



PRIVATE DRUG PLAN LEADERSHIP

Vaccine Coverage Report Card 2023



FOREWORD

“ We celebrate the health benefits providers leading the industry with vaccine coverage as a Standard Inclusion and challenge the remaining providers to modernize their policies to improve coverage for their plan members.”



The World Health Organization (WHO) states that immunization is the foundation of the primary health care system and an indisputable human right. It’s also one of the best health investments money can buy. Yet despite tremendous progress, far too many people around the world have insufficient access to vaccines.¹

In 2020, the WHO released the Immunization Agenda 2030 (IA2030): A Global Strategy To Leave No One Behind. This strategy sets an ambitious, overarching global vision and strategy for vaccines and immunization for the decade 2021–2030. IA2030 is intended to inspire and align the activities of community, national, regional and global stakeholders to achieve the vision for the decade: *A world where everyone, everywhere, at every age, fully benefits from vaccines for good health and well-being.*¹

In Canada, access and funding of vaccines is comprised of a complex mix of provincial/territorial public health programs, private payer plans and out-of-pocket cash. While many vaccines are available in Canada for both children and adults, the success of vaccine uptake and adherence to immunization guidelines seen in children has not been observed among adult Canadians.²

Currently, there is no obligation for Canadian provinces, territories, federal government, or private payer to cover adult vaccines that have been recommended by the National Advisory Committee on Immunization (NACI). Consequently, the availability of vaccine coverage across Canada is patchy and inconsistent for certain diseases. One province may provide and deliver a NACI recommended vaccine as part of their publicly-funded provincial health program, while another provides no funding, limiting access to those who are aware of the vaccine and have the ability to pay for the vaccine.³

When a vaccine is not publicly funded, it is commonly referred to as a “recommended but unfunded vaccine”, which often has limited uptake relative to a funded vaccine.^{3,4}

Recommended but unfunded vaccines leave adults in Canada more vulnerable to vaccine preventable diseases (VPDs) – especially older adults who are more susceptible to severe health outcomes caused by VPDs, and those who are not able to pay for recommended but unfunded vaccines out-of-pocket.⁵

In 2022, Canadian insurers paid out a record \$114 billion in benefits – up \$11 billion from pre-pandemic levels. This included nearly \$44 billion in health benefits of which \$14.3 billion was paid on prescription drug claims.⁶ However, research conducted by Mapol has shown 32% of private payer plan members do not have coverage for vaccines and 31% of private payer vaccine prescription claims are rejected leaving plan members with insufficient coverage and unnecessary out-of-pocket costs. Furthermore, this research has shown that benefits plans covering all vaccines amounts to approximately 2% of the overall private drug plan spend with an average of 1.5 claims per year and an average claim cost of \$91.14.

There are multiple reasons for this gap in private payer vaccine coverage. Firstly, many historical drug plan management policies classified vaccines as a “lifestyle” or “optional” drug category. Why is that? Many vaccinations were historically developed for childhood immunizations and were mostly funded by public health programs. Private benefits providers placed vaccines into an “optional” drug category to minimize their risk of paying for these claims. When plan sponsors set up their drug plan, the benefits provider would start with the “standard plan” offering and ask which “options” the plan sponsor wishes to add. Some plan sponsors chose to include vaccines whereas others did not. Overtime, these options would be carried forward to the next benefits provider or insurance carrier and hence a “legacy” of coverage was established. Fast forward to 2023, many vaccines are now approved for use in adults and many more are in development.

When Mapol polled over 200 individuals working in the private payer industry, over 95% answered they would prefer to pay to “prevent an illness” vs. pay to “treat an illness”. Vaccines work by building up the individual’s immune response and inherently help prevent severe illness.

So why do private benefits providers continue to ask plan sponsors if they wish to cover vaccines as a “option”? Many benefits providers have already taken the leadership position to include vaccines within their “standard plan”. For plan sponsors who wish to provide vaccine coverage and protection to their plan members, this Report Card will serve as a useful tool when discussing this topic with their benefits advisor / broker at the next renewal. For Canadians who do not have access to group benefits plans, this Report Card will help them compare and choose the best PHI providers with access to vaccines across all their plans.

This inaugural **Private Drug Plan Leadership: Vaccine Coverage Report Card** was developed to highlight those benefits providers with modernized drug plan policies which include vaccines as a **Standard Inclusion** rather than leaving the drug plan decision in the hands of the plan sponsor or benefits advisor.



