Health Risk Services Inc.

BENEFITS 101

Benefits made clearer. One topic at a time.

November 2026

healthriskgroupbenefits.ca



A MESSAGE FROM OUR PRESIDENT

Prevention Starts with Making the Time

November brings men's health into focus through Movember, but it also offers a timely reminder for all of us: routine care is easy to postpone when life and work get busy.

Before the year ends, take a moment to consider the appointments, screenings or health conversations you may have delayed. Preventive care is not about completing every possible test. It is about discussing your age, personal history, family history and individual risk factors with a qualified health professional.

This month, we are also looking at GLP-1 medications. They have received enormous attention, particularly for weight management, but the benefits conversation is more complex than the headlines suggest. Employees need reliable information and employers need a thoughtful approach to access, clinical criteria and long-term plan sustainability.



With gratitude,

Luene La Fountaine
PRESIDENT AND OWNER
Health Risk Group Benefits

Connect on LinkedIn
Book a call with Luene

MOVEMBER AND PREVENTIVE CARE

Make Time for the Conversation

Small health conversations can lead to earlier action.

Men are often less likely to engage with primary care or use preventive services. Movember creates an opportunity to normalize conversations about physical health, mental health and changes that should not be ignored.

START HERE

Five Conversations Worth Having

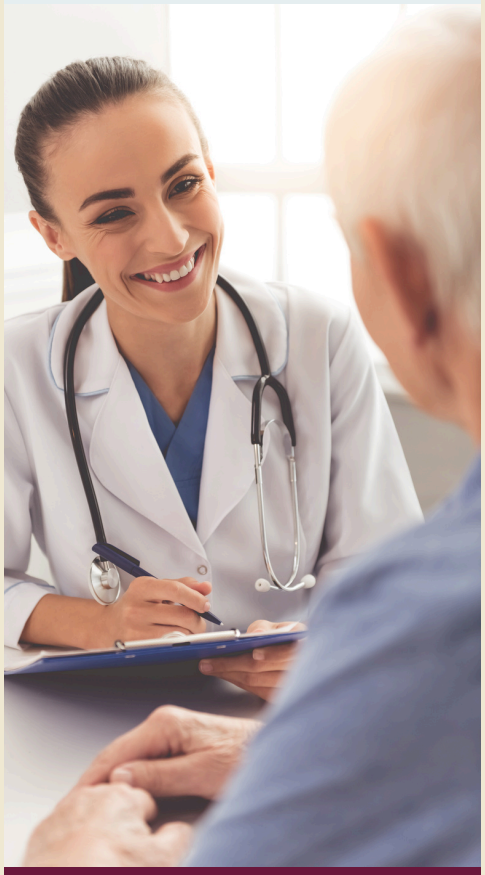
1. **MENTAL HEALTH**
   Changes in mood, stress, sleep or coping.
2. **HEART AND METABOLIC HEALTH**
   Blood pressure, cholesterol, blood sugar and personal risk factors.
3. **CANCER SCREENING**
   Which screenings are appropriate based on age, symptoms, family history and individual risk.
4. **EVERYDAY HEALTH**
   Dental care, eye health, vaccinations and medication reviews.
5. **YOUR BENEFITS**
   Available mental health, virtual care, paramedical, drug and spending account resources.

> *Screening is not one-size-fits-all. Decisions about testing, including prostate-specific antigen testing, should be made through an informed discussion with a health professional.*

WHAT ISN'T ONE SIZE FITS ALL

The Right Care Depends on the Person

Age alone does not determine every screening or treatment decision. Personal history, family history, symptoms, lifestyle and clinical guidance all matter. Use general information as a starting point, then speak with a qualified health professional about what is appropriate for you.



TALK TO YOUR PROVIDER

What This May Mean for You

1. **BOOK**
   Schedule an overdue routine appointment.
2. **ASK**
   Discuss which screenings are appropriate for you.
3. **REVIEW**
   Check prescriptions, renewals and authorization timelines.
4. **USE**
   Confirm remaining benefits and year-end deadlines.

