



Medical cannabis to be covered in 2019

More than 300,000¹ Canadians have chosen cannabis for medical treatment, and plan sponsors are considering adding medical cannabis to their plans. Offering this coverage will help employers give plan members with certain conditions a new avenue to alleviate pain and pursue treatment.

Plan sponsors will soon have the option to offer medical cannabis coverage in their Great-West Life plans. We expect that all groups with Pay-Direct-Drug coverage will be able to include medical cannabis as an optional benefit beginning January 2019.

What does coverage look like?

Medical cannabis can be helpful for some serious medical conditions, some of which have severe side effects. It's expected that Great-West Life coverage will only apply to certain conditions and symptoms (when specific criteria are met):

- Spasticity or neuropathic pain associated with multiple sclerosis
- Chemotherapy-induced nausea and vomiting or neuropathic pain associated with cancer
- Anorexia or neuropathic pain associated with HIV/AIDS
- Symptoms associated with palliative care

Medical studies on the efficacy of cannabis and its uses are likely to grow as more people opt to use it. We'll evaluate the evidence as it develops, and make adjustments as necessary.

The costs of medical cannabis can vary quite a bit. In order to help ensure appropriate use and to keep plans sustainable, annual maximums are required. The annual maximum options are expected to be:

- \$1000
- \$2500
- \$5000

Claims controls

Medical cannabis coverage will have rigorous and comprehensive access controls, including coverage provided only for pre-determined medical conditions, annual maximums, coverage criteria and eligibility guidelines to help ensure appropriate use. These controls will give plan sponsors a way to support members who need medical cannabis, while also acting responsibly.



For more information

As the launch of this optional coverage approaches, we'll provide more information over the next few months with details about how the program will work and how we'll support both plan sponsors and plan members.

If you'd like to learn more about adding optional medical cannabis to your benefits plan, please contact your group representative.

[¹Government of Canada Market Data](#)

The content of this GroupLine is for general use and informational purposes only. It is not intended to be legal or tax advice. The content of this GroupLine is based on information available at the time of publication, which is subject to change. Efforts have been made to ensure the accuracy of the information contained in this GroupLine. However, it may contain errors or omissions or become out of date following publication. You may wish to consult your professional advisor(s) about your particular circumstances.