Johnny Ma
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SPONSORSHIP DISCLOSURE

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METHODOLOGY

Mapol worked with industry experts in group benefits and personal health insurance policies to develop this report card. The goal of this research, on the group benefits side, was to identify what drug plan design would be offered to a potential plan sponsor with no previous history. For example, would the plan include vaccines as a Standard Inclusion or would the benefits provider ask the plan sponsor if they wish to include vaccines? With the help of two benefits consultants, Gordon R. Hart at Selectpath Benefits & Financial Inc., and Dave Patriarche at Mainstay Insurance Brokerage Inc., we surveyed benefits providers from August to October 2023 to answer the following questions:

-
1. Is vaccine coverage a part of your “standard” offering. For example, what drug plan is offered to a new plan sponsor without asking if they wish to include or exclude vaccines as a drug category (i.e., the benefits provider has already priced in vaccines as a covered drug benefit).

 2. Do these drug plans already have vaccines covered or does the plan sponsor have to make a choice (i.e., vaccine is an option that must be selected when asking for a quote)?

 3. Does this “standard” offering differ for small (2 to 50 employees), medium (51 to 100), and large (100+) plan sponsors?

The intent of the survey was to capture the **policy position on vaccine coverage** of the benefits provider, in this case mostly insurers. We recognize that many plan sponsors will have made “legacy” decisions on vaccine coverage in their current plans based on prior experience and / or the drug plan offerings provided to them in the past from the current or previous benefits provider. In addition, we recognize that some plan design options are selected based on negotiated agreements involving various stakeholders and may have been adopted from the previous benefits provider.

We also looked at the vaccine coverage in Personal Health Insurance (PHI) plans with the help of Evan Morgan, Founder of CompareHealth Inc., an online platform that makes quoting and comparing personal health insurance plans easy for advisors in Canada.

PHI could also be referred to as ‘individual health and dental coverage’, ‘supplementary health coverage’, ‘extended health insurance’, or similar phrasing. For consistency, this report will refer to these health plans as personal health insurance (PHI)

Adding PHI plans to our report is important as some Canadians may not have access to group coverage. Canadians typically buy a PHI plan when they or a spouse are freelance gig workers, in-between jobs, do not meet eligibility requirements for group coverage, want to top up their group coverage, leave group coverage, or are dependents ‘aging out’ of their parent’s coverage.

PHI plans are available to Canadians with provincial or territorial health coverage and help cover various medical expenses. PHI plans cover extended healthcare-related expenses and can offer prescription drug coverage as an included or optional benefit, while some offer multiple options. When prescription drugs are an optional benefit, some providers make selections mandatory. On the contrary, some PHI plans do not offer prescription drug coverage at all.

PHI plans also include health plans often referred to as ‘replacement’ or ‘conversion’ health plans. These plans are only for Canadians leaving group coverage and applying within the provider’s eligibility period, typically within 60 to 90 days after leaving the group coverage. These health plans do not require medical underwriting to qualify.

Vaccine coverage is typically part of a PHI plan’s prescription drug benefit. Therefore, PHI plans not covering prescription drugs are not listed in this report unless vaccine coverage is a separate benefit. All PHI plans listed in this report can be purchased directly from the insurance provider without an advisor and do not require a minimum number of working hours to qualify for coverage.



Gordon R. Hart
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Dave Patriarche
Mainstay Insurance
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Evan Morgan
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The responses from the benefits provider survey and the policies found for PHI were reviewed and grouped into the following Grades based on the level of vaccine coverage offered.

VACCINE POLICY GRADING SCALE:

All benefits providers were ranked according to their vaccine coverage grades for group benefits plans and PHI plans combined. The overall ranking was determined using a 90% weight from group benefits grade and a 10% weight from the PHI grade. This weighting distribution was used since approximately 90% of the health insurance premiums are sold to group benefits plans and 10% are sold to individual health policies.⁶ See Table 1 for the criteria used to assign the grade to each provider based on their group benefits products and their personal health insurance plans.

