Black & Decker salaried and non-union hourly employees.

**Please note that certain benefits and programs are only available to those employees enrolled in Stanley Black & Decker medical coverage. In addition, none of the information included here is intended to be medical advice or replace treatment recommendations you receive from your physicians.*

Cancer Diagnosis

“I was just diagnosed with cancer. Now what?”

Learning that you have cancer can bring many changes and emotions for you and your loved ones. Perhaps you're feeling isolated, frightened, or in disbelief.

Whatever you're feeling, the important thing is to remember that you're not alone.

These resources and tips can help you gain a sense of control as you face decisions about your treatment and care. Stanley Black & Decker is here to help you navigate your cancer journey so you can manage the tests, doctors appointments, insurance questions, and emotions that accompany a cancer diagnosis.

Tips to Help You Start Your Journey

It's okay to feel overwhelmed or not know where to begin. Keep the following tips from [Cancer Support Community](#) in mind as you learn more about your diagnosis, so that you can make the best treatment decision for you.



KNOW YOUR EXACT DIAGNOSIS AND STAGE OF DISEASE.

Gather the facts and write them down in a notebook. Ask questions like:

What is the exact name of my cancer?

What is the stage of my cancer?

Is there anything we know or can learn about my disease that will help guide my treatment decisions, such as a genetic test?



WRITE DOWN YOUR QUESTIONS AND CONCERNS IN ADVANCE AND BRING THE QUESTIONS TO YOUR APPOINTMENT.

Think about what it is you want the health care team to know about you personally as you explore treatment options.



BRING A FAMILY MEMBER OR FRIEND WITH YOU TO MEDICAL APPOINTMENTS.

Ask them to listen, take notes, ask questions, and help you to talk through the information after the appointment.



GET A SECOND OPINION.

Every patient has a right to a second or even third opinion. Oftentimes people seek a second opinion from a doctor in a different medical center to explore all care options and see if there is any new science they should know about.

Understand Your Diagnosis

The first step in your treatment journey is to understand your diagnosis. If you are enrolled in Stanley Black & Decker medical coverage, you have resources to support you.

Personal Nurse Advocate through the Cigna Cancer Support Program

If you're enrolled in Cigna medical coverage, you have access to the Cigna Cancer Support Program at no cost to you. You'll be connected with a care management team, which includes a personal nurse advocate, social worker, medical director, pharmacist, and behavioral health professional.

Your personal nurse advocate will be your go-to resource throughout your cancer journey. Upon diagnosis, they'll work with you to address your immediate concerns and help you understand your diagnosis, medications, and treatment options identified by your doctor.

To start working with a personal nurse advocate, call **1-800-615-2909**. If your claims indicate you may benefit from this program, a nurse may also contact you. Visit myCigna.com for more information.

Fertility and Your Cancer Diagnosis

A cancer diagnosis does not have to end a dream of having a family. Through Maven, a virtual resource provided at no cost by Stanley Black & Decker, you have 24/7 access to Care Counselors who can talk you through and educate you on your fertility options as you begin learning about your cancer treatment and how fertility may be impacted.

To learn more visit mavenclinic.com/join/SBD or download the Maven Clinic app.



Additional Support from My Medical Ally

Receiving a cancer diagnosis is overwhelming. My Medical Ally offers specialized resources and compassionate support to help you navigate medical decisions and find high-quality care when enrolled in Stanley Black & Decker medical coverage through Cigna.

My Medical Ally can help you answer questions like:

- What are the different types and stages of cancer?
- What are my treatment options?
- What is the success rate for treating this type of cancer?
- What side effects can I expect from treatment?
- What doctors and hospitals in my area specialize in treating this type of cancer?
- Should I get a second opinion?

This valuable benefit is available at no cost to you and your eligible dependents when enrolled in Cigna medical coverage. Call **1-888-361-3944** Monday through Friday, 8:00 a.m. – 8:00 p.m. CT or visit mymedicalally.alight.com (company code: SBD) to get started. Once you've logged in, you can chat online with a Medical Ally or submit a request through email.

Kaiser Permanente Resources (available only if you live in California)

If you live in California and are enrolled in Stanley Black & Decker's Kaiser medical coverage, there are a wide range of resources available to help you through a cancer diagnosis. You'll have access to:

- ✓ **Nurse Navigators** who will provide personal support and be your primary contact through every step of your care.
- ✓ **Specialty Care Centers**, specialized facilities where physicians work directly with pharmacies, labs, and insurance to coordinate your care. All members of your health care team will have immediate access to your records, so there's no need to transfer records or documents.
- ✓ **Los Angeles Medical Center**, an innovative cancer care and treatment center with 35 oncology and pediatric specialty care doctors, as well as a pharmacy, lab, and nurse clinic all under one roof.
- ✓ **Clinical Trials** as Kaiser Permanente is a National Cancer Institute (NCI) Community Oncology Research Program. This means that Kaiser conducts NCI clinical trials and research studies.

