

HEALTH & PROTECTION

ROUNDTABLE REPORT

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healthcareandprotection.com



CANCER CARE IN THE WORKPLACE: PROTECTING FUTURE GENERATIONS

IN ASSOCIATION WITH

Perci Health

The cancer crisis facing young workers

Cancer cases in under-50s have risen by 80%, yet awareness and screening uptake are falling fast. Younger generations are facing preventable risks and employers can help close the gap.



Perci Health's Generation Risk research shows major gaps in understanding

31%

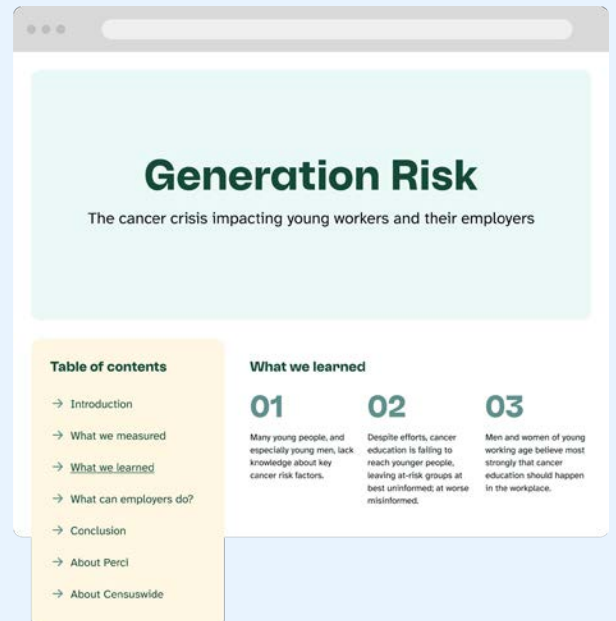
Link smoking and drinking to cancer.

34%

Link sun exposure to cancer.

55%

Believe employers should provide cancer education.



**Read more in our
Generation Risk Report**

percihealth.com/generation-risk/report

Whole Human Cancer Care, from Risk to Recovery.



INVESTING IN PEOPLE'S FUTURE

At any age no-one wants to think about the possibility of being diagnosed with cancer, but that is surely even more so for younger people.

In fact, dealing with cancer is probably one of the last things on the mind of most young people as they prepare to take on the world, both physically and metaphorically.

But understanding the risks and resulting later life outcomes surrounding cancer can become a life defining experience.

And for some people those outcomes are not so later in life, with cancer diagnoses among under-40s rising sharply.

So understanding how to connect with younger people and what can make their futures longer and healthier is vital.

Of course this is typically a longer-term play and that balance of short-term cost over a longer-term outcome can be a difficult one to square away, particularly for employers.

However, addressing cancer among younger workforces, insured members or just the population in general does not have to be expensive – and it can be life changing.

Simple messages about screenings, vaccinations and a few key lifestyle changes can have significant, potentially life-saving impacts before even getting into the wider provision of healthcare and services.

Cost implications and outcomes for early diagnosed cancers are also vastly improved for all concerned.

And even if employers are unwilling or unable to offer some healthcare provision the chances are high their colleagues will be dealing with the effects of cancer either for themselves or caring for others – meaning having appropriate policies in place is vital.

All these elements show that while some young people may like to avoid the subject of cancer, the reality is that it affects everyone else as well and we all need to take responsibility for that – whatever our age.

Owain Thomas, editor of Health & Protection

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ATTENDEES

Morgan Fitzsimons, co-founder and chief experience officer, Perci Health

Kelly McCabe, co-founder and CEO, Perci Health

Hugh Bennett, director of corporate, Howden Employee Benefits

Megan Millar, senior associate workplace health consulting, MMB

Rebecca Rann, head of health, Benifex

Joy Waugh, senior consultant and marketplace lead, Zest

Rachel Western, principal, Aon



BURSTING YOUNG PEOPLE'S RISK OF CANCER BUBBLE

Abigail Montrose hears how finding new ways to engage with young adults about cancer is essential if prevention and detection is to improve

Cancer rates are rising sharply among young people. Although 40% of cancers are now preventable through lifestyle changes, education and early detection, many young people are still not aware of the risks of cancer to themselves.

Finding new ways to engage with young people was a hot topic for our expert panel who met for Health & Protection's Cancer Care in the Workplace roundtable.

A major challenge to educating young people about cancer is that younger adults often think they are invincible and that cancer is something that happens to older people and not them.

