



Creating Healthy Business.

The health of your staff
is the health of your business



Professor Gordon Wishart
Chief Medical Officer at
Check4Cancer

Introduction.

In 2019 the OECD reported that the UK had one of the worst cancer survival rates among developed countries, attributed by Cancer Research UK (CRUK) at that time to inadequate early cancer detection and a lack of access to optimal cancer treatment. In a recent report from the Institute for Public Policy Research (IPPR), analysts have confirmed these findings and estimated that 18,000 deaths could be prevented every year if the UK cancer mortality rate matched the European average.

There are currently 375,000 new cancer patients diagnosed each year in the UK, and 175,000 deaths. Based on a report by The Health Foundation, CRUK has predicted that by 2040, there will be more than 500,000 new cases per annum and more than 200,000 cancer deaths in the UK. Some of this increase is due to population growth and an ageing population but there is growing evidence of the increased cancer risk associated with a Western lifestyle, including poor diet, sedentary lifestyles, alcohol, smoking and obesity.

Now whilst we have known for some time that alcohol, smoking and obesity are associated with an increased incidence of breast and colorectal cancers, a new study has shown that these same risk factors are largely responsible for an 80% increase in cancers diagnosed in people under the age of 50 between 1990 and 2019. So, any workplace wellbeing strategy designed to support employees with early detection of cancer must consider all parts of the workforce, not just those in their 50s and 60s.

Since the end of lockdown in December 2021, the cancer waiting times data from NHS England has confirmed a sharp decline in the percentage of urgent cancer referrals being diagnosed and treated within government targets. In January 2024, only 71% of urgent referrals had a cancer diagnosed or excluded within 28 days of urgent referral. Perhaps even more worryingly, only 62% of patients started their cancer treatment within 62 days of urgent referral, well below the target of 85%.

These increasing delays to cancer diagnosis and treatment have been responsible for a significant increase in patients using the private sector to investigate any suspicious cancer symptoms, as well as an increasing number of companies exploring how best to step into this healthcare gap and support employees with cancer detection and treatment. The key to improving cancer survival rates is increasing the rates of early detection, through education programmes that raise awareness of lifestyle risk factors and specific cancer signs and symptoms, coupled with rapid access to streamlined cancer diagnostic pathways when these symptoms develop. Check4Cancer provide fast access to such diagnostic pathways for

many patients fortunate enough to be covered by private medical insurance (PMI), and coverage on such schemes has expanded since the pandemic, but the majority of UK employees do not currently have access to such benefits and so rely on an NHS that we know is struggling to cope with rising demand. There is a clear opportunity, and indeed a growing business case, for employers to continue to invest in expanding the coverage of such healthcare benefits.

According to CRUK, 38% of UK cancer cases are preventable. Many risk factors for common cancers are already understood, but how many people know that obesity and alcohol are risk factors for both bowel and breast cancer or, that more than 50% of bowel cancer can be prevented? Cancer prevention, personal risk assessment and risk reduction strategies should therefore form a cornerstone of any overarching cancer strategy. Effective workplace wellbeing programmes, that focus on engagement as much as education, can play a pivotal role in shifting lifestyle habits in a positive direction and reducing cancer risks within the workforce. Cancer screening also contributes to cancer prevention and early cancer. By using family

The key to improving cancer survival is by promoting early cancer detection.

More importantly, this will also have huge benefits for patients in terms of better outcomes.

history and lifestyle risk scores, and DNA tests that detect tiny anomalies that increase the risk of specific cancers, it's possible to develop risk-stratified screening programmes that focus attention and investment on those at higher personal risk of specific cancers.

The 2023 Health on Demand Report from Mercer Marsh Benefits confirmed that preventative cancer screenings remained the most popular employee benefit across all working age groups. Furthermore, the Mercer Marsh Benefits Health Trends 2024 Report concluded that cancer continues to be a major source of insurance claims in terms of cost and frequency worldwide, and that developing strategies that address cancer prevention, diagnosis and treatment can help with cost containment by harnessing new technologies and AI where appropriate. More importantly, this will also have huge benefits for patients in terms of better outcomes.

Corporate cancer screening programmes can be structured in a number of different ways and can be delivered via flexible benefits or company funded programmes. More recently, our MyCancerRisk[®] programme has allowed larger employers to

implement a targeted whole of workforce solution by using our cancer risk questionnaire to identify those at higher risk of common cancers so they can be offered funded cancer screening, with all employees given access to our Education Hub to increase awareness of signs, symptoms and risk factors. Finding the right solution for your company will depend on a range of factors that we can discuss with you and, our Cancer Impact Calculator can help estimate the return on investment over a 5- or 10-year period for those companies who want to explore a company funded programme.

All our cancer screening services are evidence-based and validated, and we provide clinically led telephone support and advice about next steps for anyone with an abnormal test result. If you would like to explore early cancer detection services for your company, whether for cancer screening or diagnostic pathways, please get in touch with our Clinical and Operations Manager, Louise Mills, on louise@check4cancer.com.



Professor Gordon Wishart
Chief Medical Officer

**Check4Cancer
has provided
over 66,000
corporate
cancer checks.**

What we do.