YEAR END BENEFITS CHECK

DECEMBER
31
2026

Four Things to Review Before December 31

1 **REMAINING BALANCES**
Review dental, vision, paramedical and mental health maximums.

2 **SPENDING ACCOUNTS**
Confirm whether unused Health Spending Account or Wellness Spending Account funds expire or carry forward.

3 **CLAIM DEADLINES**
Check the final date for submitting eligible 2026 expenses.

4 **PRESCRIPTIONS**
Review refills, renewals and special authorization expiry dates.

Plan provisions differ. Employees should confirm eligibility, annual maximums and submission rules in their benefits booklet or member portal before booking services or making purchases.

GLP-1 MEDICATIONS

Beyond the Weight Loss Headlines

GLP-1 medications are prescription drugs first widely used to help manage type 2 diabetes. Some products are also authorized for chronic weight management and additional uses and formulations continue to emerge.

The familiar phrase “weight-loss jab” can oversimplify the issue. Obesity is a chronic disease and treatment decisions should be based on a person’s health, the product’s approved indication, clinical guidance and ongoing monitoring. **GLP-1 medications are not interchangeable**. Coverage for a diabetes indication may differ from coverage for weight management.

WHAT EMPLOYEES SHOULD KNOW

- These medications require a prescription and should be obtained from a licensed pharmacy.
- Suitability, dose, potential side effects and follow-up require professional guidance.
- Coverage may depend on the drug, approved use, plan design and clinical criteria.
- Some medications require special authorization before reimbursement is considered.
- If authorization is denied, speak with the prescribing professional about alternatives or next steps.

WHAT PLAN SPONSORS SHOULD WATCH

Alberta Blue Cross reports that GLP-1 medications for diabetes and weight management are becoming a significant part of drug-plan spending. New formulations, expanded potential uses and growing demand may increase utilization even as generic semaglutide enters the market.

A thoughtful plan review should consider employee access, clinical evidence, communication, fairness and long-term sustainability.



PLAN READINESS CHECK

Four Questions for Employers

1 **CURRENT COVERAGE**
Which GLP-1 medications are covered and for which indications?

2 **CLINICAL CRITERIA**
Does the plan use special authorization or other eligibility requirements?

3 **EMPLOYEE COMMUNICATION**
Do employees know where to confirm coverage and how the process works?

4 **FUTURE COST**
What do claims experience and renewal projections suggest about future pressure?

RESOURCE DESK

Learn More from Reliable Sources

→ Health Risk Group Benefits blog library

→ Alberta Blue Cross 2026 Drug Pipeline Report

→ Alberta Blue Cross Prescription Drug Trends

→ Alberta Blue Cross Understanding Special Authorization

→ Health Canada Improving the Health of Men and Boys

QUOTE OF THE MONTH

"

An ounce of prevention is worth a pound of cure.

— Benjamin Franklin

WHY REVIEW BEFORE YEAR END

Use It. Understand It. Plan Ahead.

A year-end review helps employees make informed use of available benefits and gives employers insight into recurring questions, communication gaps and emerging plan pressures. Better understanding now supports more confident decisions in the new year.



SUPPORTING INFORMED DECISIONS

HOW HEALTH RISK CAN HELP

Clearer Benefits Communication

We help employers turn complex plan information into practical guidance employees can understand and use. This can include:

- Reviewing current preventive care and wellness supports
- Clarifying drug coverage and special authorization processes
- Identifying year-end communication opportunities
- Supporting informed plan decisions ahead of renewal

Is Your Plan Ready for the Conversation?

Health Risk Group Benefits can help you review current coverage, understand emerging prescription drug trends and communicate plan information more clearly.

Let us be your resource for all things relating to Benefits.

CALENDLY.COM/LUENE

BENEFITS BREAKDOWN

What We'll Cover

- Your current preventive care and wellness supports
- GLP-1 drug coverage and authorization requirements
- Employee communication opportunities
- Practical options for access and plan sustainability

Editorial Note: *This newsletter provides general educational information. It is not medical advice and does not replace guidance from a qualified health professional. Coverage, eligibility, authorization requirements and reimbursement vary by benefits plan.*

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