This is reinforced by many of the education and awareness programmes which are around cancers, such as breast cancer and prostate cancer, which typically develop when we get older.

But there are many of other types of cancer which younger people are at risk from.

INCREASED CANCER RATES AMONG THE YOUNG

"Most cancer services are directed towards older adults," said Kelly McCabe, co-founder and CEO of Perci Health.

"But we are seeing certain types of cancer, such as bowel cancer, become quite rapidly more prevalent in younger groups of people under 40.

"There's lot's of research being dedicated to this and it's likely to be multifactorial.

"However, an example could be childhood exposure to a toxin produced by E.coli, so an infection that is common in most people, could be contributing to the rise of bowel cancer in under-50s.

"There's also very little education coming out about things like testicular cancer, colorectal cancers and some certain types of blood cancer. These are things which are more likely to affect young men," she said.

Between the 1990s and 2018, cancer rates among 25- to 49-year-olds rose by 22%, according to Cancer Research UK. That is a bigger percentage change than in any other age group – more than double the 9% increase in over-75s.

MAKING MEN AWARE

Despite this rise, cancer awareness among the young remains low, said Morgan Fitzsimons, co-founder and chief experience officer at Perci Health.

"Our research among people aged 18 to 25 showed there was a general lack of knowledge and awareness about cancer with younger men especially not understanding what causes cancer.

"This is a big problem because we know that 40% of cancers are preventable through lifestyle changes," said Fitzsimons.



"At the moment we've got this clinical trend that is heading downwards, but this behaviour trend where a group of people have absolutely no awareness about cancer and the impact their lifestyle has on it."

Hugh Bennett, director of corporate at Howden Employee Benefits, agreed.

"That younger male culture is really difficult to penetrate - they're often predisposed to negative lifestyle choices such as drinking alcohol, eating fast foods and being sedentary playing computer games," he said.

"They understand that alcohol and smoking is bad and they probably will know someone who's been affected by it, but it's likely to be a grandparent.

"It's not their mate who's 20 and has just got cancer. It happens, but it's rare so it's not relatable," he added.

CULTURAL CHANGE

There is also a tendency among some young people towards socially celebrated norms, said Bennett.

"One of the biggest things I battle with is people making light of not going to the gym, but having a bottle of wine instead," Bennett continued.

"It becomes like a celebrated thing and that's a problem," he added.

That change in what is perceived as socially acceptable would be a great place



to start, agreed Joy Waugh, senior consultant and marketplace lead at Zest.

"We need to focus on what is genuine wellbeing," she said.

"You should be able to say I went to the gym, had a healthy meal and a good night's sleep and that's a good thing. Rather than just getting a takeaway a bottle of wine and sitting at home watching TV.

"We need to think about changing the narrative from celebrating the social norm to how we talk about what's good for you and your family," she added.

CATCHING CANCER EARLY

For young people, screening for things like cervical cancer and HPV vaccines are essential, with the HPV vaccine having a massive impact on a range of cancers.

Early detection of cancer has often focused on screening, but with more than 200 types of cancer, it is not possible to screen for everything.

So it's important not to just rely on screening for detection.

"The vast majority of cancers will be detected via a GP, not via a screen, and sadly in the UK, a large proportion of cancers are being detected via A&E where the outcome is much poorer," McCabe said.

"So how do we get people out of A&E and to GP, and that can be a virtual GP, and how do we get people to describe

their symptoms in a clear way?"

The panel highlighted that knowing what your normal state of health is and what your lifestyle risks are was important.

Understanding this baseline means that if someone does become ill or is concerned about their health, they can clearly explain this to their GP.

"When you get to the GP you can very easily be fobbed off," noted Rachel Western, principal at Aon.

"If you use a digital GP this can be even more so because they can't physically see or feel anything, but if you can go along and say this is the issue, this is the family history, this is the concern, this is what I'm worried about and what are you going to do about it? Then the GP has a much clearer idea of what's going on," she said.

COMMUNICATING EFFECTIVELY

Younger people tend to use social media and digital platforms more than traditional forms of communication and it is therefore important to use these channels to reach them.

"If you think about the health information they are getting through social media, a lot of it is on subjects like neurodiversity and mental health," said Megan Millar, senior associate workplace health consulting at Mercer Marsh Benefits.

"There is not a lot on cancer specifically for this age group, so it's about understanding this demographic and then using the right channels to get those points across to this generation."

Acknowledging this point, the panel highlighted that studies have shown there is a lot of misinformation about cancer online.