Check4Cancer's sole purpose is to improve people's chance of surviving cancer by detecting it as early as possible. By helping people understand their cancer risk and encouraging them to adopt a healthier lifestyle, our services can potentially prevent them from getting cancer.

By offering fast, reliable, clinically validated and strongly governed cancer screening tests, we can increase the chance of someone being diagnosed with early-stage cancer. And it's always better to know.

Check4Cancer believes that the fight against cancer is a collective effort and by equipping employees with the information and tools they need to take charge of their own health, not only contributes to their well-being but also strengthens organisations as a whole.

It's pathways and screens have been designed by and are implemented by leading cancer specialists and include end-to-end wraparound care and advice from an experienced clinical team.

UK cancer incidence and survival.

There are currently 375,000 patients diagnosed with cancer a year and this number is predicted to rise to over 500,000 a year by 2040, at which time one person in the UK will be diagnosed every minute.

However, if middle-aged adults dropped unhealthy habits such as smoking, drinking too much alcohol and poor diets that lead to obesity, thousands of cases could be prevented.¹ The UK grapples with the unfortunate distinction of having the worst cancer survival rates among G7 countries, with only 50% of cancer patients surviving a decade or more.²

The UK's lower survival rates have been attributed to insufficient early cancer detection and limited access to optimal treatment.

50%

of UK cancer patients survive for a decade or more.²

375k

patients are diagnosed with cancer in the UK every year.

500k

patients are predicted each year in the UK by 2040.

¹ CRUK: <https://news.cancerresearchuk.org/2023/11/28/cancer-research-uk-launches-ambitious-manifesto/>

² CRUK: <https://news.cancerresearchuk.org/2019/09/11/measuring-up-how-does-the-uk-compare-internationally-on-cancer-survival/>

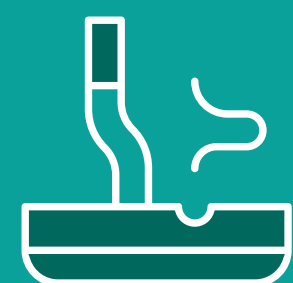
Cancer risk factors.

If we are serious about preventing cancer, it is important to address these factors and take appropriate measures to reduce the risks.



Age

Cancer risk increases as individuals age. Although anyone can get cancer, most people are diagnosed over the age of 50, although rates are increasing in the under 50s as well.



Smoking

Smoking is the leading preventable cause of cancer, responsible for 15% of all cases in the UK.



Diet & Obesity

Poor diet and obesity account for approximately 13% of all cancer cases. Poor diets include diets high in salt or red meat, or diets low in fruit or milk. Almost 75% of adults aged 45-74 in England are overweight or obese.



Alcohol

Studies have linked alcohol consumption to various types of cancer, including bowel & breast cancer, contributing to about 4% of cancer cases in the UK.



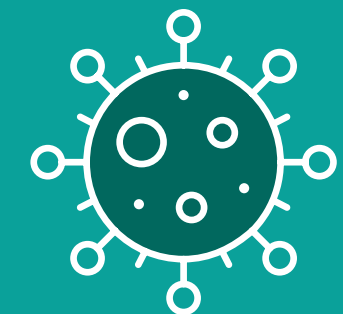
UV Exposure

Excessive exposure to UV radiation, primarily from the sun and sunbeds, is the main cause of most skin cancer cases.



Occupational Exposures & Environmental Factors

Certain occupations and environmental exposures can increase the risk of cancer, although they account for a smaller percentage compared to other factors.



Infections

Some infections, such as human papillomavirus (HPV), can lead to cancer. For instance, HPV is known to cause 99.7% of cervical cancer.