For more information, visit [KP.org/Thrive](https://kp.org/thrive).

Finding Care

“How can I find the best care for me with doctors I trust?”

Getting high-quality care from a health care team you're comfortable with can make all the difference when it comes to navigating cancer. But, you may be wondering where to begin when it comes to finding the best care for you.

Get the Best Care for Your Needs

Stanley Black & Decker's Cigna medical coverage offers extensive resources to help you find personalized, high-quality care.

Cigna's Cancer Support Program

The same care management team that helped you understand your diagnosis will also help you understand your care options, so you can determine where and how to get treatment. In particular, your personal nurse advocate can help you:

- Understand your health plan benefits and quality providers in your area.
- Find in-network specialists, home care, caregiver services, and more.
- Answer any questions you may have about your treatment options.
- Coordinate follow-up care and screenings.
- Learn when to call your doctor.
- Find local support groups and facilities.

Learn more at myCigna.com or call 1-800-243-3280.



EXTRA BENEFITS WITH CIGNA DENTAL COVERAGE

Certain health conditions have been proven to have an impact on gum disease. To help combat the effects of radiation on your oral health, Cigna's Dental Oral Health Integration Program® (OHIP) provides additional coverage for some dental services if you are going through radiation for head or neck cancer.

To be eligible for these extra benefits, you must be enrolled in Cigna dental coverage through Stanley Black & Decker and enroll in the OHIP program. If you have a condition that qualifies you for the OHIP program, you will be automatically enrolled. To learn more or enroll, go to myCigna.com.

Expert Opinions with Cigna’s Clinical Consult Service

Cancer research is moving at a rapid pace, which means you have more options than ever. For some oncology practices and physicians, however, keeping up with those new treatment options can be challenging. Sometimes the best way to ensure the latest clinical guidance is followed is to engage a specialist in your specific cancer.

The Clinical Consult Service supports community physicians while keeping care close to home, from treatment to recovery.

Based on the clinical details provided by your physician, your specific condition and planned treatment, you may be eligible for a service that allows your physician to seek advice or an opinion from another physician at no cost to you.

This way, you can get the most up-to-date treatment options while still getting care from the physician you’re most comfortable with.



Visit [myCigna.com](#) to see if you’re eligible and learn more.

Find Quality Network Providers with My Medical Ally

It’s important to find a highly-qualified in-network doctor to ensure you are receiving the care you need. If you would like support in securing a provider, your Medical Ally can help.

Call Medical Ally at **1-888-361-3944** or visit [mymedicalally.alight.com](#) if you need help finding a specialist.



CONSIDERING A SECOND OPINION?

More information means more informed decisions. Getting a second opinion is well worth the time and money. Cigna participants have access to My Medical Ally for help getting that second opinion at no cost. They will review all of your records, pathology, and case history and provide you with a second opinion from an elite doctor. Then, they can match you with the highest-quality, in-network specialists for treatment.

To learn more or register, go to [mymedicalally.alight.com](#) (company code: SBD) or call **1-888-361-3944**, Monday through Friday, 8:00 a.m. – 8:00 p.m. CT.

Learn About Clinical Trials

Clinical trials are studies of new drugs, procedures, and other treatments. Through clinical trials, doctors find new ways to improve treatments and the quality of life for people with certain diseases.

Most cancer clinical trials are treatment studies. These trials test new treatments or new ways of using existing treatments, such as new:

- Drugs.
- Vaccines.
- Approaches to surgery or radiation therapy.
- Combinations of treatments, including some that work to boost your immune system to help fight cancer.

It's important to remember that clinical trials are the final step in a long process that begins with research in a lab. Before any new treatment is used with people in clinical trials, researchers work for many years to understand its effects in the lab and in animals.

These trials take place across the United States and throughout the world in doctors' offices, cancer centers, medical centers, community hospitals and clinics, and veterans' and military hospitals. When you talk with your doctor about treatment options, ask about clinical trials. There may be one that's right for you taking place at your doctor's office or nearby.



CLINICAL TRIALS AND YOUR CIGNA MEDICAL COVERAGE

Stanley Black & Decker's Cigna medical coverage may cover your costs of participating in a clinical trial. To confirm if participation and services would be eligible and covered, it is recommended to contact Cigna at **1-800-243-3280** before starting any treatments.