But they noted positivity in the increasing number of healthcare professionals who have a following online and who are creating digital content in a



Rebecca Rann

way that people want to experience it.

"They're becoming influencers in their own right," explained Perci Health's Fitzsimons.

"The great thing about this is that you know the information is correct. They're creating bite-sized content and it's personalised," she added.

BE RELATABLE

Another good way to engage with younger audiences is through relatable stories.

"The statistics are scary, but people relate to somebody talking about their own story," said Waugh.

"How it's affected them, what the impact is on all the different areas of life with their family, with their friends, their social life, their workplace, their finances.

"It's bringing that story together and being able to communicate that in a personal and relatable way," she said.

Rebecca Rann, head of health at Benifex agreed, noting that in today's culture celebrity stories can be particularly effective at raising awareness about cancer and encouraging people to have regular checks to help spot the early signs.

She highlighted Jade Goody who became a media personality after appearing on Big Brother. When she discovered she had advanced cervical cancer at the age of 27 the story hit the headlines and raised awareness of the condition.

"When someone's story is in the media, you can see the impact; when Jade died it had a huge impact. It is finding those stories, but without there being any misinformation, making sure it's relevant and it's someone that people can relate to," she concluded. ■

TAILORING WORKPLACE CANCER STRATEGIES FOR YOUNG ADULTS

Employers need a strategy if they are to offer the right cancer support at the right price to young workers, hears **Abigail Montrose**

Young workers are looking to their employers to offer a wide range of healthcare and wellbeing benefits. This provision has become increasingly important to them and is often a key consideration when looking for a new job.

But as employees expect more cover, choosing which benefits to prioritise on top of the traditional healthcare offering has become an issue for employers, noted Joy Waugh, senior consultant and marketplace lead at Zest.

"Employers are stretched," she said.

"They are looking at financial wellbeing, mental health and neurodiversity - they are supporting a range of different initiatives, understanding that quite a lot of young people are also interested in ESG and there's the climate crisis as well," she said.

"That all comes together and you've got this huge melting pot of concerns, and employers are saying they don't know where to spend the money best.

"So it's about flipping that narrative around, it's not about the cost of providing private medical insurance (PMI) or the cost of income protection, it's actually about what's the strategy behind it," she said.

When it comes to cancer support, employers have looked primarily to offer preventative care, said Megan Millar, senior associate workplace health consulting at MMB.

"There has been a huge focus on early intervention and prevention. Cancer has become a topic that is spoken about but it is probably not the most prevalent topic concerning younger workers," she said.

But with one in two people being diagnosed with cancer in their lifetime according to World Cancer Research Fund data, talking to young people about their

lifestyles, cancer prevention and how to catch cancer early is a priority.

COST VERSUS CARE

The cost of providing PMI and other healthcare benefits to employees can be high particularly if including cancer care.

This has resulted in some employers considering removing this cover for

employees, said Rachel Western, principal at Aon.

"One of the things we say to clients is take a step back and let's not see health insurance with cancer cover as a benefit; let's view this as a risk management tool.

"How can you focus on making this risk better so that you don't get the claims and therefore you don't get the costs? You will always get some cases but it is about education," she said.

Hugh Bennett, director of corporate at Howden Employee Benefits, agreed but argued there needed to be a shift away from short-term, cost-related attitudes.

Providing benefits that encourage prevention such as promoting a healthy lifestyle, good mental health and wellbeing can all pay off and help with risk management, he noted.

Although there is a cost to providing benefits like gym membership, wellbeing programmes and health screening, this is much less and better for employees than a cancer claim later on.

"The big challenge is that these benefits are having a more immediate impact on a

Joy Waugh
(left)



business's operational cost now," he said.

"But for a business to really get behind preventative cancer, it needs to be from a position of care rather than cost."

SENIOR LEADERSHIP SUPPORT

When it comes to cancer care, Millar believes senior leadership need to decide what their priorities are and get behind preventative measures and benefits.

But to get senior management buy-in, you need to be able to demonstrate to them the value of offering these benefits to employees, she highlighted.

"You need to be able to step back and say, what kind of effective demand data do we have to make these informed decisions?" Millar continued.

"A lot of employers are coming to us and asking how they can make these informed decisions so when they approach senior leadership, they have a business case to make these decisions or get further funding.

"In the past, cancer hasn't been the biggest risk factor for young people to consider, but it definitely is now, as we can



Megan Millar
(right)

see from the stats. It's something that's emerging and definitely something that needs to be a part of the conversation," she added.