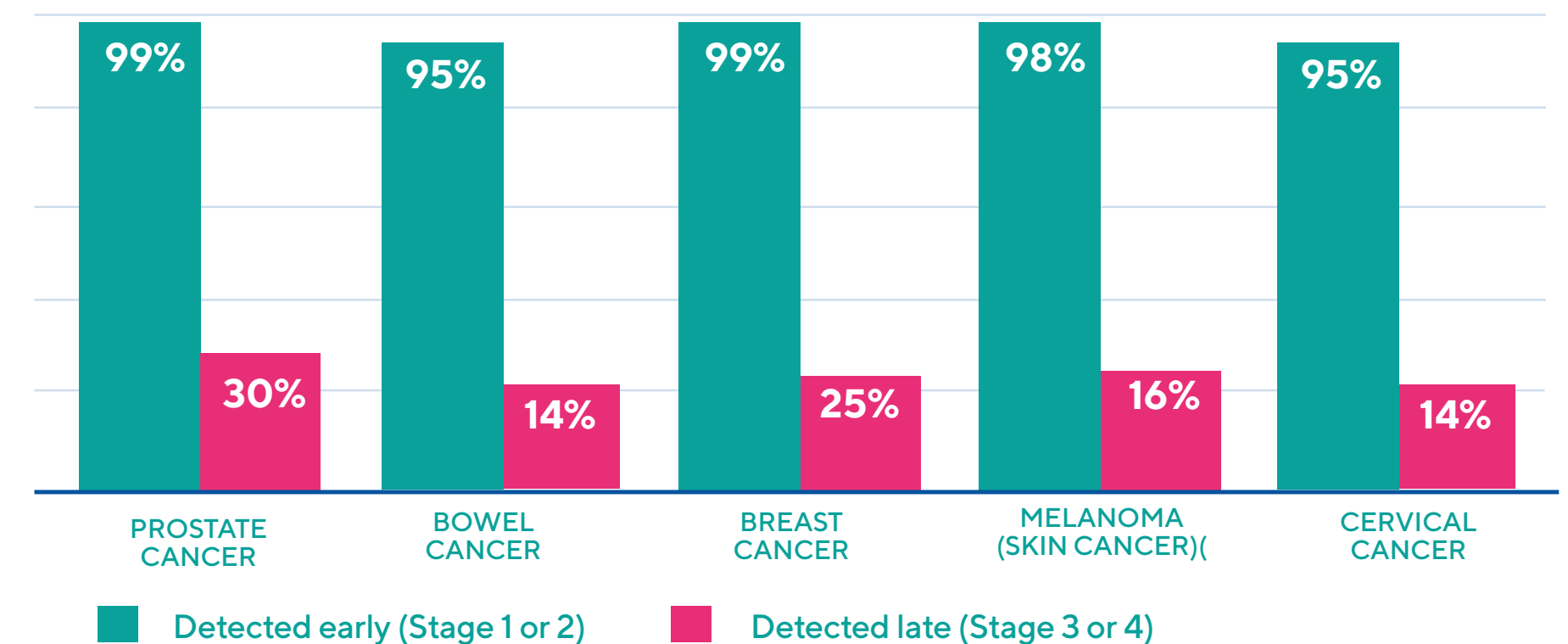


UK survival rates.

The earlier the cancer is detected, the higher the chances of successful treatment and better overall survival rates. In 2022-2023, only 58% of patients were diagnosed at an early stage (Stage 1 or 2) which is far short of the government’s target to reach 75% by 2028.

Whilst some cancers are diagnosed at an early stage in the majority of patients (breast, bladder & skin), 2020 data from NHS England reports that there are still a number of cancers that are more likely to be diagnosed at a later stage (3 or 4) including pancreatic cancer (75%), lung cancer (71%), colon cancer (55%) and rectal cancer (60%).

5 Year Survival rate - Common UK Cancers



The power of screening and early cancer diagnosis.

Why detect early?

Early diagnosis and intervention saves lives.

For an employee, detecting cancer at an early stage will usually mean that they will require less treatment, recover more quickly, have a faster return to work or family life, and live longer. Less treatment means fewer side effects in the short term as well as in the longer term. Every month, a delay in cancer treatment can increase the risk of death by 10%³.

For the employer, early-stage cancer detection will allow employees to return to work faster, with reduced rates of absenteeism and presenteeism. Although return to work may well be staged, the diagnosis of an employee with an early-stage cancer due to a corporate screening programme will often encourage screening uptake amongst other employees and engender a feeling of being looked after throughout the workforce.

³ BMJ 2020: <https://www.bmj.com/company/newsroom/every-month-delayed-in-cancer-treatment-can-raise-risk-of-death-by-around-10/>

NHS screening.

The NHS cancer screening programs in the UK face several critical challenges:

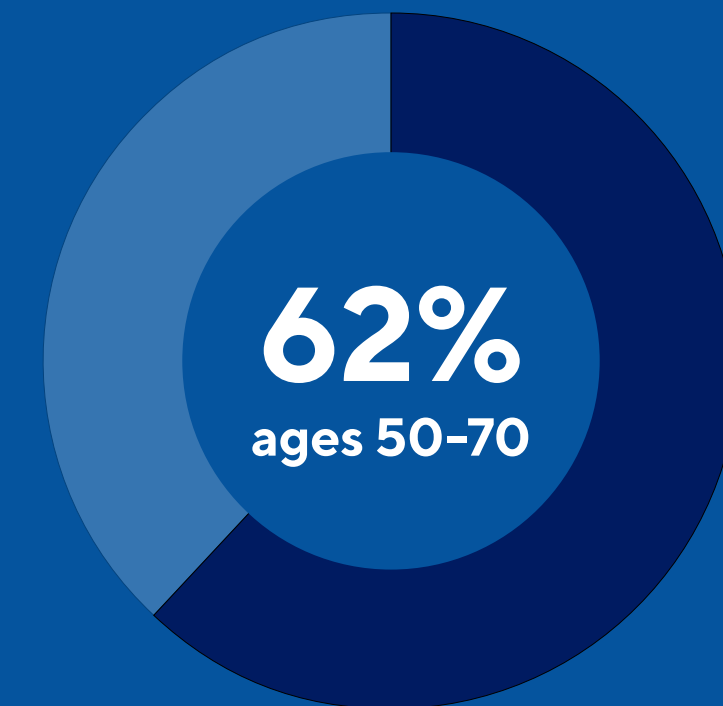
- Limited Eligibility:** These programs cover adult bowel, breast, and cervical cancers but have restricted eligibility criteria, leaving much of the working-age population without access to screenings.
- Pandemic Impact:** The COVID-19 pandemic significantly disrupted screening services, leading to delays in tests, results, and follow-up appointments, further straining access to timely screenings.
- Expert Review:** Professor Sir Mike Richards’s review in 2018 acknowledged the value of screening but highlighted that these programs have not reached their full potential.
- Inefficient targeting:** Uptake of NHS screening services is lowest in socially deprived areas, where cancer incidence is highest.