KEY FINDINGS

1. Only 2 out of the 17 benefits providers included in this research had Grade A vaccine coverage in all of their group benefits and personal health insurance drug plan offerings. Congratulations to Sun Life and GreenShield for their leadership position in making vaccines a Standard Inclusion in all their drug plans for new plan sponsors and plan members with no prior history.
2. Table 2 lists the Top 10 benefits providers ranked by size of market based on insurance premiums reported and the Vaccine Policy Grading Scale.
3. There is a clear need for many of the benefits providers with suboptimal vaccine coverage within their group and PHI plans to modernize their policies in order to ensure consistency in vaccine access for private plan members across Canada.
4. For group benefits plans, each benefits provider consistently offered the same level of vaccine coverage (i.e., covered, covered up to an annual maximum, or excluded) to small, medium or large size plan sponsors.
5. Obtaining information on vaccine coverage was not very easy as some benefits providers will only disclose this level of coverage information to licensed benefits advisors / brokers. For PHI plans, a combination of emails and calls to the benefits provider were required to clarify coverage details as the product documents often did not disclose how vaccines were covered in each plan.
6. Some providers offer vaccine coverage but with very low annual maximums or have grouped vaccines with other drugs labelled “lifestyle”. These plans need to be revisited and the annual maximums reconsidered to reflect current standards of care, utilization patterns and anticipated costs to the plan sponsor.
7. Vaccines are the best health investments money can buy. When Mapol polled over 200 individuals working in the private payer industry, over 95% answered they would prefer to pay to “prevent an illness” vs. pay to “treat an illness”.
8. Recommended but unfunded vaccines leave adults in Canada more vulnerable to vaccine preventable diseases (VPDs) - especially older adults who are more susceptible to severe health outcomes caused by VPDs, and those who are not able to pay for recommended but unfunded vaccines out-of-pocket. **In the efforts of creating diverse workplaces that promote diversity, equity and inclusion (DEI), ensuring access to vaccine preventable diseases for more vulnerable populations is critical.**

Table 1: Vaccine Policy Grading Scale

Grade	Criteria for Grade	
	Group	PHI
Grade A Vaccine Coverage Leaders	Vaccines are a Standard Inclusion with no maximums recommended.	All health plans with prescription drug coverage (whether included or an optional benefit) cover vaccines with no maximums on vaccines specifically. Overall drug maximums may apply.
Grade B Vaccine Coverage with Annual Maximum over \$500	Vaccines are a Standard Inclusion with an annual vaccine maximum over \$500.	All health plans with prescription drug coverage (whether included or an optional benefit) cover vaccines with an annual maximum of at least \$500.
Grade C Vaccine Coverage with Annual Maximum under \$500	Vaccines are a Standard Inclusion with an annual plan maximum on vaccines under \$500.	All health plans with prescription drug coverage (whether included or an optional benefit) cover vaccines with an annual maximum under \$500.
Grade D Vaccine Coverage Optional	Vaccines may be covered when requested by plan sponsor or when option is selected.	A provider offers vaccine coverage with some of its health plans or prescription drug options, but not others.
Grade E Vaccine Coverage Not Available	Does not apply to group plans since vaccines can be added if requested by plan sponsor.	Vaccine coverage excluded in all drug plan options.

Table 2: Top 10 Ranking of Benefits Providers by Vaccine Coverage Policy
(Sorted by grade and size of market by health premiums reported as of Dec. 31. 2022)

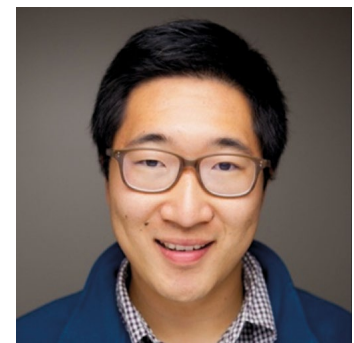
Ranking	Health Benefits Provider	Approximate % of Health Benefits Market (Nationally)	Grade for Group Benefits (90% weight)	Grade for PHI (10% weight)
1	Sun Life	19%	A	A
2	GreenShield	9%	A	A
3	Desjardins	10%	A	C
4	Group Medical Services	<1%	A	D
5	Saskatchewan Blue Cross	<1%	A	E
6	Empire Life	2%	A	–
7	RBC Insurance	<1%	A	–
8	Alberta Blue Cross	<1%	C	A
9	Beneva	10%	C	D
10	Pacific Blue Cross	<1%	D	A