STRUCTURING MEDICAL PLANS

Informed predictive data can help employers analyse what benefits certain demographics might most benefit from and help companies make informed decisions when deciding on what provision to offer, the panel noted.

"It would be great to see corporates go down the structured route where data can then drive how you structure a medical plan and that might be structured given different age profiles, gender and stages in life," said Aon's Western.

"We provide cover for menopause for every employee on a scheme. Well, there is a whole raft of people who won't require that, so why cover everybody?" she asked.

Employees could also be given the option to opt for lower levels of cover.

"We need to offer a range of covers that allow for lower cost options," said Rebecca Rann, head of health at Benifex.

"Younger people are generally on lower wages so we need to make sure we give them access to benefits that are also cost effective for them."

RISK REDUCTION STRATEGIES

An effective risk reduction strategy is to ensure employees understand what cover they have and how to access this.

Whether this is information on what wellbeing apps or nutrition information is available from their PMI provider, or how to

access virtual GPs or a pathway to cancer treatment, providing employees with this information is cheap and easy to do.

Regular or targeted communications with staff can include details about what's covered by their PMI or cash plan and what screening and preventative services are available to them.

"It's also important and cost effective to remind or educate employees about the services available to them from the NHS or their GP," said Rann.

"There are some things that don't cost anything such as NHS screening programmes. We should be promoting these just as much as health assessments or a particular benefit on their medical cover.

"You need to educate your workforce and make sure they are aware they have access to these services. That will also have an impact on getting things identified earlier, which will help reduce employer costs in the long run.

"Employers could also educate parents on vaccines such as the human papillomavirus (HPV) vaccine at school which children can have to protect them against certain types of cancer," she added.

EDUCATION INITIATIVES

The panel agreed that employers could do more to find opportunities and introduce initiatives to engage with employees about their benefits and how to access these.

For example, some companies give employees a few days off each year to focus on their mental health and wellbeing.

Rather than just giving people time off, ►





Kelly McCabe

► employers could use this opportunity to communicate with their colleagues about how they could use this time to improve their wellbeing or check-up on their health.

Organisations could also use these days to run health education programmes for employees or to encourage them to see a health professional if they need to, suggested Waugh.

"We know everybody is time poor. Employers could use this time to put on education programmes which people usually don't have time to attend," she said.

"Or they could suggest to employers they use this time to book health appointments. So rather than paid time off for being sick, how about paid wellbeing days?"

"Employers could have a health screening provider on site or encourage people to use NHS services. I think one of the things most people appreciate is time to discuss things.

"Time to understand, time to have the education, the information, but also time to do something about it," she said.

Employers could also put on events to promote healthier lifestyles, suggested Bennett.

"Employers could use this time to launch a new proposition or promote an existing benefit. This is a great way to engage with people and they could be incentivised for better behaviours and doing things to look after their health," he said.

Webinars can be another useful tool. They are low-cost and good for driving employee engagement.

WHERE YOUNG PEOPLE SWITCH ON

As well as webinars on specific cancers they can also be on different lifestyle topics which are more likely to appeal to younger workers, said Kelly McCabe, co-founder and CEO at Perci Health.

"Talking about cancer prevention can be boring for some people," she said.

"Where younger people switch on is when we talk about things like nutrition which can be really fascinating. There are lots of novel things coming out there, so we're looking at how we can support employers to deliver interesting education that is a bit different.

"We do a breast cancer webinar every year and we should continue to do that. But we're also thinking if there is more interesting stuff that we can be targeting at younger age groups?" she said.

Employers have a range of channels they can use to communicate with employers and they can also use these and different approaches to target different audiences, pointed out Western.

"There are a lot of innovative approaches you can use to educate people," she said.

"You can keep it in-house and at a low cost. You can use different streams such as intranet sites you have as an organisation. You can get people telling their own stories and the importance of how their benefits work."

Other initiatives the panel thought employers could adopt included producing bite-size videos on various health topics.

CANCER CHAMPIONS

Internal health champions who promote good health and looking after yourself, was another suggestion. These would be members of staff like mental health first-aiders.

Cancer specialists who promote preventative strategies as well as how to get through cancer could also be created.

This might be somebody that has either had cancer or been through the cancer journey with a loved one.

They would be able to talk to the workforce in a personal, relatable way, as well as providing digital content and useful information that's relevant to younger workers as well as older employees.