Self-Care and Support for Caregivers and Family

Take Care of Yourself

As you prepare to start treatment, take time to learn about the side effects of the treatment you're considering. There may be steps you can take or choices you can make to help make treatment a little easier.

Below are a few areas where you may need a bit more support due to your treatment. Taking the time to understand and plan for these side effects in advance can help you manage them in the future.

You should always consult with your primary care provider and/or oncologist with any questions or concerns about any actions you may wish to take during your treatment.

Emotional Health

The mental impacts of cancer can be as significant as the physical ones. Cancer may bring up a wide range of feelings you're not used to dealing with. It can also make existing feelings seem more intense.

While there's no quick cure to help your mental health during your cancer journey, there are a few things you can do to cope:

- **Practice relaxation techniques.** Consider meditating, listening to music, watching TV, or other things that calm you.
- **Deal with cancer "one day at a time."** The task of coping with cancer often seems less overwhelming when you break it up into "day bites," which are easier to manage. Consider maintaining your normal lifestyle as much as possible.
- **Talk to other people with cancer.** Sometimes it will feel as if people who haven't experienced a cancer diagnosis can't fully understand how you're feeling. Other cancer patients and survivors can share their experiences and empathize with you. Consider joining a support group online or in your community.
- **Find a source of spiritual support.** Explore spiritual and religious beliefs, such as prayer. If you don't think of yourself as a religious or spiritual person, get support from any belief systems that you value.
- **Keep a journal.** It can help you process the journey and express yourself, and you may be amazed by how helpful it can be.
- **Ask for help.** Reaching out for help is a sign of strength, not weakness. You may consider talking to someone outside of your day-to-day support system, such as a counselor through SupportLinc, Stanley Black & Decker's Employee Assistance Program (EAP).



THE EAP IS HERE FOR YOU

As you adjust to your diagnosis and what the future holds, the EAP can help you navigate your cancer journey.

The EAP offers 24/7 access to a licensed clinician in person or virtually. You also have access to a wide array of services to provide support for personal and family issues across a broad spectrum of topics.

These services are confidential and available to you and anyone in your household at no cost. You can receive up to six free EAP visits per member, per issue, per year at participating SupportLinc EAP providers (with the option to text, call, or meet in-person or virtually).

Call **1-888-508-1170** or online at sbdsupportlinc.com (group code: SBD) for support.

Nutrition

Many people have trouble eating and getting enough nutrition during cancer treatments. Your cancer treatment may include chemotherapy, radiation, surgery, or other therapies.

Here are some tips to manage your nutrition as you undergo treatment:

Try to eat more of the foods you like when your appetite is good.

When you don't feel like eating your normal foods, try different foods than you normally eat. Clear broths and mild foods may be good choices.



Eat healthy food. Even if you don't feel like eating, try to eat foods that have protein and extra calories. These foods can help keep up your strength, support your immune system, and prevent weight loss. Try foods high in protein, such as lean meats, dairy, nuts, beans, and soy products. Colorful fruits and vegetables are high in vitamins and nutrients that can help your body heal.

Have a nutritional drink when you don't feel like eating.

Drink liquid meal replacements (such as Ensure or Boost) for more calories and protein. They come in a variety of flavors; try a few to find the ones you prefer. Use of a liquid meal replacement is intended to supplement your nutrition.



Eat smaller meals and snacks throughout the day. Set a schedule for meals and snacks, and plan for times when it feels best to eat.

Stay hydrated. Drink plenty of water, juices, or other liquids.



If getting the proper nutrition during your treatment becomes challenging, be sure to seek out help and support from family members and friends. Ask your oncologist if there is a registered dietician available for help. And as always, it's a good idea to consult with your physician before making any dietary changes to ensure there are no interactions with your nutrition and medications.

Nausea

Cancer and the treatments for it can sometimes make you sick to your stomach (nauseated) or make you vomit – but you can be prepared. Your doctor may prescribe medicine to keep you from feeling sick (anti-nausea medicine). You also can do a few things at home to help manage your nausea and feel better.

Talk to your care team. Side effects such as nausea and vomiting can often be controlled with medicine. If you are taking medicine and are still vomiting, you may need to try a different medicine.



Take your medicines exactly as prescribed. Call your doctor if you think you are having a problem with your medicine.

Don't smoke. Smoking and being around smoke can make nausea worse. If you need help quitting, talk to your doctor about smoking cessation programs* and medicines. These can increase your chances of quitting for good.



