



It is hard to believe that we are already all focused on closing out our last few weeks of business for 2018?! The year has come and gone and for the majority of businesses in Alberta, it was yet another year of recessive challenges due to our Oil Industry struggles. The team here at Health Risk Services had chosen in 2018 to once again – “RESET” – instead of “RECESS” and as a result, have had many positive successes to be grateful for!

***Please allow for me to share with you 3 of those successes:***

1. ***We welcomed 3 new amazing individuals*** to our team allowing us to continue with our ongoing commitment to both our existing and new clients of product and service excellence!

Early in the year, **Claudette Stiven** joined us in the role of ***Social Media & Brand Ambassador***. In a world of always changing IT technology, it is important to bring HRS into the main stream of Social Media by being current with providing clients with up-to-date information regarding Benefits & Insurance.

November 1st, 2018 HRS welcomed **Roger Beals** in the role of ***Group Employee Benefits Consultant***. Roger has over 17 years of experience in the Insurance Industry. He has built numerous long-term relationships with his clients by helping them to focus on growing their business while he becomes their insurance professional of choice. Roger will be focusing on the development of new Group Employee Benefits clients while continuing to work with and service his existing clientele.

November 1st, 2018 HRS welcomed **Eric Prangnell** in the role of ***Group Retirement & Benefits Specialist***. Eric began his career as a Sales Representative in 1998 and through the years has developed extensive knowledge and experience in the Employee Retirement and Pension portfolios of the industry. HRS is very excited to be able to offer this new service to our clients, as it allows them to consider HRS as their “one stop shop” for all of their employee benefits!

2. ***We launched our new seCUREme website*** and began marketing **seCUREme** to clients and Brokerages across Canada!

Health Risk Services is very proud of our proprietary Catastrophic/Stop Loss Insurance product – **seCUREme**. Through our Partnerships with the Underwriter of **seCUREme**, Freedom Health Insurance and the Insurer – Anahita Insurance, we are able to provide a cost effective solution to the prohibitive cost of prescribed medications and their impact on Employee Benefit Drug plans.

3. ***We embarked on a new Partnership with Telus Health*** to provide new and improved services to our clients for the adjudication of their claims!

Our new partnership with Telus Health in 2019 will allow for many amazing new features to improve upon the client and employee experience with HRS. One feature that I am sure will excite you all is Direct Billing for Extended Healthcare providers in Canada. Stay tuned for our announcements in 2019!



**What do I consider to be the largest challenge/impact on Benefit Plans in 2018??**

With the legalization of recreational cannabis on October 17th, 2018, all Employers who provided Group Employee Benefits to their organizations, have been preparing to answer questions such as: Do I add Medical Marijuana to the benefit plan? If so, how do I go about it while protecting my plan? And if not, what do I base my decision on?

The use of medical marijuana in Canada has exploded since 2001 when Canadians were first able to legally acquire marijuana for HIV/AIDS and a handful of other conditions. According to Health Canada, the number of Canadians using medical marijuana in 2014 was over 40,000 and according to the government at that time they expected the number to increase as much as tenfold over the next decade. There is absolutely no doubt that every Employer must educate themselves as to their obligations around medical pot, their benefit plans and how it could affect their workplace inclusive of productivity, the health of coworkers and branding.

Many benefits plans, including those that are insured and those that are self-funded by employers, won't provide any reimbursement for treatments that don't possess a drug identification number issued by Health Canada. Since Cannabis does not have a DIN, investigation into whether coverage for cannabis exists in the benefits plan will end there.

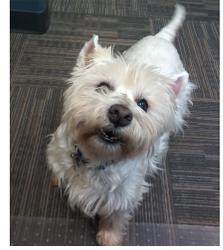
Health Risk started working with clients in 2018 to educate them as to what potential options were available to them regarding the eligibility OR non-eligibility of medical marijuana on their Self-Funded Extended Health plans. Based on what several of the major Insurers decided to cover on their plans, it was our conclusion to propose that plan sponsors could consider the same major uses for medical marijuana on plans for the following major uses:

- HIV/Aids
- Cancer with severe refractory pain or Chemotherapy-induced nausea and vomiting;
- Treating muscle spasticity in diseases such as multiple sclerosis;
- Rheumatoid Arthritis with pain that failed to respond to standard therapy
- Individual requiring Palliative Care

However, it was also our recommendation that Employers implement new rules for using medical marijuana and a capping of the total amount of usage available on the plan. I will be expanding more on these subjects in President's Messages in 2019.



It saddened our hearts to say good-bye to Weston, our furry mascot, on the September long-weekend. Weston had been part of our team and greeted clients and guests from the time he was a puppy. He passed at the age of 13.5 and will always be remembered with love and affection.



I welcome you to please check back regularly in 2019 for my views and comments in A Message From the President.

***It is my sincere wish for all of our HRS clients that you end your 2018 year with much success and that you and yours all have a fun, safe and healthy holiday season!***

***We look forward to working with you in 2019!***