Conclusion

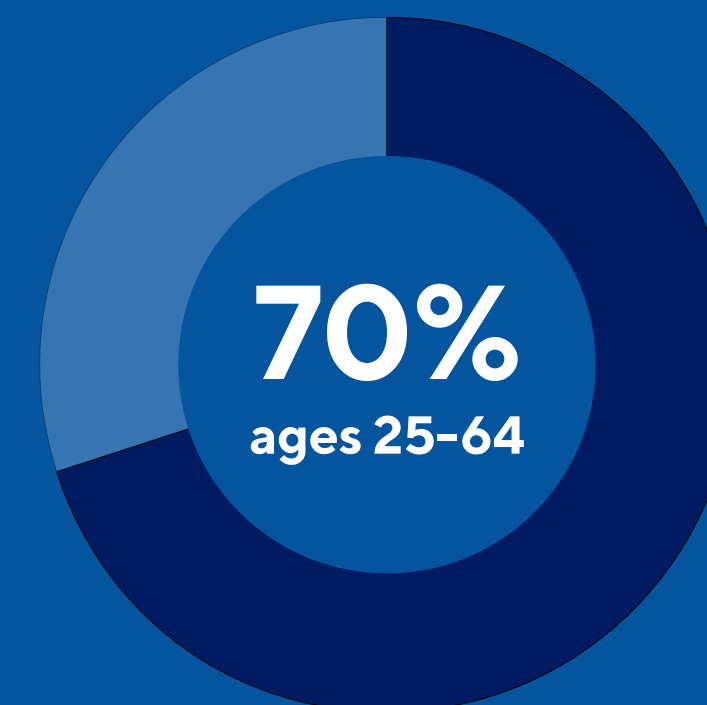
These challenges highlight the need for improvements and a more tailored approach to cancer screening in the UK. Current NHS screening services need to be updated to take account of personal rather than population risk and, to address poor attendance rates. Current screening programmes start at a certain age, when the average 10-year risk is deemed to be high enough for screening to be successful. However, many reach that level of risk at a much younger age so access to screening should shift from being age-dependent to risk-dependent.

The current threshold for a positive qFIT testing in England is set much higher than in Scotland, so is likely to miss a number of cancers. NHS lung cancer screening using low-dose CT scans will be introduced within 2-3 years and there are calls to consider prostate cancer screening now that prostate MRI scans can help reduce unnecessary biopsies by around 25%.

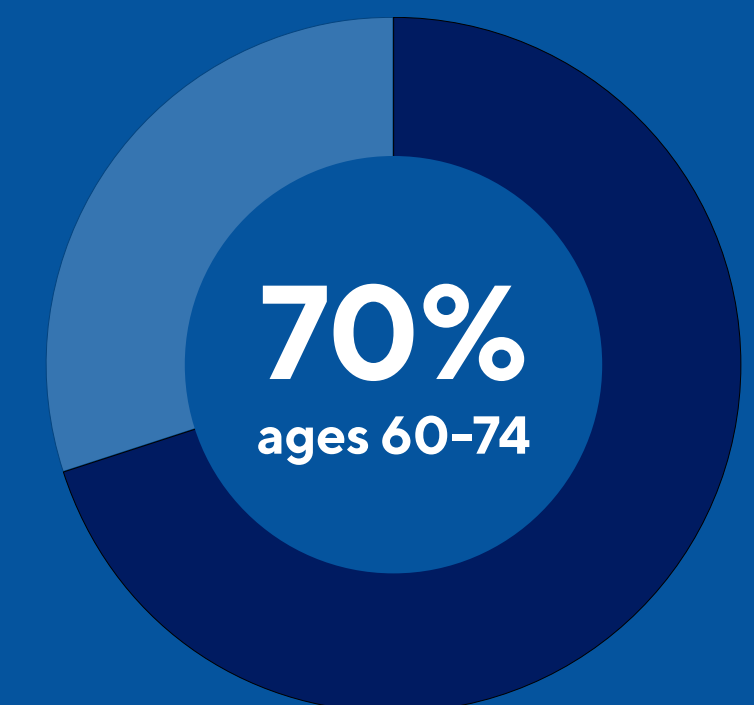
Given the current state of NHS cancer services, it is unlikely that there will be significant changes in delivery of NHS screening over the next 3-5 years.



uptake* in mammogram screening for breast cancer



uptake* in cervical smear screening for cervical cancer



uptake* in qFIT test screening for bowel cancer

* The uptake of bowel, breast & cervical cancer screening is lower, whilst the incidence of bowel and cervical cancer is higher, in deprived areas.

Corporate screening options.

Screening tests look for early signs of cancer in people without symptoms and is a critical step towards improving early cancer detection, cancer prevention and cancer outcomes. Cancer screening tests should be highly accurate, acceptable to patients and detect cancer at an early stage when treatment outcomes are significantly improved.