Drink plenty of fluids. Choose water and other clear liquids. You can also try fruit juices, flavored ice pops, and broths.

Eat dry foods. If liquids aren't sitting well with you, try consuming more dry foods such as crackers, bread sticks, or toast throughout the day.



Eat small, frequent meals or snacks. When you don't feel like eating a meal, try apple or grape juice, tea, clear broths, dry toast, cooked cereal or Jell-O. Avoid citrus juices and lemonade, as these acidic drinks can make your stomach more upset.

Don't force yourself to eat when you feel sick. Limit sounds, sights, and smells that make you feel sick.



Have peppermint candy or peppermint gum handy. It can help settle your stomach.

*Stanley Black & Decker offers access to Quit For Life through Rally Coach at no cost to help support you in quitting tobacco. For more information or to get started call 1-866-784-8454 or go online to Quitnow.net.

Exhaustion

It's no surprise that cancer and the accompanying treatment make you very tired. Your body is working hard to make you healthy again. Follow these tips to give your body the support it needs:

Try to get extra rest when you have treatment. Feeling tired is often worse at the end of treatment or just after. It's okay to give your body the rest it needs.



Slowly increase your activity. After treatment, build up to your normal activity. You can start by taking a walk.



Take medication as prescribed. If your doctor prescribes medicines to help with your energy, take them exactly as prescribed. Call your doctor if you think you are having a problem tolerating your medicine.



Eat healthy foods. A diet that contains fruits, vegetables, and whole grains may increase your energy level. Limit alcohol, which can cause dehydration and make you feel more tired. Drink plenty of fluids. Do not skip meals, especially breakfast.



Create a good environment for sleep. If you have trouble getting a good night's sleep, try to keep your room dark and quiet, consider wearing ear plugs or getting a white noise machine, and avoid eating within two hours of going to bed.



Plan ahead. Schedule activities for the time of day when you have the most energy. This can be anything from grocery shopping to chatting with a friend.



Hair Loss

One of the most difficult side effects of cancer treatment doesn't cause physical pain, but that doesn't make it any less challenging. For some patients, hair loss is one of the most distressing side effects of treatment, as it makes them feel vulnerable, self-conscious, and exposed as a "cancer patient."

While there's no way to completely mitigate hair loss, there are steps you can take to prepare for it:

Give yourself time. Losing your hair may be difficult to accept. It's okay to feel upset. At the same time, understand that losing your hair is usually temporary, and hair will grow back after you complete treatment.



Consider head coverings. If you decide to get a wig, hairpiece, or other head coverings (e.g., caps, scarves, hats, head wraps), do so before hair loss occurs. If you get a wig, find a specialty shop that matches your natural hair color and texture and get it styled ahead of time.



Avoid irritants. Heat and chemicals may cause hair to fall out. Avoid coloring, perms, or relaxing the hair. Stay away from chemical products with alcohol and menthol, which can dry out your hair and irritate your scalp.



Do your research. If you are going to get chemotherapy that might cause hair loss, talk to your health care team about whether a cooling cap might help reduce your risk. Discuss the benefits, limitations, and side effects.



Cut your hair short before treatment. Before cancer treatment begins, consider getting a short hairstyle, especially if you have long hair. Cutting your hair may help you feel like you're taking control. Consider donating it so it can help another cancer patient.



Protect your head. Wear a hair net or sleep on a satin pillowcase to keep hair from coming out in clumps. When out in the sun, use sunscreen to protect your scalp. In cold weather, wear a hat or scarf outdoors to protect your head.

Caregiver and Family Support

“This has been a challenging time for my family. How can they get the support they need to support me?”

Just as a cancer diagnosis can turn a patient’s life upside down, it can also significantly affect family and close friends. Being a cancer caregiver (someone who cares for a loved one with cancer) takes time and energy, and caregivers often need help too.

The following resources provide support for you and your caregivers throughout your cancer journey.

Personalized Support through the EAP

Stanley Black & Decker’s EAP, SupportLinc, provides support specifically for those who are caring for their loved ones. You’ll get real solutions from a range of different resources, such as:

- Licensed clinicians to help address your own needs as a caregiver.
- Legal and financial consultation services.
- Resource information for in-home care, companion services, assisted living, and skilled nursing facilities.
- Community resources and support groups.
- Information on caregiving, home safety, insurance, and other concerns.
- Geriatric specialist services to assess and develop a geriatric care plan.

You and any member of your household can also receive up to six free counseling sessions per year at no cost to you. Contact SupportLinc 24/7 for in the moment clinical care at 1-888-508-1170.

