

Benefits

CANADA

Sun Life adding medical marijuana coverage to group benefits plans

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Sun Life Financial Canada is adding optional medical marijuana coverage to its group benefits plans from March 1, 2018.

Coverage of the drug will be added as an extended health-care benefit at the request of plan sponsors. It will include a yearly maximum, ranging between \$1,500 and \$6,000, a prior approval process and coverage criteria.

The insurance company said it reassessed its position on medical marijuana **based on a review of current medical evidence**. “After careful consideration and **based on sound clinical evidence**, we will be offering medical cannabis as an option for employers to incorporate into their extended health coverage for employees,” said Dave Jones, senior vice-president of group benefits at Sun Life.

Read: [Shoppers, Loblaw introduce medical marijuana into benefits plan](#)

“These new changes reflect our commitment to evaluating new products and services to ensure we are meeting the needs of our Clients, helping them live healthier lives.”

Initially, coverage will only be available to plan members for specific conditions and symptoms, including: cancer pain or nausea and vomiting associated with cancer treatments; pain or spasticity associated with multiple sclerosis; rheumatoid arthritis with pain that hasn’t responded to standard therapy; neuropathic pain or anorexia related to HIV/AIDS; and patients requiring palliative care.

Sun Life’s chief executive Dean Connor told The Canadian Press the move was influenced by rising interest from employer clients. “Medical marijuana has become a very important part of their treatment

program and pain management program,” he said, referencing patients who have cancer, multiple sclerosis, rheumatoid arthritis or those requiring palliative care.

Read: [Construction union local introduces medical marijuana benefit](#)

If Sun Life receives prior approval requests for other conditions, it will examine each specific situation to determine whether medical marijuana is medically necessary, according to the update. “When assessing eligibility for coverage and claims, we consider guidance provided by Health Canada, physicians’ licensing authorities and national medical professional organizations.”

It also noted that, since medical marijuana doesn’t have a drug identification number, it will include coverage under medical services and equipment, with the same deductible and reimbursement level.

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