Table 3: Ranking of Benefits Providers by Vaccine Coverage Policy (not in Top 10)
 (Sorted by grade and size of market by health premiums reported as of Dec. 31. 2022)

Ranking	Health Benefits Provider	Approximate % of Health Benefits Market (Nationally)	Grade for Group Benefits (90% weight)	Grade for PHI (10% weight)
11	Manulife	17%	D	D
12	Medavie Blue Cross	4%	D	D
13	iA Financial	4%	D	D
14	Canada Life	22%	D	E
15	Equitable Life	1%	D	E
16	Co-operators	<1%	D	E
17	Manitoba Blue Cross	<1%	D	E

SUPPORT FROM 19 TO ZERO

“ It’s crucial to note that several Canadian carriers are increasingly incorporating vaccines as standard inclusion into private plans. We anticipate further expansion of this trend among insurers, aiming to provide equitable access to vaccine prevention for illnesses among the working age population in Canada.”



Dr. Jia Hu
 Public Health Physician
 and CEO of 19 To Zero

RESULTS FOR GROUP BENEFITS PROVIDERS

GRADE A – VACCINE COVERAGE LEADERS (GROUP)

Standard Inclusion with No Maximums Recommended on Vaccines

The following insurers have prioritized the importance of providing vaccine coverage as a Standard Inclusion within their drug plans (in descending order based on health premiums disclosed as of Dec 31, 2022)^{7,8}

Health Benefits Provider	Size of Business (Group Health Premiums)	Group Benefits Policy on Vaccines (response from provider)
Sun Life	\$5,702.2M	Vaccines are standardly offered as part of coverage when not indicated at all in the request and is part of all of our drug plans.
Desjardins	\$2,811.9M	Vaccines are included unless specifically excluded by client.
GreenShield*	\$2,758.3M	The standard drug plan would include vaccines not covered by the provincial plan and subject to administrative guidelines based on Health Canada approved indications.
Empire Life	\$558.6M	Vaccines are standardly covered and cannot be excluded from drug coverage.
Saskatchewan Blue Cross	\$65.3M	The traditional plans offer a comprehensive benefit list of prescription-by-law and unscheduled professional or emergency use products, which standardly include coverage for a variety of serums, toxoids, and vaccines, unless the plan sponsor was to request specific exclusion of these products.
RBC Insurance	\$45.8M	Routine immunization series vaccines are included in the Drug Formulary (Preferred, Preferred Plus, or Provincial Drug Plan), so that would be standard for any package and won't differ by product solution.

*Includes responses for Benefits by Design (BBD) and Victor Insurance Managers Inc.

GRADE B – VACCINE COVERAGE WITH ANNUAL MAXIMUM OVER \$500 (GROUP)

Vaccines are a Standard Inclusion with an annual vaccine maximum of over \$500

Health Benefits Provider	Size of Business (Group Health Premiums)	Group Benefits Policy on Vaccines (response from provider)
None	N/A	N/A

GRADE C – VACCINE COVERAGE WITH ANNUAL MAXIMUM UNDER \$500 (GROUP)

Vaccines are a Standard Inclusion with an annual vaccine maximum of over \$500

Health Benefits Provider	Size of Business (Group Health Premiums)	Group Benefits Policy on Vaccines (response from provider)
Beneva	\$2,983.8M	Standard inclusion for injected vaccines up to \$200 per calendar year unless specifically excluded by plan sponsor.
Alberta Blue Cross	\$140.5M	Vaccine coverage is a part of standard offering up to \$250 per participant per benefit year.

GRADE D – VACCINE COVERAGE OPTIONAL (GROUP)

May be Covered When Requested by Plan Sponsor

Health Benefits Provider	Size of Business (Group Health Premiums)	Group Benefits Policy on Vaccines (response from provider)
Canada Life	\$6,355.6M	Vaccines are not standardly included in any of drug plans but can be added as an option.
Manulife	\$5,031.4M	Standardly excluded but can be asked to be included or mirrored from previous insurer plan. This applies to large and small groups.
Medavie Blue Cross	\$1,121.5M	Vaccine coverage is not standardly included. However, vaccines can be added as an Enhanced Coverage Option if vaccines were covered with the previous carrier plan. Our recommended maximum for this module is \$700 per 5 calendar years.
iA Financial	\$1,110.6M	Vaccines are not standardly included. If the potential client's current Health benefit has vaccine coverage, iA would typically include the coverage and limit to \$1,000 per year per person.
Equitable Life	\$406.4M	Vaccines are not standardly included.
Pacific Blue Cross	\$255.8M	Vaccines are not included in standard coverage, nor is it in standardly included in any product lines (i.e., Blue Chip, Blue Plus, Blue Sky).
Co-operators	\$212.8M	Vaccine coverage is not quoted in standard formulary; however, it is included if premiere formulary is requested.

