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Change to Employee Definition & Open Enrolment

The current definition of an Employee in most Chambers Plan policies states they must be full-time and work no fewer than 20 hours per week. Due to a legislative requirement, the governing policy in Saskatchewan also allows for part-time employees working no fewer than 15 hours per week to join the Plan.

In order for the Plan to be inclusive of part-time employees in all provinces, effective **March 1, 2024**, the definition of an Employee for all plans in force prior to March 1, 2024, will be adjusted to the following:

Employee means a person who is domiciled in Canada and

- a. Is a proprietor of, or partner in, a Covered Firm, or
- b. Is employed by a Covered Firm on a permanent, full-time basis for not less than 20 hours per week, or
- c. If elected by the Covered Firm, is employed by a Covered Firm on a permanent, part-time basis for not less than 15 hours per week.

As shown in the wording above, **you are not obligated to adopt this change** to include part-time employees, but you certainly have the option to do so. We will offer an open enrolment from **February 15 to April 30, 2024**.

During this period, we will allow "late entrants" to the Plan without penalty. This could be part-time employees who only become eligible due to the definition change on March 1, or other employees who have not been added to your plan for one reason or another and are now considered late. Please keep the following in mind:

- Employees who have previously been declined are not eligible for this open enrolment.
- If you wish to participate in this open enrolment, you must add **all** eligible late entrants.
- Late entrants added during the Open Enrolment will be added as of the first of the month following our receipt of their application (i.e. March 1, April 1 or May 1).
- The open enrolment applies to employees who are not currently on the Plan. It does not enable employees already on the Plan to add dependents who would otherwise be considered late entrants.

Should you wish to participate in the open enrolment, from February 15 to April 30, 2024, simply submit all applicable certificate applications either by adding them through *Online Enrolment* on **my-benefits.ca** or by submitting paper or PDF forms to **chambers@johnstongroup.ca**.

Your Chambers Plan advisor is happy to help if you have any questions or require assistance.

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NEW Diabetes Step Therapy Program

Current Diabetes Canada Clinical Practice Guidelines recommend that most Type 2 diabetics begin treatment with available first-line "step-1" therapies such as Metformin. However, a group of "step-2" drugs, referred to as glucagon-like peptide 1 (GLP-1) agonists, such as Ozempic[®], are often prescribed.

GLP-1 agonists are among the highest-cost diabetes drugs on the market. In addition, some of them are often used "off-label," meaning in a way not approved by Health Canada to treat certain conditions, particularly for weight loss.

Effective April 1, 2024, we are introducing a new Diabetes Step Therapy program. Through this program, members starting a diabetes treatment will be required to try step-1 therapies **before** a more expensive GLP-1 agonist "step-2" therapy will be adjudicated.



Plan members with a record of prior step-1 diabetes drugs on file will not be affected and will continue to be covered for their current second-line drug.

Plan members currently taking a step-2 drug, but without a first-line diabetes drug on file, will be notified by letter. They will be given until March 31, 2024, to provide either a letter from their primary care physician stating that they are taking this drug to treat diabetes, or a pharmacy printout or pharmacy receipt for a step-1 diabetes drug they have been previously prescribed. This medical confirmation is required to avoid interruption of coverage for this drug.

This change addresses the impact off-label use of these high-cost medications has on the Plan. This, in turn, promotes Plan sustainability while continuing to provide Plan members with access to effective treatment options for indications that have received regulatory approval from Health Canada.

Diabetes Step Therapy Program FAQ

WHAT DRUGS WILL BE AFFECTED?

The controls will apply to "step-2" GLP-1 agonists approved by Health Canada for the treatment of diabetes, such as (but not limited to) Adlyxine, Mounjaro, Ozempic, Rybelsus, Trulicity and Victoza.

HOW DOES THIS AFFECT THE PLAN?

We are focused on the stability of your company's benefits plan while supporting healthcare needs.

These additional controls will help ensure that these drugs are used only for the treatment of diabetes and only after other first-line treatments have been tried.

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HOW DOES THIS CHANGE AFFECT PLAN MEMBERS?

If a Plan member is currently taking one of the affected drugs, **they may be asked to provide medical confirmation by March 31, 2024,** that it is being prescribed for the treatment of diabetes. If we do not receive this confirmation as of this date, future claims for such medications will be declined. Letters will be sent to affected Plan members notifying them of this requirement.

WHAT TYPE OF MEDICAL CONFIRMATION IS NEEDED?

We will accept either a letter from a member's primary care physician stating that they are taking this drug to treat diabetes, or a pharmacy printout or pharmacy receipt for a step-1 diabetes drug they have been previously prescribed.

WHERE DO THEY SEND THEIR MEDICAL CONFIRMATION?

Medical confirmation can be emailed to info@chambers.ca.

CAN A PLAN MEMBER REQUEST AN EXEMPTION?

No exemptions are available at this time. Coverage will only apply to these drugs when taken as a treatment for conditions approved by Health Canada.

If you have any questions, please contact your Chambers Plan Advisor.

Teladoc January Newsletter

The next issue of the Teladoc Health[™] newsletter is available for you to share with your team. Stay up to date on the latest news and advice on health and well-being. **Click Here** to download and share! Employees can also find the most current Teladoc newsletter anytime on *my-benefits*[®]. Go to *my-benefits* and select *Health and Wellness* from the left navigation. Click on the Teladoc card, then navigate to the Teladoc Medical Experts section to find the PDF.