Check4Cancer corporate screening services can be offered:



As part of a company's wider flexible benefit package



As part of a company funded benefit programme for one or more cancers



Alongside risk assessment, with funded screening for those at higher risk

Flexible benefit.

Choosing the flexible benefit approach is an excellent way to provide affordable cancer screening to all age-eligible employees. Despite the withdrawal of tax benefits in 2017, we are seeing annual increases in this method of delivery, with a 37% increased activity from 2022 to 2023 and this trend is likely to continue.

Screening tests are available for six common cancers including bowel, breast, cervical, lung, prostate & skin cancer. Access to screening is usually made available at one or more windows during the year and engagement & uptake can be increased by targeted messaging to employees at these times. Current uptake is approximately 5%.

Bespoke screening campaigns.

For companies that wish to focus on a screening campaign for one or more of the six cancers, often because an increased risk has been established from previous claims or personal experience, it is possible to design bespoke campaigns that mitigate these risks for a particular demographic.

Access to screening is usually made available during an agreed window, and engagement and uptake can be increased by targeted messaging to employees at these times.

Uptake for a bespoke campaign is usually around

30%

MyCancerRisk[®]

A risk stratified approach

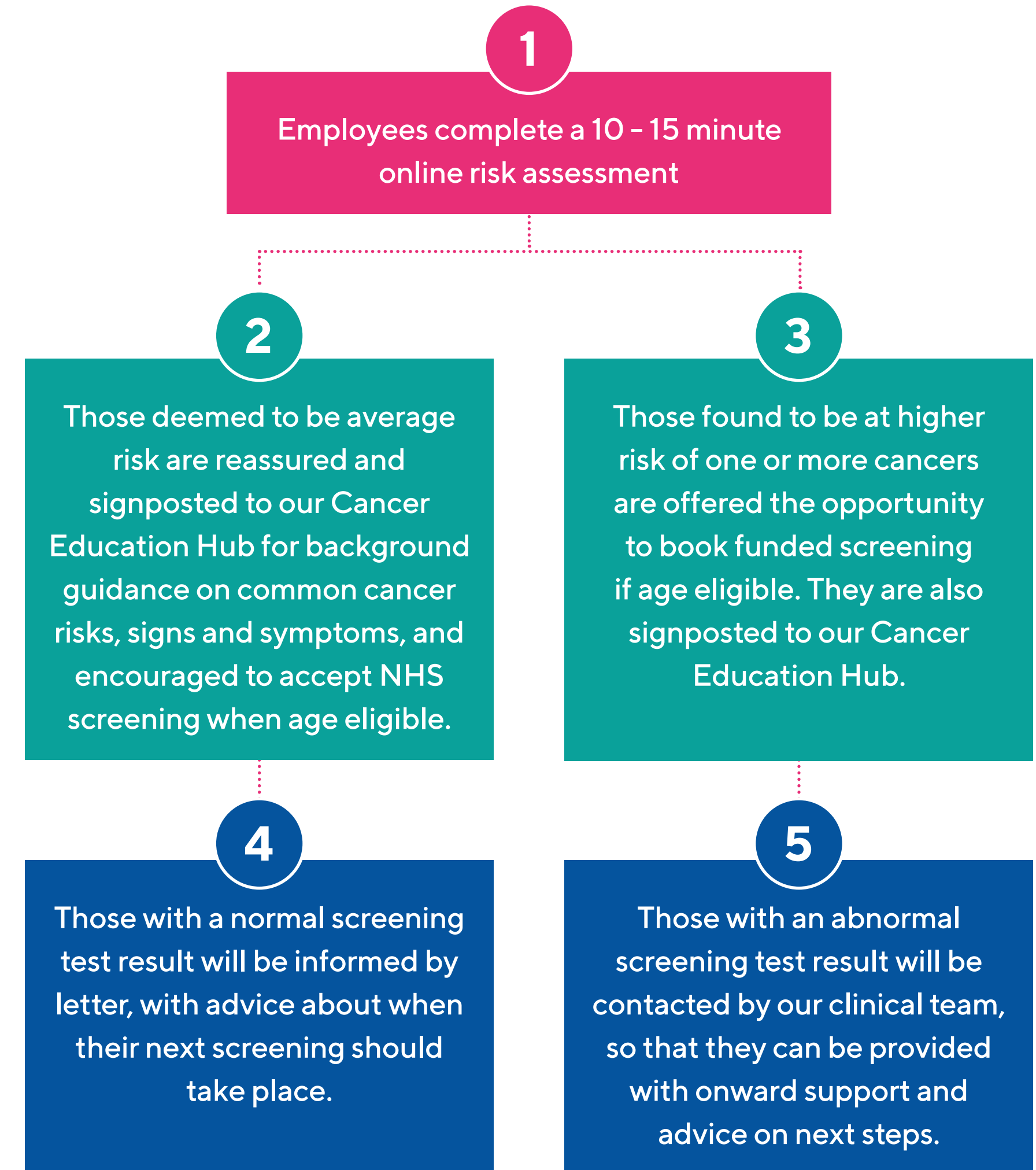
MyCancerRisk[®] is an online cancer risk assessment tool that identifies those at higher risk so that they can be offered company-funded screening. Employees can access the single questionnaire, that brings together risk assessments for six cancers – bowel, breast, cervical, lung, prostate, skin – via a co-branded online platform.