RESULTS FOR PERSONAL HEALTH INSURANCE (PHI) PROVIDERS

GRADE A – VACCINE COVERAGE LEADERS (PHI)

All health plans with prescription drug coverage (whether included or an optional benefit) cover vaccines with no maximums on vaccines specifically. Overall drug maximums may apply

The following benefits providers have prioritized the importance of providing vaccine coverage as a Standard Inclusion within their PHI drug plans (alphabetical order).

Health Benefits Provider	Personal Health Insurance Policy on Vaccine Coverage (from PHI documents and calls/emails to provider)
Alberta Blue Cross	<p>1) Product name: Young Adult Require previous coverage to apply?: No Health plan name(s): <i>Level A; Level B; Level C; Level D; Level E</i> Prescription drug coverage included in health plan(s)?: No If no, optional prescription drug benefit name(s): <i>Level A; Level B; Level C</i></p> <p>2) Product name: Blue Choice Require previous coverage to apply?: No Health plan name(s): <i>Level A; Level B; Level C; Level D</i> Prescription drug coverage included in health plan(s)?: No If no, optional prescription drug benefit name(s): <i>Level A; Level B; Level C</i></p> <p>3) Product name: Retiree Require previous coverage to apply?: Yes Health plan name(s): <i>Level A; Level B; Level C</i> Prescription drug coverage included in health plan(s)?: No If no, optional prescription drug benefit name(s): <i>Level A; Level B; Level C</i></p> <p>4) Product name: Blue Assured Require previous coverage to apply?: No Health plan name(s): <i>Level A; Level B; Level C</i> Prescription drug coverage included in health plan(s)?: No If no, optional prescription drug benefit name(s): <i>Level A; Level B; Level C</i></p> <p>Details for all products listed above: Vaccines are covered and combined with the overall drug maximum. Drug maximums vary by 'Level' and product chosen. No separate maximum for vaccines.</p>

Health Benefits Provider	Personal Health Insurance Policy on Vaccine Coverage (from PHI documents and calls/emails to provider)
GreenShield	<p>1) Product name: SureHealth Require previous coverage to apply?: Yes ('LINK' plans); No ('ZONE' plans) Health plan name(s): <i>LINK 1 Standard; LINK 2 Classic; LINK 3 Supreme; LINK 4 Elite; ZONE Fundamental; ZONE 4 Moderate; ZONE 5 Choice; ZONE 6 Premier; ZONE 7 Ultimate</i> Prescription drug coverage part of the health plan(s)?: Yes</p> <p>Details for the product listed above: Vaccine coverage is not explicitly stated in the provider's available documents. Additional information was gathered from the provider by phone/email. Verified through a phone call with a GreenShield representative that vaccines are covered and combined with the overall drug maximum. It was unclear if GreenShield covers all vaccines, as some were covered and others were not on the coverage list.</p>
Pacific Blue Cross	<p>1) Product name: Health and Dental Require previous coverage to apply?: No Health plan name(s): <i>Bronze; Silver; Gold</i> Prescription drug coverage part of the health plan(s)?: Yes</p> <p>2) Product name: Guaranteed Acceptance Require previous coverage to apply?: No Health plan name(s): <i>Essential; Bronze; Silver; Gold</i> Prescription drug coverage part of the health plan(s)?: Yes</p> <p>3) Product name: Retirement Require previous coverage to apply?: Yes Health plan name(s): <i>Bronze; Silver; Gold</i> Prescription drug coverage part of the health plan(s)?: No If no, optional prescription drug benefit name(s): <i>Bronze Prescription Drug, Silver Prescription Drug, Gold Prescription Drug</i></p> <p>4) Product name: Group Conversion Require previous coverage to apply?: Yes Health plan name(s): <i>Core Health Plan</i> Prescription drug coverage part of the health plan(s)?: No If no, optional prescription drug benefit name(s): <i>Enhanced Drug</i></p> <p>Details for the products listed above: Vaccine coverage is not explicitly stated in the provider's available documents for these products. Additional information was gathered from the provider by phone/email. Verified through a phone call with a Pacific Blue Cross representative that vaccines are covered and combined with the overall drug maximum. Drug maximums vary by product and health plan chosen. Some vaccines may require a prescription from a physician.</p>

