



CHB QUARTERLY

Quarterly Newsletter - Clear Health Benefits

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- 22% of plan sponsors said their organization has seen an uptick in benefits fraud
- Half of Canadians worry about outliving savings in retirement
- Approximately 77% of Canadian employers pay 100% of the healthcare insurance premiums for salaried employees
- 44% of plan members feel overdue for a visit to their primary care doctor, indicating a challenge in accessing necessary healthcare services.

9964.9	9964.76	1106	13945.79	14851.18	17623.3	19138.99	20234.06
149.99	211.18	54.81	453.65	229.93	59.97	139.96	299.93
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov
13359.77	14018.76	1294.8	1294.8	1294.8	1294.8	213.05	12941.58
925.61	1232.46	1046.0	1046.0	1046.0	1046.0	2100	1938.61
2990.29	3408.59	445.2	445.2	445.2	445.2	325.32	3003.2
340.83	445.02	491.75	442.3	443.92	603	774.39	696.34
8953.85	8323.28	228.76	5744.81	4654.11	6468.39	3983.6	6088.4
1675.65	1859.25	78.12	13.33	13.33	13.33	165.45	2480.94
911.7	860.27	33.35	5.83	5.83	5.83	1163.01	1107.32
482.46	561	5.83	5.83	5.83	5.83	54.9	589.68
419.47	390.96	39.32	39.32	39.32	39.32	367.56	313.65
57.72	80.6	4.2	87.68	35.36	74.17	85.28	56.68
1.24	0.99	17.86	17.86	1.88	1.88	1.3	0.71

Addressing Suspected Benefits Fraud: What Plan Sponsors Need to Know

Group benefits fraud occurs when false, misleading, or deceptive information is used to obtain benefits or reimbursement that someone is not entitled to.

Common examples include:

- Submitting false claims for services or expenses that were never received
- Altering receipts or invoices
- Misrepresenting services, such as claiming one service was provided when a different service was received
- Collusion between plan members and service providers to submit fraudulent claims

Employers and insurers share responsibility for identifying and responding to potentially fraudulent claims. Insurers may identify suspicious activity and bring it to the employers' attention. The employer must then assess the circumstances and determine the appropriate response, which may include workplace discipline or termination. In more serious cases, the matter may also be referred to law enforcement and could result in criminal charges.

Steps Plan Sponsors Can Take to Help Prevent Benefits Fraud

- Educate employees about what constitutes benefits fraud and the potential consequences
- Work closely with the insurer or benefits advisor when suspicious activity is identified
- Maintain accurate employee and dependent records to help prevent ineligible claims
- Investigate concerns promptly while maintaining appropriate confidentiality

Modern technology, such as AI, is helping insurers detect potential fraud earlier and more efficiently, while supporting a more targeted approach to investigations. Group benefits fraud is a real crime with serious consequences. Fraud can drive up plan costs, potentially leading to higher premiums or reduced coverage for employees. A proactive approach can help protect plan costs, maintain employee trust and preserve the integrity of the benefits program.

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What's Driving Drug Plan Costs in 2026?



GLP-1 therapies, such as Ozempic, Wegovy and Zepbound, continue to be a major driver of employee drug plan costs, with spending expected to grow as these medications become approved for additional uses beyond obesity and diabetes. A recent report found more than 440 new drug and supplemental submissions to Health Canada in 2025 referenced potential future uses for GLP-1's including obstructive sleep apnea and emerging neurologic therapies including medication for Alzheimer's disease.

June 11, 2026

Health Canada approved Zepbound for treating moderate-to-severe obstructive sleep apnea (OSA) in adults with obesity.

Why this matters for plan sponsors

- A larger eligible population. Zepbound no longer limited to weight management.
- High treatment costs. TELUS Health estimates the annual cost of Zepbound at approximately \$5,000 – \$10,000 depending on dose.
- Potential for long term use. Unlike a short-term treatment, obesity and OSA can require ongoing management. Continued use can therefore create a sustained impact on plan spending.

From a plan sponsor perspective, CPAP therapy remains a significantly more cost-effective treatment option for obstructive sleep apnea, even when ongoing maintenance and supply costs are factored in, compared with the drug costs associated with Zepbound.

Private plan spending on weight management drugs has already more than quadrupled since 2021 and as GLP-1 therapies continue to expand, plan sponsors should take a proactive approach to managing utilization and costs.

What plan sponsors can do

- Monitor utilization. Tracking claims trends can help anticipate where additional cost pressure may emerge.
- Prior authorization. Require clinical criteria to be met before coverage is approved, helping ensure medications are being used for approved and appropriate indications.

Reach out to us today and find out how you can better manage your drug plan while supporting appropriate access to treatment.

<https://www.benefitscanada.com>



Evolving Benefits for a Changing Workforce

Canada's workforce is becoming increasingly diverse and multigenerational, prompting employers to rethink benefits and pension plans. With 15.2% of Canadians aged 65+ participating in the workforce, a record high, flexible, inclusive benefits are becoming increasingly important.

Moving Beyond One-Size-Fits-All Benefits

- More flexible plan designs: Employers are moving away from traditional one-size-fits-all benefits to better reflect the diverse needs of today's workforce.
- Personalized support: Benefits are increasingly being tailored to different ages, cultures, family structures, and life stages.
- Family-focused benefits: Family and caregiving supports are evolving to recognize employees' responsibilities both at home and at work.
- More flexible wellness spending: Wellness accounts are being broadened to give employees greater choice in how they use their benefits.

A changing view on retirement

Retirement is no longer always a transition from full-time work to no work. Benefits are evolving to support employees who gradually reduce their hours.

Education matters

Offering more inclusive benefits is only part of the solution. Clear communication helps employees understand available supports and the diverse needs of their colleagues.

As the workforce continues to evolve, benefit plans must evolve with it. Flexible, inclusive benefits that reflect different ages, family structures, and life stages can better support employees while helping employers remain competitive.

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Healthy Corner

Health habits, delicious recipes, and simple ways to feel your best. In this edition, try our wellness consultant's delicious Chicken Mango Power Wrap.
Eat well. Fell well. Enjoy!

Power Wrap:

Chicken Mango

Ingredients

- 5 ounces chicken breast, cooked and diced
- 1/2 cup mango, cubed
- 2 tbsp hoisin sauce
- 2 spring onion, chopped
- Whole wheat tortilla*

**For a low-carb and/or gluten-free version, use lettuce or Swiss chard leaves.*

Directions

1. Mix all ingredients except wrap in a medium bowl.
2. Transfer to tortilla and wrap.

