

Focus Update



February 15, 2018

Medical Cannabis – Announcing optional coverage available starting March 1, 2018

As communicated in our February 16, 2017 [Focus Update](#), Sun Life continued to review its position on medical cannabis, and to provide the best coverage for plan sponsors.

Sun Life has reassessed its position based upon our review of current medical evidence, and has determined that medical cannabis can be added as optional coverage under an Extended Health Care (EHC) benefit, at the request of a plan sponsor.

What does Sun Life's new optional coverage look like?

Sun Life's approach reflects current evidence-based clinical knowledge regarding the medical use of cannabis. Medical evidence supports the use of cannabis for some serious and severe medical conditions. Our new optional medical cannabis coverage will include a yearly maximum, coverage criteria and a prior approval process.

Yearly maximum: Plan sponsors can choose their benefit year maximum – ranging from \$1,500 to \$6,000 (per covered person, per benefit year).

Coverage criteria: Plan members or their eligible dependents will only be covered if they meet the clinical criteria, as defined by Sun Life, and have their cannabis dispensed according to government regulations.

Prior approval process: A completed prior approval form for medical cannabis must be assessed by Sun Life before claims are adjudicated. Only plan members or their dependents who meet Sun Life's clinical criteria for coverage will be approved.

In order to ensure that we are reimbursing cannabis expenses for conditions and symptoms where there is sufficient clinical evidence to support its use, plan sponsors will not be able to remove or modify Sun Life's clinical criteria or the prior approval process.

There is a slowly growing body of clinical research for the medical uses of cannabis. For this reason, Sun Life will conduct periodic reviews of evolving clinical evidence, supporting the use of medical cannabis for conditions not listed below. If necessary, we will update our clinical criteria. At this time, coverage of medical cannabis expenses will be available for the specific conditions and symptoms below:

- **Cancer:** with severe or refractory pain; or with nausea and/or vomiting associated with cancer treatments,
- **Multiple Sclerosis:** with neuropathic pain; or with spasticity,
- **Rheumatoid Arthritis:** with pain which failed to respond to standard therapy,

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- HIV/AIDS: with anorexia; or with neuropathic pain, and;
- For patients requiring palliative care.

However, if we receive prior approval requests for other conditions, then we will examine each specific situation to determine whether medical cannabis is medically necessary. When assessing eligibility for coverage and claims, we consider guidance provided by Health Canada, physicians' licensing authorities and national medical professional organizations.

A few additional details for plan sponsors interested in adding this coverage

Since medical cannabis does not have a DIN, it will not be covered under the drug benefit. Instead, coverage for medical cannabis will be included under the **Medical Services and Equipment** section of our EHC benefit, and will be subject to the same deductible and reimbursement level as other expenses under this category.

As legal access to cannabis for medical purposes is controlled in Canada, plan members meeting our criteria for coverage must follow the *Access to Cannabis for Medical Purposes Regulations (ACMPR)*. These regulations state that an authorization letter from the physician is required for patients to access medical cannabis. In addition, the patient must be registered with a Health Canada authorized licensed producer of cannabis for medical purposes. The patient must only purchase supplies from a producer authorized and licensed by Health Canada. To comply with current regulations, Sun Life will only reimburse claims for eligible plan members or dependents who followed the ACMPR rules.

Questions?

Contact your Sun Life Financial group benefits representative with any questions, or if you are interested in adding this optional coverage to your group EHC plan.