**Health Benefits
Provider**

**Personal Health Insurance Policy on Vaccine Coverage
(from PHI documents and calls/emails to provider)**

Sun Life

1) Product name: Personal Health Insurance

Require previous coverage to apply?: No

Health plan name(s): *Basic; Standard; Enhanced*

Prescription drug coverage part of the health plan(s)?: Yes

2) Product name: Health Coverage Choice

Require previous coverage to apply?: Yes

Health plan name(s): *Health and Dental Choice A; Health Choice B; Health Choice C*

Prescription drug coverage part of the health plan(s)?: Yes

Details for the products listed above: Vaccine coverage is not explicitly stated in the provider's available documents. Additional information was gathered from the provider by phone/email. Verified through a phone call with a Sun Life advisor and a licensed representative that these products cover vaccines. Vaccines are covered and combined with the overall drug maximum. Drug maximums vary by product and health plan chosen.

GRADE B – VACCINE COVERAGE WITH ANNUAL MAXIMUM OVER \$500 (PHI)

All health plans with prescription drug coverage (whether included or an optional benefit) cover vaccines with an annual maximum of at least \$500.

Health Benefits Provider	Personal Health Insurance Policy on Vaccine Coverage (from PHI documents and calls/emails to provider)
None	None

GRADE C – VACCINE COVERAGE WITH ANNUAL MAXIMUM UNDER \$500 (PHI)

All health plans with prescription drug coverage (whether included or an optional benefit) cover vaccines with an annual maximum under \$500.

Health Benefits Provider	Personal Health Insurance Policy on Vaccine Coverage (from PHI documents and calls/emails to provider)
Desjardins	<p>1) Product name: Health Track Insurance Require previous coverage to apply?: Yes Health plan name(s): <i>Bronze; Silver; Gold</i> Prescription drug coverage part of the health plan(s)?: Yes (see details below)</p> <p>Details for the product listed above: 'Preventive vaccines' are covered at \$100 per year (75% co-insurance for Bronze and Silver plans; 80% for Gold plan). Vaccine coverage is listed separately from prescription drug coverage under 'Preventive vaccines'.</p> <p>2) Product name: SOLO Healthcare Require previous coverage to apply?: No Health plan name(s): <i>Health Plus - Basic , Health Plus - Enhanced</i> Prescription drug coverage part of the health plan(s)?: No If no, optional prescription drug benefit name(s): Prescription Drugs - Basic; Prescription Drugs - Enhanced</p> <p>Details for the product listed above: Vaccine coverage is not explicitly stated in the provider's available documents. Additional information was gathered from the provider by phone/ email. Verified through a phone call with a Desjardins representative that 'Prescription Drugs - Basic' and 'Prescription Drugs - Enhanced' both cover \$100 per person per year for vaccines.</p>

GRADE D – VACCINE COVERAGE OPTIONAL (PHI)

A provider offers vaccine coverage with some of its health plans or prescription drug options, but not others.

Health Benefits Provider	Personal Health Insurance Policy on Vaccine Coverage (from PHI documents and calls/emails to provider)
Beneva	<p>1) Product name: Privilege Require previous coverage to apply?: Yes Health plan name(s): Basic plan; Select plan Prescription drug coverage part of the health plan(s)?: See details below</p> <p>Details for the product listed above: Vaccines are covered at \$200 per year through either health plan level. Only the 'Select plan' covers prescription drugs, but vaccines are listed separately from the prescription drugs category for both health plans.</p> <p>2) Product name: Perspective Require previous coverage to apply?: Yes Health plan name(s): Basic; Intermediate; Enriched Prescription drug coverage part of the health plan(s)?: Yes</p> <p>Details for the product listed above: Vaccine coverage is not explicitly stated in the provider's available documents. Additional information was gathered from the provider by phone/email. Verified through a phone call with a Beneva representative that vaccines are not covered.</p>