Caregiver Resources through Torchlight

As a caregiver for a family member with cancer, it’s important that you make time to care for yourself, so you can be there at your best for your loved one. Torchlight provides support specifically for caregivers, giving you access to digital guides, on-demand webinars, podcasts, and expert advising to help you navigate your role as the caregiver.

To make the most of all that Torchlight has to offer, you can personalize the experience by completing a profile for your loved one and take the caregiver self-assessment. Torchlight will then make recommendations tailored to your and your family’s needs and concerns.

You can access all of Torchlight’s resources online at sbd.torchlight.care or call 1-844-693-3477.

Support for the Day to Day with Care for Business

Helping support and care for a family member with cancer can take a great deal of time. To help you take back some of that time so you can make sure you’re taking care of yourself, Stanley Black & Decker covers the subscription cost for a Care premium membership to allow you to find and book short- and long-term care based upon your needs and preferences. Whether you need housekeeping help, transportation to and from appointments or other caregiving needs, simply post a job, connect with local caregivers, and easily book care online.

Visit sbd.care.com or speak with a Care Specialist at 1-866-814-1638 to find care.

Counseling through Your Medical Plan

Caregivers and patients alike may need longer term support from a mental health professional through their cancer journey. Your Stanley Black & Decker medical coverage includes mental health counseling, so you can get the help you need. To confirm eligibility and benefits, contact Cigna at **1-800-243-3280**.

Lodging

Depending on your treatment plan, you may need to travel out of town to get the best care for your needs. Patients and caregivers should focus on getting better, not on where they should stay.

The American Cancer Society's Hope Lodge offers patients and their caregivers free lodging in a nurturing, home-like environment where guests can retreat to private rooms or connect with others. Every Hope Lodge also offers a variety of resources and information about cancer and how best to fight the disease.

Learn more at www.cancer.org/support-programs-and-services/patient-lodging/hope-lodge.html.

In addition, there may also be travel and lodging coverage available with your Stanley Black & Decker Cigna medical coverage. To confirm eligibility and benefits coverage, contact Cigna at **1-800-243-3280**.

Transportation

Even if your treatment center is nearby, getting to and from treatment may pose a challenge. The American Cancer Society **Road to Recovery program** provides transportation for people with cancer who do not have a ride or are unable to drive themselves to treatment and doctors appointments.

Learn more at www.cancer.org/support-programs-and-services/road-to-recovery.html.

End-of-Life Care

When cancer gets to the point when treatment can no longer cure or control it, patients and caregivers consider end-of-life and hospice care.

Hospice care provides compassionate care for people in the last phases of incurable disease so that they may live as fully and comfortably as possible.

If you're enrolled in Cigna medical coverage, the **Cancer Support Program** can help support end-of-life care by:

- Helping people voice their desires and choices while advocating on their behalf.
- Offering emotional and clinical support in coordinating end-of-life care with quality care options.
- Connecting patients and caregivers to available resources based on individual needs.
- Coordinating transition of care.

Additionally, referral services are available from **Care for Business** to help you find the right option for your loved one. You have 24/7 access to trained and dedicated Care Specialists that are available any time, any day, to provide expert advice, recommend services, and more. To reach a Care Specialist, call **1-866-814-1638**.

Financial and Insurance Matters

When faced with cancer, many people take steps to review their life insurance coverage, update their will, and make final preparations should the worst happen.

Life Insurance & Beneficiaries

Life insurance can help your loved ones cover medical bills, funeral costs, and estate management expenses. It can also be a critical resource in helping with your family's on-going expenses. Whether it's receiving your life insurance benefits as a beneficiary or accessing the accelerated death benefit feature (which allows you to receive payment from your life insurance if you are diagnosed with a terminal illness) the funds can provide an extra layer of financial security.

As a Stanley Black & Decker employee, you're automatically enrolled in Basic Life Insurance through Securian Financial at no cost to you. For more information, review the benefits website at www.sbdbenefitscenter.com/welcome and search using key words "life insurance."

In addition to reviewing your life insurance coverage, **you should also ensure your beneficiaries are up-to-date for your life insurance, Health Savings Account (HSA) (if applicable), and retirement accounts.** To name beneficiaries or update your existing beneficiaries, visit the SBD Benefits Center website by going to www.sbdbenefitscenter.com/welcome and click on Visit Enrollment Site or call **1-800-795-3899**. See below for details about how to update your retirement account beneficiaries.

Legacy Planning Resources

As you navigate your cancer journey, you may find peace of mind by taking control of legacy planning. This includes updating your will and making your final wishes known.

