

# NAVIGATING WORK, FINANCES, AND FIRE SERVICE CULTURE WITH A CANCER DIAGNOSIS



This factsheet was developed by the International Association of Fire Fighters and the Firefighter Cancer Support Network.

A cancer diagnosis can disrupt many parts of a fire fighter's identity and lifestyle. This can include a sense of purpose for the job, financial stability, family obligations, and roles within one's crew. While medical treatments typically take center stage, there are practical and broader impacts that should be considered. This factsheet focuses on maintaining stability at work and home while navigating a system that can feel complex and emotionally charged.

## UNDERSTANDING RIGHTS AND BENEFITS

Early communication with your Local and department is key. They can help interpret policies related to workers' compensation, disability, presumptive cancer coverage, and pension options. Documentation is critical – keep copies of medical reports, incident exposures, and communication with HR or department officials.

## MANAGING FINANCES

Treatment often brings unexpected expenses: travel to specialty centers, medication co-pays, or lost income. Creating a financial plan early can reduce stress later.

- Review insurance coverage for out-of-network care and ask about pre-approval requirements
- Track medical expenses for potential tax deductions or reimbursement programs
- Seek financial counseling through hospital social workers or nonprofit programs like CancerCare or the Leukemia & Lymphoma Society
- Ask your Local about hardship funds, union benevolent funds, or community assistance programs



## RETURN-TO-WORK AND ACCOMMODATIONS

Recovery looks different for everyone. Some fire fighters return to full duty; others transition to modified or administrative roles.

- Discuss light-duty options with leadership to remain engaged while prioritizing healing
- Create a gradual return plan with your healthcare provider and department
- Request ergonomic or scheduling accommodations if fatigue or side effects persist
- Maintain open communication with supervisors to avoid misunderstandings about readiness

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## NAVIGATING FIRE SERVICE CULTURE

Cancer can challenge deeply held ideas of identity, strength, and camaraderie. Some members may worry about being perceived as “broken” or “not pulling their weight.” Counter that narrative by sharing accurate information about recovery and by leaning on peer advocates.

Departments that normalize health-related absences foster resilience across the workforce. Leadership has an opportunity to model compassion and transparency by checking in, offering flexibility, and publicly supporting those in recovery.

## KEY POINTS

- Work with Local/department to clarify duty status, comp, and presumptive rights.
- Keep detailed medical and administrative records.
- Develop a financial plan and explore nonprofit aid.
- Discuss phased return-to-work and modified duties.
- Encourage cultural change by speaking openly about recovery and resilience.