Health Benefits Provider	Personal Health Insurance Policy on Vaccine Coverage (from PHI documents and calls/emails to provider)
Group Medical Services (GMS)	<p>1) Product name: Personal Health Coverage Require previous coverage to apply?: No Health plan name(s): <i>BasicPlan; ExtendaPlan; OmniPlan</i> Prescription drug coverage part of the health plan(s)?: No If no, optional prescription drug benefit name(s): Basic Prescription Drug, Enhanced Prescription Drug</p> <p>Details for the product listed above: Per the provider’s policy, the ‘Basic Prescription Drug’ option does not cover vaccines. Vaccines are covered only by the ‘Enhanced Prescription Drug’ option, which provides up to \$800 per person per year for expenses like vaccines and other prescription drug expenses listed in the policy. The \$800 per person per year forms part of the \$5,000 maximum ‘Enhanced Prescription Drug’ coverage limit per person per year.</p> <p>2) Product name: Replacement Health Coverage Require previous coverage to apply?: Yes Health plan name(s): ChoicePlan; PremierPlan Prescription drug coverage part of the health plan(s)?: Yes</p> <p>Details for the product listed above: Vaccine coverage is not explicitly stated in the provider’s available documents. Additional information was gathered from the provider by phone/email. Verified through a phone call with a GMS representative that most vaccines are covered under Tier 2 drugs (at 50% co-insurance) up to the health plan’s combined annual prescription drug maximum. Drug maximums vary by the health plan chosen.</p>
iA Financial	<p>1) Product name: Transit Require previous coverage to apply?: Yes Health plan name(s): <i>BASIC; ENHANCED</i> Prescription drug coverage part of the health plan(s)?: Yes (see details below)</p> <p>Details for the product listed above: Vaccines are only covered by the ENHANCED health plan at \$300 per year. Vaccine coverage is listed separately from prescription drug coverage under ‘medical expenses’.</p>

Health Benefits Provider

Personal Health Insurance Policy on Vaccine Coverage (from PHI documents and calls/emails to provider)

Manulife

1) Product name: Flexcare

Require previous coverage to apply?: No

Health plan name(s): *ComboPlus Starter; ComboPlus Basic; ComboPlus Enhanced; DrugPlus Basic; DrugPlus Enhanced*

Prescription drug coverage part of the health plan(s)?: Yes

Details for the product listed above: Per the Flexcare policy, prescription drug coverage excludes «preventive vaccines and medicines (oral and injected)».

2) Product name: FollowMe

Require previous coverage to apply?: Yes

Health plan name(s): *Basic; Enhanced; Enhanced Plus; Premiere*

Prescription drug coverage part of the health plan(s)?: Yes

Details for the product listed above: Vaccine coverage is not explicitly stated in the provider's available documents. Additional information was gathered from the provider by phone/email. Verified through a phone call with a Manulife representative that vaccines are not covered.

3) Product name: Guaranteed Issue Enhanced Plan

Require previous coverage to apply?: No

Health plan name(s): *Health & Dental (stand-alone plan)*

Prescription drug coverage part of the health plan(s)?: Yes

Details for the product listed above: Provides up to \$500 per person per year for «Lifestyle drugs», which forms part of the \$2,500 per year prescription drug coverage limit. The \$500 can be used toward vaccines and other listed prescription drug expenses.

Health Benefits Provider	Personal Health Insurance Policy on Vaccine Coverage (from PHI documents and calls/emails to provider)
Medavie Blue Cross	<p>1) Product name: Complete Health Require previous coverage to apply?: No Health plan name(s): <i>Entry; Essential; Enhanced</i> Prescription drug coverage part of the health plan(s)?: No If no, optional prescription drug benefit name(s): Essential, Enhanced</p> <p>Details for the product listed above: There are two optional prescription drug benefits available. The 'Essential' drug option does not cover vaccines. Only the 'Enhanced' drug option covers vaccines to a limit. Provides up to \$250 per person per year for vaccines. Prescription drug coverage has no overall maximum.</p> <p>2) Product name: Guaranteed Acceptance Require previous coverage to apply?: No Health plan name(s): <i>Health & Dental (stand-alone plan)</i> Prescription drug coverage part of the health plan(s)?: No If no, optional prescription drug benefit name(s): Drug benefits If no, is choosing a prescription drug option mandatory?: No</p> <p>Details for the product listed above: Per the provider's website, vaccines are not covered. Same product offered in the Atlantic provinces, Ontario (under Ontario Blue Cross) and Québec (under Québec Blue Cross).</p>

GRADE E – VACCINE COVERAGE EXCLUDED (PHI)

All health plans with prescription drug coverage (whether included or an optional benefit) do not offer vaccine coverage.

