



The recent legalization of recreational cannabis in Canada may have helped raise interest in medical cannabis as a viable treatment for health issues, even though medical cannabis has been legal for years.

## Medical cannabis coverage

More people than ever before are choosing medical cannabis as part of their medical treatment. According to the Government of Canada, more than 300,000 Canadians use cannabis for medical treatment.<sup>1</sup>

Your plan has coverage for medical cannabis. If you have certain conditions, and meet other applicable criteria, you now have coverage for a new way to alleviate pain and get treatment.

### What is medical cannabis?

Medical cannabis is any product made from the cannabis plant or its active ingredients that's used as a medical treatment to help with specific health needs.

Medical cannabis is available in several different forms including inhalants (dried) and orals (oils), sprays, and topical creams (sprays and creams are not covered under the current legislation). Only eligible cannabis products from licensed producers will be covered under benefits plans with medical cannabis coverage.

### Some forms take effect more quickly than others. For example:

- Taking dried cannabis by smoking or vaping can cause effects within 15 minutes, with those effects typically lasting four to six hours.
- Cannabis taken orally as an oil (on the tongue or in food) can take effect within one to two hours and usually last six to 10 hours.
- Cannabis affects people differently, and the same product can affect you differently from one session to the next. Cannabis impairment can last more than 24 hours, so use extreme caution before driving or operating machinery.

### What does coverage look like?

Medical cannabis can be helpful for some serious medical conditions, some of which have severe symptoms. One example is chemotherapy-induced nausea and vomiting or neuropathic pain associated with cancer. Your plan's coverage will apply to certain conditions and symptoms only (when specific criteria are met). Check your benefits booklet or contact your plan administrator to see what your plan covers.

Medical studies on cannabis and its uses are likely to grow as more people use it. As evidence develops, more conditions may be covered. The decision to add coverage for conditions is based on many factors, especially clinical evidence.

### What's covered?

Only medical cannabis itself is covered. The equipment that goes with certain forms of cannabis, such as vaporizers, pipes, rolling papers, etc., are not covered by your plan.

To help you choose the best options for your conditions, you'll have access to education and support services to help you choose the right strain, form, and product for you.

Currently, licensed producers in Canada can only provide medical cannabis by shipping it directly to the patient.

Cannabis from other suppliers, such as compassion clubs and other storefronts is not eligible for coverage.

### How much will be covered?

The costs of medical cannabis can vary quite a bit. It depends on the form and the condition being treated. Some people may need more cannabis for their treatment than others.

All plans with medical cannabis coverage have annual maximums to keep them sustainable. This helps protect your plan from misuse, and keeps costs down for you.

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Regular use may cause lung damage when smoked, dependence or addiction, and increased risk of anxiety, depression, or psychosis. You should discuss the possible harms and benefits of medical cannabis with a qualified health care practitioner.<sup>2</sup>

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### Not all cannabis is linked to a high

Cannabis has many compounds in it, such as cannabinoids and terpenes. Research into how these compounds create therapeutic effects is ongoing. Cannabis has two key components: THC and CBD.

- **THC** (tetrahydrocannabinol) is the chemical that causes changes in mood and mental state, and it isn't present in some forms of medical cannabis.
- **CBD** (cannabidiol) can enhance the positive effects of cannabinoids that already exist in the body. It doesn't cause the euphoric effects like THC and may even reduce those effects.

THC and CBD act differently and one may be preferred over the other to try and achieve a particular medical benefit. Not all medical cannabis causes a high or impairs decision time and mental state. There are many options to choose from when seeking treatment.

### Differences between medical and recreational cannabis

With all the talk about legalization of recreational cannabis, it's easy to think that medical cannabis is a different form. But it's not. The main reason they're referred to separately is the regulations that govern their growth, distribution and use are different. More is known about medical cannabis strains than recreational cannabis.

- **Medical cannabis** is cannabis obtained under the *Cannabis Regulations* under the *Cannabis Act (Canada)* and used for medical purposes only. It's authorized by a health care practitioner to treat a medical condition. It's available from licensed producers in fresh, dried or oil forms.
- **Recreational cannabis** has different regulations from province to province. It's available in different forms and doesn't require an authorization from a health care practitioner.<sup>3</sup>

The most important thing for you to remember is that only medical cannabis approved by an authorized health care practitioner for certain conditions will be considered for coverage.





### Special service to help you

You'll have access to a medical cannabis coaching program through Shoppers Drug Mart. A strain selection coach will help you choose the strain and formulation that's best for you, and also offer advice or help answer any questions you may have about cannabis. You'll have access to many different products from a variety of licensed producers. The coach will also submit your claims electronically,\* just like other drug claims.

#### You'll receive:

- Secure transactions
- Reduced upfront costs for you

\*Note: Electronic claim submission is available in Ontario for now and will expand to all provinces soon.

### Steps to receive medical cannabis

- 1 Have your doctor fill out a prior authorization [form](#), if medical cannabis is recommended for you. Send the form to Great-West Life for review.
- 2 When you receive approval, contact the Shoppers Drug Mart Medical Cannabis Coaching Program at **1-833-696-6534**. Consult with a strain selection coach to learn about which product is best for you and your condition. In Ontario, the coach will place the order with an approved licensed producer for you and will also submit the claim just like other drug claims. In other provinces, the coach will connect you with the licensed producer, and you'll place the order and pay the producer directly.
- 3 Your prescription will arrive in the mail. In Ontario, you won't have to wait for reimbursement, because Shoppers Drug Mart submitted your claim electronically. In other provinces, you'll make a claim with Great-West Life for reimbursement.



Medical cannabis coverage gives you one more treatment option. Assistance with choosing the right type and being able to submit your claims electronically help make the process simple for you and give you ease of mind. For more information, including information about annual maximums and coverage criteria, check your benefits booklet or contact your plan administrator.

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This document provides general information only and is based on information available at the time of publication, which is subject to change. Coverage for medical cannabis is subject to the specific terms and conditions of your plan including, for example, any limitations (e.g. limitations on the amount of payment), exclusions, plan deductibles and co-pay amounts, plan maximums, and availability of other coverage for your claim (including through government or other plans and co-ordination of benefits).

If there are any variations between the information described in this document and the provisions of the policies or contracts governing your plan, the policies or contracts, as applicable, will prevail.

Information about cannabis, including its uses and potential side effects, is provided for convenience only and is not a recommendation or endorsement of cannabis as a part of a treatment plan. Consult your doctor or other health care professional if you have questions about drugs or treatment plans.

<sup>1</sup>Source: <https://www.canada.ca/en/health-canada/services/drugs-medication/cannabis/licensed-producers/market-data.html>  
<https://www.canada.ca/fr/sante-canada/services/drogues-medicaments/cannabis/producteurs-autorises/donnees-marche.html>  
<https://www.statista.com/statistics/603356/canadian-medical-marijuana-clients-registered-by-quarter/>

<sup>2</sup>Source: <https://www.canada.ca/en/health-canada/services/drugs-medication/cannabis/health-effects.html>

<sup>3</sup>Source: <https://www.thegrowthop.com/cannabis-health/cannabis-medical/how-does-medical-cannabis-differ-from-recreational-cannabis>