All employees who complete the questionnaire, regardless of their risk, have access to a Cancer Education Hub, a bespoke library of information about risks, signs and symptoms of common cancers to ensure staff have the option to educate themselves on cancer and take appropriate action. Introducing cancer awareness and prevention initiatives within the workplace not only enhances overall employee well-being but also holds the potential to reduce cancer incidence in this setting.

Instead of applying a one-size-fits-all screening approach to an entire population, risk stratification

identifies and categorises individuals into different risk groups. Each risk group is then subjected to a screening strategy that is tailored to their specific level of risk.

Using this approach via MyCancerRisk[®], the aim is to optimise the efficiency and effectiveness of screening programs by focusing resources on those who are at higher risk, while minimising unnecessary screening for average risk individuals. It therefore provides a whole of workforce solution, with cancer awareness and education for all, with screening targeted to those at higher risk. MyCancerRisk[®] is suitable for larger companies where the cost of offering screening to all employees would be prohibitive.



⁴ Check4Cancer’s cancer screening services are clinically governed by age restrictions, and you cannot sign up for a service if you are not within the age range for a particular cancer screening test. This is because clinical research does not support the benefits of screening people outside our specified age ranges. Regardless of age, if you have symptoms then you should always seek medical advice from your GP.

Return On Investment.

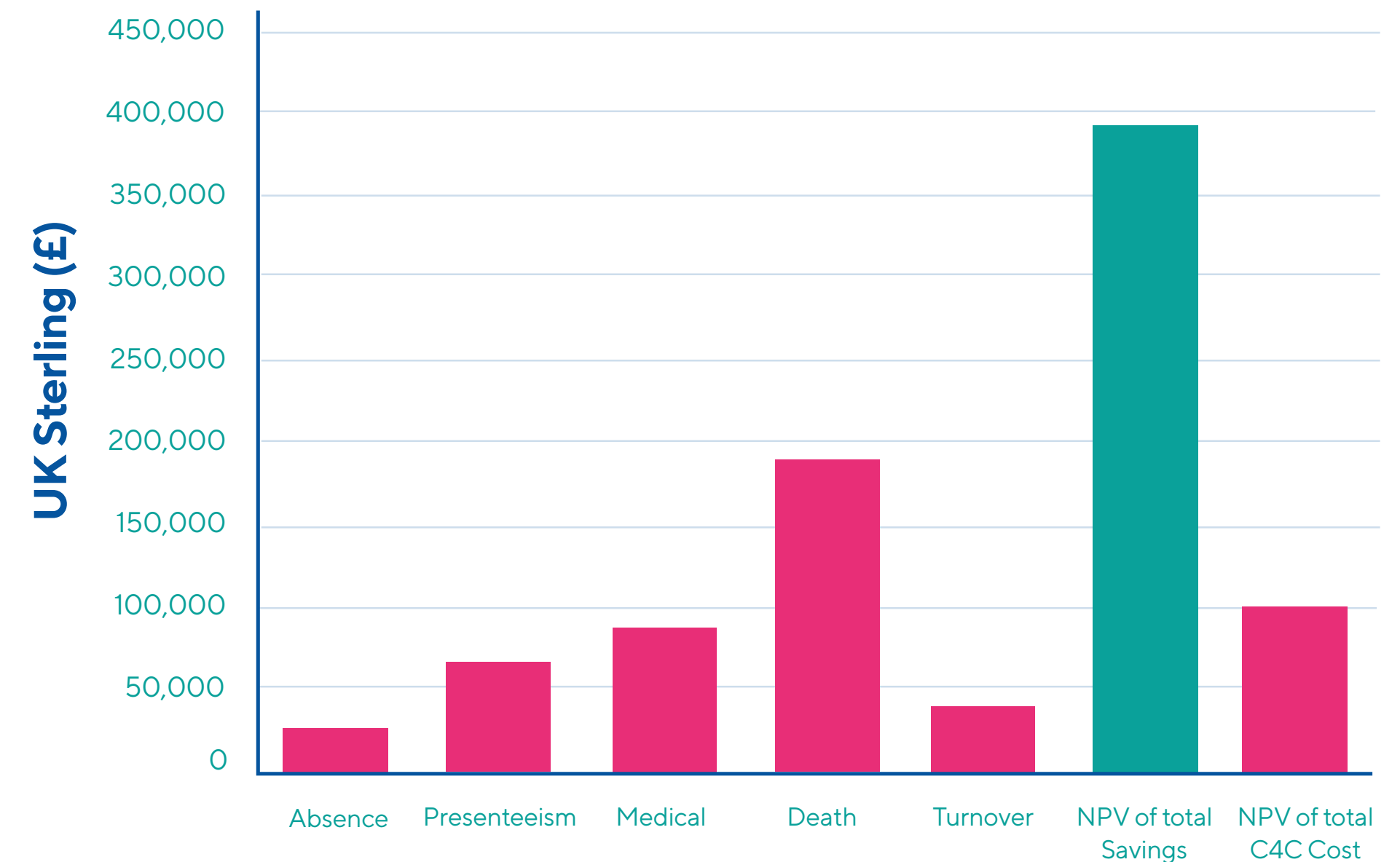
ROI for cancer screening programmes

Check4Cancer has developed a Cancer Impact Calculator[®] model that offers a comprehensive and data-driven approach to estimating the financial benefits of implementing company-funded cancer screening services in the workplace.