- **Securian Financial** offers a variety of online resources and information, including end-of-life and funeral planning, final arrangements, important directives, and survivor assistance. Visit www.securian.com/legacy to learn more.
- If you are enrolled in the **LegalEASE Legal Insurance Plan**, you'll have access to a network of attorneys who can assist with will preparation, drafting a health care power of attorney and other estate planning services.

If you aren't currently enrolled, you'll have the opportunity during Annual Enrollment in the fall. However, LegalEASE can still assist you in finding an attorney near you, with the expertise in the area of your particular concern. Visit legalcorner.legaleaseplan.com.

- Available through **Principal**, you have access to DIY legal forms through ARAG for free including Standard Will, Living Will, Durable Power of Attorney, and more. You can plan for your assets, dependent care, and financial and medical decision-making in case you need it. Review the options on protecting your wishes and assets by logging into your Principal account at www.principal.com.



RETIREMENT ACCOUNT PLAN (401(k)) AND PENSION BENEFITS

As you get your finances in order, it's a good idea to review your beneficiaries for your retirement accounts. This includes any balance you may have in the Retirement Account Plan (RAP), an earned pension benefit, or both. You may also want to explore distribution options from the RAP (or from the pension plan depending upon your age), whether it be a loan or withdrawal, depending upon your personal situation.

You can contact Principal® at **1-800-547-7754** to review and update your beneficiaries and to discuss any distribution options available to you.

Paying for Care

“How will I pay for this?”

Cancer treatment can be costly, but Stanley Black & Decker wants you to focus on getting healthy, not on your expenses. That’s why our medical coverage offers a variety of resources to make sure you’re getting the best care at the right cost.

Overall, your cancer care will be covered the same way other medical expenses are covered. Review your coverage options on our benefits website at www.sbdbenefitscenter.com/welcome. Search by using key word “medical.”

Then, learn more about these resources to help you further manage your costs.

Helping Our Makers in Emergencies Fund

The Helping Our Makers in Emergencies Fund was created to help employees who are facing financial hardship immediately after a natural disaster or an unforeseen personal hardship. Anyone who is facing a serious illness or injury, including cancer is encouraged to apply at sbdhomeprogram.com. All applications are treated the same and regulations require documentation for the event and expenses being requested.

If you have additional questions, or need assistance with the application, contact the Applicant Support team at: HelpingOurMakers@emergencyassistancefdn.org or 1-855-957-4558.

Cancer Support Program

Remember, your personal nurse advocate is your go-to resource to help you navigate your cancer journey as you’re managing your diagnosis, treatment, and beyond. They can provide guidance on:

- Lowering your out-of-pocket costs.
- Understanding complex medical bills.
- Accessing lower cost medications.
- Finding services like rides to appointments, financial assistance programs, or other ways to save money.

Oncology Case Management

Cigna’s Oncology Case Management program helps to coordinate the care you need. You’ll have access to a dedicated case manager who will support you at every step of cancer treatment. They will guide you to providers that are affordable and convenient while delivering high-quality care.

Your case manager will also work with you to reduce avoidable hospitalizations and emergency room visits due to complications from chemotherapy and inadequate pain management, which eases your journey and prevents you from paying additional medical costs.

Rx Savings Solutions

Prescription drugs can be one of the most costly aspects of cancer treatment. Rx Savings Solutions, a free online tool, can help you find the lowest cost options for your prescription drugs.

When you activate your account, you can see lower cost options for prescriptions available under your insurance plan. If you choose to switch to a recommended lower cost medication, Rx Savings Solutions will manage the entire process, working directly with your doctor and pharmacy. In addition, Rx Savings Solutions will contact you directly anytime you can be spending less – both now and in the future.

To create an account, visit myrxss.com or call 1-800-268-4476.



ENROLLED IN A SUPPLEMENTAL HEALTH PLAN? BE SURE TO FILE YOUR CLAIMS!

Stanley Black & Decker offers supplemental health coverage, including Critical Illness and Hospital Care insurance. If you enrolled in Critical Illness or Hospital Care insurance during last year's Annual Enrollment period, be sure to file your claims to receive a lump sum cash benefit.

You can use this benefit to cover medical expenses or everyday expenses, such as groceries, rent, and childcare.

Learn more at www.sdbbenefitscenter.com/welcome. Search using key words "Supplemental Health."



HAVE A HEALTH SAVINGS ACCOUNT (HSA) OR HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)?

Don't forget those HSA or FSA dollars! You can use funds in your HSA or Health Care FSA to help pay for eligible health care expenses. Learn more at www.sdbbenefitscenter.com/welcome. Search using key words "FSA" or "HSA."



