

Medical cannabis and group benefits plan coverage

Looking for more clarity on medical cannabis and its coverage in group benefits plans?

We've got you covered!

The laws on cannabis use continue to change – with the most significant shift coming later this year when recreational cannabis will be legalized under The Cannabis Act. The use of cannabis for medicinal purposes has however been legal for some time.

There is growing clinical evidence that medical cannabis can provide health benefits to those suffering from specific medical conditions and related symptoms.

To help employers provide the best health care options available, Sun Life Financial is now offering optional medical cannabis coverage under its Extended Health Care (EHC) plan.

Thinking about adding this coverage? To help guide your decision about whether to include this option in your group benefits plan, here's a quick overview of medical cannabis and the coverage we offer.


MARIJUANA VERSUS CANNABIS – WHAT'S THE DIFFERENCE?


The short answer is that there isn't a difference. While the terms "cannabis" and "marijuana" are often used interchangeably, we use the term "cannabis" for medical purposes. It is the proper name of the plant genus and is also the term used in federal legislation.



Medical cannabis

When the federal Cannabis Act becomes law, the government has proposed that there be two distinct sets of rules related to cannabis access and usage:

 **RECREATIONAL USE:** Each province will have a system that allows the sale of cannabis for recreational purposes. While there are many chemicals in cannabis, namely cannabinoids, tetrahydrocannabinol (THC) is the one that produces the euphoric effect or “high” and receives the most focus.

 **MEDICAL USE:** Under current law – specifically, under the Access to Cannabis for Medical Purposes Regulations (ACMPR) – individuals can obtain cannabis for medical purposes when it’s authorized by the doctor or nurse practitioner treating them. Cannabis can be used for a number of medical conditions, from neuropathic pain in Multiple Sclerosis patients to nausea for those undergoing chemotherapy for cancer. Cannabis for medical purposes may contain low levels of THC. Another cannabinoid found in medical cannabis, cannabidiol (CBD), doesn’t produce a “high” but has medicinal benefits as evidence shows.

SUN LIFE DEFINITION OF SMOKER: CANNABIS USE DOESN'T IMPACT SMOKER STATUS

For group benefits products such as life insurance, the smoking status continues to be determined by tobacco usage only, and not medical or recreational cannabis usage.

On the Sun Life group benefits medical questionnaire, there is both one question that relates to tobacco products and one question that relates to drug (narcotic) usage. It’s the drug usage question that captures an applicant’s cannabis usage.

Questions about our coverage?






If you have any questions about our medical cannabis coverage – or want to discuss adding it to your group benefits plan, contact your Sun Life Financial representative.

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Medical cannabis: how coverage works

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 ACMPR. Currently, we will reimburse medical cannabis expenses for these five specific 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**

Plan members wishing to have their medical cannabis expenses reimbursed must complete and submit a Prior Approval Form for medical cannabis, which will then be reviewed by Sun Life before any claims are processed. Only plan members and their dependents who meet our clinical criteria for coverage will be approved and reimbursed.

We’ve limited coverage to these five specific conditions because they are the conditions for which there is currently sufficient clinical evidence to support cannabis use. However, since there is ongoing clinical research on the use of cannabis for medical purposes, we’ll be conducting periodic reviews to determine if there is new evidence to support the use of medical cannabis for other conditions and symptoms.

USE OF HEALTH SPENDING ACCOUNT (HSA) TO REIMBURSE FOR MEDICAL CANNABIS

If a plan member has coverage under a Sun Life Health Spending Account (HSA) – and has all the required authorization for the purchase of medical cannabis under the ACMPR – expenses can be reimbursed under this account, regardless of the condition.