The ROI model helps companies make informed decisions to support the health and well-being of their employees. It illustrates:

- 1. Financial savings:** The calculator helps businesses estimate potential cost savings over a five-or ten-year period resulting from implementing Check4Cancer screening services.
- 2. The short and long-term impact** on medical costs, mortality (and death benefits), staff turnover, absence and presenteeism are estimated based on research and experience of top cancer specialists.
- 3. Tailored reporting:** Companies can access management reports that provide insights into the financial impact that are tailored to company information including headcount, average age, gender mix and benefits.

NPV of screening Savings by Source Compared with Cost





Employee attitudes.

Respondents to a comprehensive survey exploring how UK workforce needs and attitudes relating to health and wellbeing are changing in response to current issues placed it as the number one employee benefit⁵.

A further survey of 2,000 UK employees across various industries⁶ revealed that a striking **91% of respondents firmly**

believe that the benefits offered by their employers directly contribute to their overall well-being.

This signifies a shift in employee preferences, with a growing emphasis on benefits that align with their personal needs, lifestyle, and overall health and well-being.

Demand for cancer screening by UK employees is increasingly popular.

⁵ MMB Health on Demand report 2023: https://www.mercer.com/assets/uk/en_gb/shared-assets/local/attachments/health-on-demand-report.pdf

⁶ Benefex. The Big Benefits Report 2023: https://helloworldbenefex.turtl.co/story/the-big-benefits-report/page/1?utm_medium=email&utm_campaign=GL_CONT_2023_Big_Benefits_Report&utm_content=big_benefits_report_autoresponder

Understanding the challenge.

Cancer is a costly disease

1

Cancer has a significant impact on UK businesses

Over 123,000 working-age people are diagnosed with cancer in the UK annually; That's 340 people every day.

One in four of these people don't return to work after treatment.

By 2030, more than 1 million people in the UK's working-age population are expected to live with a cancer diagnosis and its attendant worries.

2

Screening is an essential tool for early cancer diagnosis and improved health outcomes

There is growing evidence that by targeting screening to those at higher risk of cancer, a more significant proportion of cancers can be detected, and more aggressive cancers can be diagnosed earlier.

Early-stage diagnosis and treatment using clinically verified screening services ultimately improves cancer outcomes.

3

The UK's national screening programmes are limited

The NHS is struggling. The UK has a worse cancer survival rate than many high-income Western countries. This is due to a lack of access to optimal treatment and delays in diagnosis, meaning cancers are identified at a later stage.

4

Companies are concerned about the rising cost of PMI schemes

Market pressures are pushing the cost of corporate PMI schemes to an unprecedented average high. However, with the NHS struggling to diagnose and treat people quickly and with healthcare becoming an increasingly valued employee benefit, most employers will want to maintain and even extend their healthcare coverage. Early detection and cost effective treatment of cancer can play a crucial role in supporting sustainable healthcare costs for employers.

⁵ MMB Health on Demand report 2023: https://www.mercer.com/assets/uk/en_gb/shared-assets/local/attachments/health-on-demand-report.pdf

⁶ Benefex. The Big Benefits Report 2023: https://hellobenefex.turtl.co/story/the-big-benefits-report/page/1?utm_medium=email&utm_campaign=GL_CONT_2023_Big_Benefits_Report&utm_content=big_benefits_report_autoresponder

5

Employees value cancer screening services and they have the potential to:

- Improve retention
- Improve motivation
- Improve the job offer: acceptance ratio

Only a minority of organisations feel that their current benefits plan effectively attracts and retains key talent. This motivates most employers to prioritise measures to improve their benefits plans.

A benefits program that meets the needs and preferences of a diverse employee population is critical.

6

Employees diagnosed with cancer via a screening programme are more likely to have:

- Less treatment and better survival and other outcome measures
- Fewer treatment side effects
- Less time off work and away from family
- A sense of being looked after or cared for

7

Screening colleagues for cancer delivers business benefits. It has the potential to:

- Reduce absenteeism
- Reduce staff turnover
- Reduce treatment costs from PMI schemes and Trusts
- Reduce the risk of death in service
- Build corporate resilience and supports business continuity
- Promote a positive culture of kindness, care and wellbeing
- Strengthens employee engagement

Prevention and early detection help save money as well as lives.

8

Business leaders can make a difference

Incorporating clinically verified screening services like Check4Cancer into the workplace presents a significant opportunity for business leaders to reinforce their health and well-being strategy. There is also an opportunity to improve equality of access to health, and health outcomes, for all employees.

⁵ MMB Health on Demand report 2023: https://www.mercer.com/assets/uk/en_gb/shared-assets/local/attachments/health-on-demand-report.pdf

⁶ Benefex. The Big Benefits Report 2023: https://hellobenefex.turtl.co/story/the-big-benefits-report/page/1?utm_medium=email&utm_campaign=GL_CONT_2023_Big_Benefits_Report&utm_content=big_benefits_report_autoresponder

Dan's story

I would encourage all men in their 40's to get tested for prostate cancer; it really could save their lives.