WAYS TO MAKE COSTS MORE MANAGEABLE

Even with these resources, you may be worried about the financial impacts of cancer.

If you're worried about paying medical bills, be sure to talk with the billing office or a financial counselor at your treatment center. Ask them about options to make payment more manageable, such as:

- Payment plans
- Reduced rates
- Patient assistance
- Help from charities

If you're having a hard time paying your monthly bills (such as mortgage, rent, or utilities) during your cancer treatment, talk to the bank or the companies that you owe. They may be able to set up a payment schedule to keep you from falling behind.

Leave and Disability

“I need to take time off from work as part of my treatment. What do I do?”

Cancer treatment can be all-consuming. Whether you need to have surgery, stay in the hospital, or undergo chemotherapy, you may need to take a step back from working so you can focus on healing. If your treatment requires you to take time off from work, Stanley Black & Decker has you covered.

Disability Benefits

Stanley Black & Decker provides disability benefits that offer financial security if you are unable to work. As a Stanley Black & Decker employee, you're automatically enrolled in Short-Term Disability (STD) and Basic Long-Term Disability (LTD) at no cost to you. You also have the option to purchase Buy-Up LTD coverage for added protection. Buy-up LTD may be elected at any time in a given year. Pre-existing conditions will apply.

For more information on these benefits, review the benefits website at www.sbdbenefitscenter.com/welcome.

Family and Medical Leave

The Family and Medical Leave Act (FMLA) allows employees to take unpaid leave for certain family and medical reasons. You may take up to 12 weeks of unpaid, job-protected leave per year and can remain on your Stanley Black & Decker benefits for the duration of your leave.

Under FMLA, you may also be eligible to take time off from work continuously or on an intermittent basis to care for a family member undergoing cancer treatment.

For more information and to discuss your options, contact New York Life Group Benefit Solutions at 1-800-243-3280 or visit www.mynylgbs.com.



FLEXIBLE WORK ARRANGEMENTS

You might benefit from a part-time schedule or change of work hours. Stanley Black & Decker offers the opportunity to work a flexible schedule. Flexible work arrangements must be discussed with your manager. Please refer to the Flexible Work Arrangement policy for details found on the benefits website at www.sbdbenefitscenter.com/welcome. Search using key words “flexible work arrangement.”

State Leaves

In addition, certain states provide state-mandated Paid Family Leave benefits, which are determined by the individual state laws. Please refer to your state website for details about the benefit as the landscape continues to change with more states offering leaves each year. You may be eligible for a state leave program that offers paid time to care for yourself or a family member. It is recommended that you check with your local HR or refer to your state's website.

Post-Cancer Care

“Cancer changed my life. How will I adjust to a new normal?”

When cancer treatment ends, people begin a new chapter in their lives as a cancer survivor. This next chapter brings hope and happiness, but it can also bring worries and fear.

You may find that going back to your “normal” life is more difficult than expected. That’s okay. Just because your treatment is over doesn’t mean you don’t have resources to support you.

Returning to Work If You Took Time Off

If you took time off work while getting treatment, you may be ready to go back.

If you’re considering going back to work, make sure you are medically cleared by your health care team.

You may also want to talk with your manager about any return-to-work concerns including flexible options, like a part-time schedule, working remotely, or other arrangements that may help ease you back into the demands of your job.

Cancer Rehabilitation

Cancer and its treatment can cause physical, psychological, and cognitive issues that may make it harder to do daily activities. Cancer rehabilitation can help you overcome these challenges.

After treatment, your health care team may recommend you work with a rehabilitation professional, such as an occupational therapist, physical therapist, psychiatrist, or dietician to help you gain back your strength and become more independent.

Cancer rehabilitation is covered by your Stanley Black & Decker Cigna medical coverage.



Ongoing Physical Health Needs

As a cancer survivor, prioritizing your physical health is more important than ever. This includes being diligent about follow-up and preventive care visits along with taking care of your body.

Follow-Up Care

Follow-up care means seeing a health care provider for regular medical check-ups once you're done with treatment. These check-ups often include bloodwork and other tests and procedures to monitor your overall health, look for treatment-related side effects, and ensure you remain cancer-free.

Depending on the type of cancer and treatment you had, follow-up care can last for months or years after the conclusion of your treatment.

If you're enrolled in Cigna medical coverage, the Cancer Support Program can help you manage your post-cancer care, including preventive care and screenings.