Several members mentioned producing booklets to help younger employers understand what benefits they can use if they are diagnosed with cancer.

This could be a little book of benefits or a toolkit of the resources available to employees.

Sharing employee stories about what benefits and services people accessed to get the help or support they needed with cancer was another way to help others understand what path they should take if they need similar help.

Morgan Fitzsimons, co-founder and chief experience officer of Perci Health, wondered if there was a role for providers too with finding the right pathways for the care needed.

"You could imagine a digital front door for cancer, where the provider takes on the work of piecing together what's available for that individual," she said.

"In cancer the pathway is long from risk reduction to recovery and we're hearing from employers that people often struggle to understand what's available at each stage. A platform can find it and with expert nurse support help someone understand what they're entitled to and how to move through the system," she added. ■



Rachel Western

CARING FOR CARERS A VITAL ELEMENT IN CANCER SUPPORT

Employers need a clear strategy for supporting young workers with caring responsibilities, hears **Abigail Montrose**

Young people may be less likely to develop cancer than older people, but they may be supporting someone who is affected. This can be emotionally tough and time consuming. They may need time off to accompany a relative or partner to hospital appointments or chemotherapy sessions or to simply help out at home with caring responsibilities.

Health & Protection's Cancer Care in the Workplace roundtable heard that having an understanding employer with a clear policy on what help and support they can expect can make everyone's life easier.

WOMEN MAINLY AFFECTED

In most cases it is women who have caring responsibilities, said Joy Waugh, senior consultant and marketplace lead at Zest.

"Women are 600 times more likely than men to leave a job because they've got caring responsibilities," she said.

"Some are caring for older people as well as children, and then there are the time pressures.

"Cancer is just one area where care may be required. Employers are very aware and we're seeing a huge amount of innovation and providers coming into that space, whether that's digital or in-person care, or concierge services.

"There's so much need here, where do you even begin?" she added.

The amount of support employees caring for someone with cancer get varies enormously between organisations.

"That will all depend on the culture of the company," said Rebecca Rann, head of health at Benifex.

"It will also come down to individual managers and team leaders."

While some managers may be very sympathetic and flexible, others may be



less so, the panel noted. For example, if they have strong sales targets to meet and want employees in the workplace, they may be more resistant to giving time off to people with caring responsibilities.

"It's really important for employers to have an overarching structure and policy around carers," said Rachel Western, principal at Aon.

"Team leaders and managers all need to understand the ethos that sits behind that. When it's an employee suffering from cancer, there is an understanding of sick policy and being supportive to the employee. But when it comes to an employee looking after someone with cancer it's less clear," she added.

SUPPORTING TEAM LEADERS AND MANAGERS

Kelly McCabe, co-founder and CEO of Perci Health, wondered if more could be done to support line managers.

"If you're going to take on the responsibility of a line management role, you have responsibility for your targets but also for the people you're looking after and keeping them well," she said.

Line managers also have to act as a role model.

"Young workers learn from their line managers how they work, what their

working patterns are, if they work long hours, if they leave their desk to go for a walk and if they stay at their desk or go out for lunch," pointed out Hugh Bennett, director of corporate at Howden Employee Benefits.

"Your line manager's behaviour sets the expectations for you and you will view them as well. If that's what they're doing then you may think that's what I'm going to have to do," said Bennett.

That can be a challenge for those with caring responsibilities if they think they have to start early and finish late, which can make their responsibilities overwhelming.

GETTING THE BALANCE RIGHT

However, employers also have to set limits.

It may not be possible to take six months off to care for somebody or for employees not to come in for the next five weeks as they have got to take a partner to chemotherapy every day because they do not want to use patient transport.

"There are times when the employee needs to be a little bit flexible too," explained Aon's Western.

"Having somebody sick at home doesn't automatically give you the right to take that time off sick too. But people need guidance and help with the support tools available to them," she added.

Caring for someone with cancer can also have a big effect on finances, highlighted Megan Millar, senior associate workplace health consulting at MMB.

"There might be a lot of financial strain on that individual in addition to emotional strain, especially for younger adults," she said.

"They might resent having to care for a parent or sibling because this restricts them going out, leaving home or travelling or whatever.

