



CHB QUARTERLY

Quarterly Newsletter - Clear Health Benefits

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- 48% of Canadians say job security, stability have the greatest impact on health, productivity
- 64% of employers cite cost control as top benefits priority in 2026
- Claims for fertility medications up 21% over last five years
- Survey finds Canadians estimate they need an average of \$976,835 to retire
- 61% of Canadian employees working while unwell



GLP-1s Continue to Drive Drug Plan Costs in 2026 - Generic Ozempic May Ease Impact

What is GLP-1?

GLP-1 (glucagon-like peptide-1) is a natural hormone produced in the body that helps regulate blood sugar levels and appetite. GLP-1 medications may be used in the management of type 2 diabetes or chronic weight management. Several GLP-1 medications are available by prescription in Canada including Ozempic, Wegovy, Mounjaro, Rybelsus, and Saxenda. For employers, the popularity of GLP-1 therapies presents both opportunities and challenges. While these medications can improve health outcomes, their high price and growing utilization have made them one of the fastest growing drivers of private drug plan spending.

New GLP-1 therapies continue to emerge with several treatments currently in development. While these advancements may improve treatment options for plan members, employers should expect GLP-1 drug spending to remain a significant cost driver as utilization grows and the range of available therapies expand.

Generic Ozempic:

Health Canada approved two generic versions of Ozempic on April 28, 2026. This generic approval could help reduce cost pressures on employer-sponsored drug plans however, potential savings may be reduced if plan members choose to remain on the brand name medication or switch to another brand name alternative.

Once multiple generic versions enter the market, pricing typically drops significantly. Under Canada's generic pricing framework, the presence of two generic competitors can reduce the price of the drug to roughly 50% of the brand name cost. Additionally competitors could drive prices even lower.

While the introduction of generic Ozempic may create opportunities for cost savings, the overall impact will depend on the plan design, plan member willingness to switch to the generic alternative, and the ongoing increase in GLP-1 medication utilization.

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Weight Management Drugs Reshaping Canada's Private Drug Plan Landscape



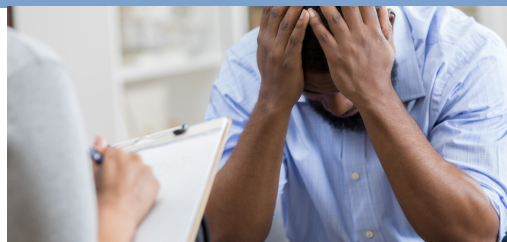
Weight management medications and high cost specialty treatments are expected to be the primary drivers of private drug plan costs in 2026, according to Telus Health's annual drug pipeline report. The report also found that weight management medications climbed 6 positions to #11 amongst all drug categories. After growing 104% in 2024, this category expanded by another 61% in 2025 and now represents 2.5% of total eligible drug plan spending.

Facts

- The launch of Wegovy significantly accelerated growth in the category. Weight management claims increased by more than 90% in 2024 as plan members sought access to new obesity treatments.
- December 2025, Wegovy was also approved for an advanced form of liver disease called MASH, expanding its use beyond weight management.
- Zepbound, which became available last July, has demonstrated weight loss results of up to 20% and is expected to gain market share rapidly.
- In 2025 specialty drugs accounted for 33.9% of total eligible drug spend.
- Plan members aged 45-64 represented 38.5% of all claimants but accounted for 56.4% of total eligible spend.
- Approximately 3 million Canadian adults are currently taking GLP-1 medications such as Ozempic, Wegovy or Mounjaro, with weight loss being the primary reason for use.
- Statistics Canada notes that 65% of Canadian adults are classified in the combined overweight and obesity category.

As use of weight management medications continue to grow, it is adding pressure to employer sponsored benefit plans. Employers are increasingly focused on finding the right balance between managing costs and maintaining access to effective treatment options. If you have questions about how your organization can navigate these changes, please contact us today.

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Mental Health Challenges for Managers & Employees

A new report from Telus Health found that fewer than half of managers feel equipped to assist with employee mental health concerns. The report also notes that inadequate support and gaps in communication can negatively affect employee mental health and overall well being.

Employee Facts

- 31% of workers said their employer doesn't offer an employee assistance program.
- 24% said they're unsure if they have an employee assistance plan.
- 22% said they didn't know where to get help or how to access support.

Managers are more likely to feel equipped to support employee mental health when they have clear guidance, training and access to the right resources. Key approaches include:

- Providing practical mental health training so managers can recognize early signs of distress and respond appropriately.
- Increasing awareness of available supports such as Employee Assistance Programs (EAPs) and mental health benefits.
- Normalizing mental health discussions through leadership messaging and workplace culture.
- Equipping managers with referral tools and resources to confidently direct employees to professional help.
- Supporting managers' own mental health and workload, so they are better positioned to support their teams.

When managers are supported with the right tools and training, they are better able to foster a healthier, more resilient workplaces for everyone.

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The Best Green Smoothie Recipe

Welcome to the CHB Healthy Corner where we provide you with healthy habits, recipes and continued commitment to encourage a healthy lifestyle in collaboration with our Wellness Consultant. For this CHB edition we featured The Best Green Smoothie recipe. Enjoy!

Ingredients

- 1 cup frozen mango chunks
- 1/2 cup frozen peach slices
- a handful of kale (stems removed) or spinach
- 1-2 cups almond milk
- 1/2 inch slice of fresh ginger
- sprinkle of cinnamon
- honey to taste

Instructions

1. Blend until smooth!
2. Enjoy!



Tip

You can easily prep ahead of time with all your other meal prep stuff. Just pack your mango, peaches, kale, and ginger into a bag and freeze it up. When you're ready to blend, add your liquid of choice and get after it.