Preventive Care

Preventive care includes check-ups and screenings that give you a view into what's going on inside your body. This care can provide assurance of continued good health or help you identify conditions early or before symptoms occur.

As a cancer survivor, preventive care is important in helping you stay healthy and cancer-free. While the preventive care you need depends on your age, gender, and medical history, be sure to get your annual physical examination, recommended screenings, certain immunizations, and annual dental and vision exams. In-network preventive care is always covered at 100% under Stanley Black & Decker medical plan coverage.

Caring for Your Body

When it comes to taking care of your body, the recommendations for cancer survivors are the same as for anyone who wants to improve their health: exercise, eat a balanced diet, maintain a healthy weight, get sleep, avoid tobacco, and limit the amount of alcohol you drink. Research shows that taking these steps can reduce the risk of other serious chronic diseases, as well as reduce the risk of a second cancer.

It may take time to return to your pre-cancer self. Be patient and do what you can to slowly increase your physical activity and maintain a healthy lifestyle.

Ongoing Mental Health Needs

According to the National Alliance on Mental Illness, cancer survivors are more than twice as likely to have mental health problems compared to adults without cancer. Both survivors and former caregivers should prioritize and take steps toward managing their mental health.

Whatever you're feeling, remember that you have resources to support you. Here are just a few steps to take if you're struggling with mental health as a cancer survivor:

- **Contact SupportLinc**, your EAP can be your first step at getting help. You have access to 24/7 telephonic support to speak with a counselor, who can provide recommendations and resources to support you. Call **1-888-508-1170**.
- **Talk to your health care team.** You may have access to certain medications to help ease anxiety, depression, and stress related to your experience with cancer.
- **Speak with a mental health professional.** Your doctor may be able to refer you to a professional who can help you sort through your emotions and develop coping strategies. See the benefits website at www.sbdbenefitscenter.com/welcome to review how mental and behavioral health counseling is covered by your Stanley Black & Decker medical coverage.
- **Connect with other survivors.** Support groups, whether in your community or online, can provide an outlet to share your feelings and hear from others who are going through a similar situation.

For more tips on navigating your Mental health, refer to the [Emotional Health](#) section of this guide



YOUR FERTILITY POST CANCER

When you are ready to explore your fertility options, you can connect with a Maven Care Counselor. Maven is a virtual resource provided at no cost by Stanley Black & Decker, which provides 24/7 access to Care Counselors who can talk you through and educate you on your fertility options and next steps as you near the end of your cancer journey.

To learn more visit mavenclinic.com/join/SBD or download the Maven Clinic app.

Contacts for Support

Vendor Name	Website	Phone Number
Stanley Black & Decker Benefits Center	sdbbenefitscenter.com/welcome	1-800-795-3899
Cigna Medical, Health Savings Account (HSA), Prescription Drug, Dental, Vision, Health Coaching	myCigna.com	1-800-243-3280 Personal Nurse Advocate: 1-800-615-2909
SupportLinc Employee Assistance Program (EAP)	sbdsupportlinc.com group code: SBD	1-888-508-1170
Cigna Supplemental Health Benefits Critical Illness and Hospital Care	SuppHealthClaims.com	1-800-754-3207
Cigna Virtual Care	myCigna.com	1-800-243-3280 or contact MDLive directly: 1-888-726-3171
My Medical Ally	mymedicalally.alight.com (company code: SBD)	1-888-361-3944
Helping Our Makers in Emergencies (HOME) Fund	sbdhomeprogram.com	1-855-957-4558
Kaiser Medical/Rx for California employees in a Kaiser eligible zip code	KP.org/Thrive	1-800-464-4000 LA Cancer Center and Clinical Trials: 1-833-KP4-CARE
Care for Business	sbd.care.com [code: SBD or log in to MySBD (mysbd.stanleyblackanddecker.com) and select Care from the Pinned App]	1-866-814-1638
New York Life Group Benefit Solutions – Disability (STD/LTD/FMLA)	mynylgbs.com	1-888-842-4462 1-866-562-8421 (espanol)
Principal Contact Center	Principal.com	1-800-547-7754
Rx Savings Solutions	myrxss.com	1-800-268-4476
Quit for Life on Rally Coach Tobacco Cessation Program	Quitnow.net	1-866-784-8454
Securian Financial Life and AD&D Insurance	lifebenefits.com/SBD	1-888-658-0193
Securian Financial Legacy Planning	securian.com/legacy	1-888-658-0193
Torchlight	sbd.torchlight.care	1-844-693-3477
WEX Health Flexible Spending Accounts	Benefitslogin.wexhealth.com/login	1-866-451-3399

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