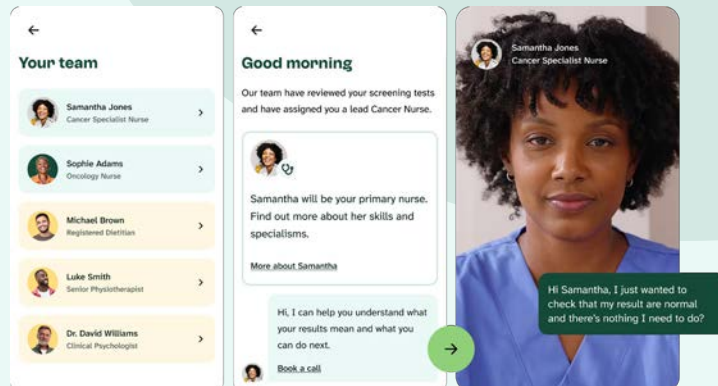
"They might need emotional support, plus they may need practical advice. There are lots of different ways employers can support carers - it's not just about time off work but emotional and financial support too," she concluded. ■



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EARLY DETECTION FOR A NEW GENERATION: BUILDING A CULTURE OF CANCER PREVENTION AT WORK

Kelly McCabe, CEO and co-founder Perci Health



Cancer is changing. Once thought of as a disease of later life, it is increasingly a condition that impacts people in the prime of their careers.

The data is clear: cancer diagnoses in under-50s have risen by 79% in the last two decades. Concerningly, a survey we conducted with Censuwide showed that younger people are less likely than their older colleagues to recognise the risks.

Our Generation Risk report revealed a surprising gap in health awareness, both between men and women, and between younger people and older.

For example, only 34% of men aged 16–24 link sun and UV rays to cancer, while 31% make a link with smoking and only 25% with high alcohol consumption. These figures are significantly lower than older men and also women of all ages.

The survey also revealed that young men in particular are exposed to NHS information in various ways, including during healthcare appointments, brochures, email and texts, yet this information is clearly not getting through. It's no wonder that 55% of employees believe employers have a responsibility to provide cancer education.

Most existing workplace programmes focus on treating illness, not preventing it and when cancer prevention does feature, it's often centred solely around cancer screening.

Yet screening alone cannot reach the younger workforce. Two out of the three national screening programmes start at 50 or 55, missing the very cohort where incidence is rising fastest.

HABITS AND HEALTH BEHAVIOURS ARE CHANGING

Generational habits are reshaping how people engage with health. Younger adults

are less likely to have a GP relationship, less likely to attend screening when invited and more likely to seek health advice online. This digital shift brings both opportunity and risk.

Studies show that around 40% of Gen Z turn to social media platforms for health and wellness information, almost twice the rate of older generations (22%). That makes social media nearly as common a source of information as doctors and health professionals (47%). However, a 2022 review of Facebook articles concerning cancer found that a third contained misinformation. Of these, more than three-quarters contained harmful information.

It's clear that, while health information has never been more available, exposure to misinformation has also never been higher. This makes trusted, evidence-based education in the workplace more critical than ever. Organisations are one of the few places where reliable health information can reach younger adults consistently, credibly and in context.

EARLY DETECTION IS MORE THAN SCREENING

At Perci Health, we define early detection as everything that happens before diagnosis. This extends far beyond screening. There are more than 200 types of cancer and fewer than ten have formal screening programmes.

It's about understanding personal risk factors, symptom awareness and empowering people to seek help early, often long before a scan or test.

A broad early detection strategy helps people understand their personal and family risk, provides access to experts who can help optimise lifestyle factors, and access genetic counselling when appropriate. It also builds health literacy,

enabling employees to know their normal, recognise symptoms, trust their instincts when something does not feel right. When low health literacy has been proven to be associated with poorer cancer survival and higher mortality across 12 cancer types, this is vital.

Effective education can also help people advocate for themselves, seek rapid support from GPs or specialists, ask the right questions and push for further investigation when symptoms are unexplained. At the point at which screening is available, effective education increases the confidence to participate in screening and navigate the often complex routes to diagnosis.

Employers have a unique role to play here. With access to younger demographics and a duty of care that extends beyond the office, they can create conditions where prevention feels relevant, credible and actionable.

MEETING YOUNGER EMPLOYEES WHERE THEY ARE

We know it can be difficult to make health information feel relevant to a younger audience who feel fit and well. Yet this generation cares deeply about feeling well, performing well, and living well. The challenge is that they rarely see cancer prevention as connected to those goals.

It's time to rebrand cancer prevention - by linking risk education to the topics that resonate most: gut health, energy, skin health, performance and fertility. Employers have a powerful opportunity to make prevention part of a broader, positive wellbeing conversation rather than a fear-based one. ■

Perci Health

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