DECEMBER 2025 - VOLUME IV

CHB QUARTERLY

Quarterly Newsletter - Clear Health Benefits

Message from CHB

As we approach the end of another year, we want to take this opportunity to thank you for your continued support & trust in Clear Health Benefits (CHB). This season reminds us of the importance of health, wellness and community values we strive to uphold in every service we provide. This newsletter highlights key updates, industry insights and practical tips to help you stay informed and prepare for the year ahead.

Happy Holidays!

NEWS & FEATURES

Leveraging Technology & Partnerships to Combat Benefits Fraud

Group benefits fraud is a growing and costly challenge for employers, insurers, and plan members, but new technologies and stronger industry partnerships are significantly improving prevention and detection efforts. Advanced analytics, including artificial intelligence, data pooling systems, machine learning and network analysis now allow insurers to identify suspicious claims and organized fraud patterns earlier and more accurately than traditional methods.

Technology Tool:
• Artificial intelligence and machine learning — These tools help insurers analyze patterns in large datasets to detect anomalies indicative of fraudulent activities.

The Canadian Life and Health Insurance Association (CLHIA) has implemented several protocols in recent years to further strengthen the integrity of claims processes such as:

- 2021: The CLHIA introduced a provider alert registry, which allows insurance companies to review the benefits frauds investigations conducted by their industry peers.
- 2022: A data pooling system is launched that's supported by AI, analyzing large sets of claims data from all of the insurers aligned with the CLHIA.
- 2023: A joint fraud investigation program is set in motion which enables organizations to work together through a framework to share and conduct joint investigations on suspected benefits fraud cases impacting more than one insurer.

By investing in innovation, sharing intelligence and maintaining a balanced approach that protects both plan integrity and member experience, the industry can safeguard the sustainability of group benefits programs to ensure they continue to deliver meaningful support to those who rely on them. However, despite significant technological advancements, preventing benefits fraud ultimately depends on awareness and vigilance from everyone involved.

www.benefitscanada.com

Women’s Health Checklist For Plan Sponsors

Traditional benefits have often overlooked areas such as reproductive health, fertility, postpartum care, mental health and menopause. When these needs go unsupported, women may delay care, experience increased stress or burnout, or disengage from work altogether. The checklist below offers some ways on how plan sponsors can support women’s health and overall wellbeing in the workplace:

- Reduce stigma and increase knowledge about women’s health issues through workshops and training sessions on topics such as reproductive health, menopause and mental-health awareness.
- Determine how or if your current benefits coverage meets women’s health needs, ask women directly through focus groups or employee surveys.
- With women more likely to take on primary caregiving roles for children and aging family members, having flexible work options, parental leave top-ups, childcare and eldercare resources help enable them to remain in the workforce by having options
- Review mental-health coverage maximums and other mental-health supports, such as an employee assistance program or virtual care platform. The Canadian Psychological Association recommends a standalone annual coverage maximum of between $3,500-$4,000, which covers between 15 and 20 sessions per year. This is the number required to achieve a therapeutic outcome for people suffering from depression or anxiety.
- Consider coverage for incontinence supplies, which can help women who develop urinary incontinence issues before or after childbirth, or during menopause.
- Developing psychologically healthy work environments, including manager training, can ensure that women feel comfortable seeking support or accommodations during fertility treatment cycles or while dealing with menopausal symptoms and other health events.

Ultimately, having your group benefits plan structured to support women across life stages is not just a wellbeing initiative, it's a strategic business decision. By aligning benefits with real needs, employers create healthier, more resilient workforces where women can thrive throughout their careers.

https://www.benefitscanada.com

How Canadian Employers Are Strengthening Benefits For Women

Canadian employers are increasingly redesigning workplace benefits to better support women across every stage of life, recognizing that a one-size-fits-all approach no longer meets the needs of a diverse and evolving workforce.

Facts

- 75% of women say they want or need benefits that specifically support women’s health, including services for fertility and menopause
- 14.57% increase in fertility drug claims among women in 2024 compared to 2023
- 53% of employers offer fertility drug coverage
- 32% of working women say menopause symptoms negatively impact performance
- 3.3 billion is lost in annual earnings from unmanaged menopause symptoms.

What Employers Are Doing

Employers are enhancing coverages for services related to reproductive health, pregnancy, postpartum care and menopause, which are areas that have historically been overlooked in traditional benefit plans. Menopause support in particular is emerging as a priority with access to hormone therapy, specialized practitioners and educational resources helping women manage symptoms without sacrificing productivity or wellbeing.

By designing benefits that evolve alongside their workforce, organizations are not only supporting women's wellbeing but also strengthening retention, engagement, and long-term organizational success.

https://www.benefitscanada.com

Healthy Corner

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, please see her Ferrero Energy Balls recipe. A healthy holiday snack with no baking required!

Ferrero Energy Balls

INGREDIENTS:

- 1 cup oats
- ½ cup creamy NATURAL peanut butter
- ½ cup ground flaxseed
- ½ cup semisweet chocolate chips
- ⅓ cup honey or maple syrup
- 1 tablespoon chia seeds
- 1 teaspoon vanilla
- ⅔ crushed candy canes (optional)

DIRECTIONS:

1. Combine all ingredients and mix thoroughly.
2. Refrigerate for 40-60 minutes, then roll into 1 tablespoon balls. Makes about 16 per batch.
3. Enjoy as is, or add a festive twist by having your kids smash candy canes and roll the balls into the candy cane bits!

PRO TIP: *Serve them in mini muffin cups for a decorative touch, perfect for holiday gatherings*!