

GROUP INSURERS WHO HAVE ANNOUNCED A MEDICAL CANNABIS PROGRAM



Sun Life Financial

Once an employer has added this optional coverage, employees wishing to make a claim must purchase their cannabis from a Health Canada licensed producer of cannabis for medical purposes, as specified under the *Cannabis Act*.

Eligible conditions:

- Cancer: with severe or refractory pain; or with nausea or vomiting associated with cancer treatments
- Multiple sclerosis: with neuropathic pain; or with spasticity
- Rheumatoid arthritis: with pain that failed to respond to standard therapy
- HIV/AIDS: with anorexia; or with neuropathic pain
- Individuals requiring palliative care
- Refractory spasticity in spinal cord injury
- Refractory pediatric onset epilepsy

For more information:

https://www.sunlife.ca/static/canada/Sponsor/About%20Group%20Benefits/Focus%20Update/2018/764/764_Member_EN.pdf
https://www.sunlife.ca/static/canada/Sponsor/About%20Group%20Benefits/Focus%20Update/2019/852/852_Focus1.pdf

Green Shield Canada

Available to plan members age 25 and older with 1 of the following medical conditions:

- Chronic neuropathic pain
- Spasticity due to multiple sclerosis
- Nausea and vomiting due to cancer chemotherapy

To be eligible for coverage, plan members must have tried and failed with all other standard treatments available. Annual dollar maximums apply, with a recommended limit ranging from \$1,500 to \$6,500 per year.

For more information:

[https://assets.greenshield.ca/greenshield/GSC%20Stories%20\(BLOG\)/the%20Advantage/2018/english/The%20advantage_March%202018_EN.pdf](https://assets.greenshield.ca/greenshield/GSC%20Stories%20(BLOG)/the%20Advantage/2018/english/The%20advantage_March%202018_EN.pdf)

Canada Life (formerly Great-West Life)

Eligible plan members may be approved for medical cannabis for conditions relating to:

- Multiple sclerosis
- Cancer
- HIV or AIDS
- Symptoms related to palliative care

For more information:

<https://www.greatwestlife.com/common/news/news-releases/great-west-life-expands-optional-medical-cannabis-coverage-and-e.html>

Medavie Blue Cross

Coverage will be considered for certain conditions based on the College of Family Physicians of Canada guidelines for prescribing medical cannabinoids:

- Chronic neuropathic pain
- Refractory pain in palliative cancer
- Nausea and vomiting due to cancer chemotherapy
- Spasticity in multiple sclerosis or spinal cord injury

For more information:

<https://www.medaviebc.ca/en/news/medavie-blue-cross-to-provide-coverage-of-medical-cannabis>

Desjardins

Must be 21 years of age or older. Plan sponsors will be able to choose an annual maximum between \$1,500 and \$6,000. Coverage will include expenses related to the treatment of illnesses and the relief of a number of symptoms, namely:

- Pain related to advanced cancer
- Refractory neuralgia
- Nausea and vomiting caused by chemotherapy
- Spasticity caused by multiple sclerosis or a lesion of the spinal cord

For more information:

<https://insurance-journal.ca/article/desjardins-adds-medical-cannabis-option-to-its-group-insurance-coverage/>

Manulife

Coverage will be approved if a doctor authorizes it for a condition where there is evidence supporting its use, such as:

- Stiffness and involuntary muscle spasms in people suffering from multiple sclerosis
- Nausea and vomiting in people undergoing chemotherapy
- Chronic neuropathic pain

For more information:

http://events.snwebcastcenter.com/manulife/GBRS/Prod/Media/Mailing/PDF/MM_FAQ.pdf

SSQ Insurance

Prior authorization will be required given that medical cannabis will be covered only when used to treat or relieve one of the following medical conditions when standard pharmacological treatments have not worked:

- Chronic neuropathic pain
- Cancer-related pain
- Spasticity secondary to multiple sclerosis or spinal cord injury
- Nausea and vomiting caused by chemotherapy

For more information:

<https://ssq.ca/en/about-us/news/ssq-insurance-to-go-ahead-with-reimbursement-of-medical-cannabis-expense>

Industrial Alliance/iA Financial Group

Extended healthcare coverage for medical cannabis can be added for a group upon request of the plan sponsor. To be covered, it must be:

- Prescribed by a physician
- Medically required
- Obtained in compliance with all requirements as set out in the Regulations
- Purchased only after being pre-authorized by the insurer

An annual maximum of \$5,000 is suggested for groups wanting to add this coverage.

For more information:

https://iatoday.ia.ca/publications/2018-09-20/will-group-insurance-cover-medical-cannabis?sc_lang=en