When Dan was diagnosed with grade 4 prostate cancer, he had considered himself to be fit and healthy and the news was a real shock.

Dan was adopted as a baby and knew nothing of his birth family's history of prostate cancer until, aged 50, he first met his birth sister who mentioned that both his father and his half-brother had prostate cancer.

Dan's employer was offering Check4Cancer services and Dan had no symptoms and almost forgot about the familial risk, until sometime later the company he worked for sent a reminder email to update his annual flexible benefit options. They were offering Check4Cancer and Dan ordered a PSA test. Shortly after sending off his finger-prick sample, Dan was contacted by Check4Cancer to tell him that his PSA was raised and they advised him what he should do next.

Fortunately, the cancer hadn't spread and Dan is expected to make a full recovery following surgery. He says: 'I'm just so grateful that I took the test. Middle-aged men don't tend to discuss health issues or visit their doctor willingly. I had no symptoms and had my company not offered me prostate cancer screening as a flexible benefit, I doubt my GP would have offered me a PSA test.'

Julie's story

I can't help but think 'what if'. What if I hadn't been offered that free screening? What if I hadn't taken it up?



When 44-year-old customer assistant Julie decided to take advantage of the free Check4Cancer screening service offered by her employer, she never imagined that it could save her life for one minute.

Julie completed a Check4Cancer 'MyCancerRisk[®]' questionnaire that her employer had introduced as a company benefit. She did it mainly out of curiosity and because she knew she wouldn't qualify for a mammogram on the NHS until she turned 50.

As a healthy non-smoker who only drank very occasionally, she considered herself low risk, so she was surprised to be offered a

screening appointment for a mammogram, but she duly attended. About two weeks after the mammogram, she received a letter stating that her results warranted further investigation. Although Julie initially planned to see her GP about the results, she didn't prioritise it because she assumed everything would be fine!

Julie's GP sent her for an ultrasound and a biopsy, and, despite having no symptoms or family history of it, to her horror, Julie was informed that she had breast cancer and required immediate surgery.

It was a difficult time, but Julie has now completed her treatment, which in the end involved surgery and radiotherapy, and her prognosis is excellent. After the whirlwind of appointments and treatments, she still contemplates the "what ifs" and feels slightly alone with her thoughts. But she will now receive a yearly mammogram and is enormously grateful she took advantage of the free screening opportunity, and is at pains to urge her colleagues to do the same.

How Check4Cancer helps.

A cancer screening programme can help businesses reduce the cost of their private medical insurance, life assurance and critical illness premiums.

There has never been a better time for employers to review their cancer strategy for employees. A more effective wellbeing strategy better supports and energises existing employees keeping them feeling engaged and motivated. It also acts as a valuable tool for talent recruitment.

How it helps workforces.

Check4Cancer provides staff with rapid, dependable, and clinically validated cancer screening tests. These can accurately increase the likelihood of an employee being diagnosed with an early-stage cancer, significantly improving their chances of survival. Not only will the impact of cancer on employees be

mitigated but also on their loved ones, colleagues, and their workplace. For those assessed to be at higher risk of cancer by the MyCancerRisk[®] questionnaire, their employer will be helping them get ahead with fast access to strongly governed, reliable cancer screens.

By offering Check4Cancer, employers are clearly telling their staff that they will be there for them when it matters.



How Check4Cancer helps with reporting.

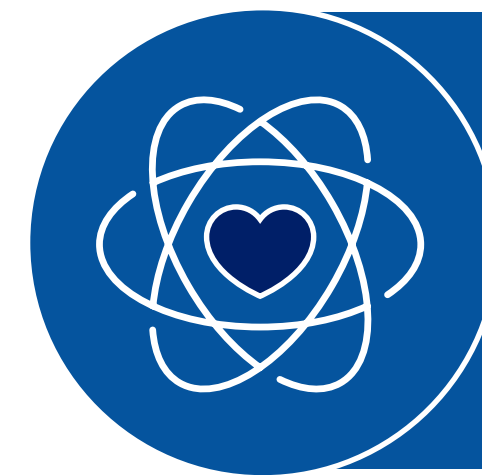
By using the Cancer Impact Calculator[®], businesses estimate potential cost savings over a five or ten year period resulting from implementing Check4Cancer screening services. Check4Cancer's regular management reporting helps you track the benefits of giving your people it's screenings.

How Check4Cancer encourages uptake.



IT, marketing and comms

Partnering with Check4Cancer provide businesses with the digital solutions needed to offer employees cancer prevention and early intervention. It also provides comms and marketing support to ensure a good uptake of services. From landing pages and microsites to internal comms support and messaging advice – the Check4Cancer team is ready to support businesses in rolling out its services to workforces.



Wrap-around holistic care

Check4Cancer's services don't end when the results have been delivered. If required, staff are provided with reassurance, information, education and appropriate guidance from someone who specialises in providing cancer advice.



Webinars

Bespoke online educational webinars on various cancer-related subjects can also be provided.





Be the
employer
that makes a
difference.



For more information, contact
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