Health Benefits Provider	Personal Health Insurance Policy on Vaccine Coverage (from PHI documents and calls/emails to provider)
Canada Life	<p>1) Product name: Freedom to Choose Require previous coverage to apply?: Yes ('Guaranteed' plans); No ('Select' plans) Health plan name(s): <i>Guaranteed; Guaranteed plus; Guaranteed elite; Select; Select with assured acceptance; Select plus; Select elite</i> Prescription drug coverage part of the health plan(s)?: Yes</p> <p>Details for the product listed above: Per the provider's policies, no benefits are paid for «preventative immunization vaccines and toxoids».</p>
Co-operators	<p>1) Product name: ContinYou Require previous coverage to apply?: Yes (see provider website for rules) Health plan name(s): «<i>Three levels of coverage</i>» Prescription drug coverage part of the health plan(s)?: Yes</p> <p>2) Product name: ContinYou GOLDEN Require previous coverage to apply?: Yes Health plan name(s): <i>Base; Enhanced; Enhanced Plus</i> Prescription drug coverage part of the health plan(s)?: Yes</p> <p>Details for the products listed above: Vaccine coverage is not explicitly stated in the provider's available documents. Additional information was gathered from the provider by phone and email. Verified through email that these products do not cover vaccines.</p>
Equitable Life	<p>1) Product name: Personal health and dental coverage Require previous coverage to apply?: Yes Health plan name(s): <i>Coverage2go; Coverage2go+</i> Prescription drug coverage part of the health plan(s)?: Yes</p> <p>Details for the product listed above: Vaccine coverage is not explicitly stated in the provider's available documents. Additional information was gathered from the provider by phone/email. Verified through a phone call with an Equitable Life representative that either plan does not cover vaccines.</p>

Health Benefits Provider	Personal Health Insurance Policy on Vaccine Coverage (from PHI documents and calls/emails to provider)
Manitoba Blue Cross	<p>1) Product name: Individual & family plans Require previous coverage to apply?: No Health plan name(s): <i>Blue Choice Plan A; Blue Choice Plan B; Blue Choice Plan C</i> Prescription drug coverage part of the health plan(s)?: Yes</p> <p>2) Product name: Retiree plans Require previous coverage to apply?: Yes Health plan name(s): <i>Retiree Basic; Retiree Standard</i> Prescription drug coverage part of the health plan(s)?: Yes</p> <p>Details for the products listed above: Vaccine coverage is not explicitly stated in the provider's available documents. Additional information was gathered from the provider by phone/email. Verified through a phone call with a Manitoba Blue Cross representative that the Manitoba Pharmacare Formulary determines which prescription drugs are covered. Sample DINs and vaccine names were entered into the Provincial Drug Formulary Lookup with no results. It is unlikely that vaccines are covered.</p>
Saskatchewan Blue Cross	<p>1) Product name: Blue Choice Require previous coverage to apply?: No Health plan name(s): <i>Core Health Benefits</i> Prescription drug coverage part of the health plan(s)?: No If no, optional prescription drug benefit name(s): Prescription Drugs</p> <p>2) Product name: Conversion Require previous coverage to apply?: Yes Health plan name(s): <i>Core Health Benefits</i> Prescription drug coverage part of the health plan(s)?: No If no, optional prescription drug benefit name(s): Prescription Drugs (\$500); Prescription Drugs (\$1,500)</p> <p>3) Product name: Guaranteed Acceptance Require previous coverage to apply?: No Health plan name(s): <i>Core Health Benefits</i> Prescription drug coverage part of the health plan(s)?: Yes</p> <p>Details for the products listed above: Vaccine coverage is not explicitly stated in the provider's available documents. Additional information was gathered from the provider by phone/email. Verified through a phone call with a Saskatchewan Blue Cross representative that vaccines are not covered.</p>

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PROFILE: SELECTPATH BENEFITS & FINANCIAL INC.

Gordon R. Hart, President and CEO, Right Path Advisor

Selectpath is an independent firm of employee benefits specialists and professional financial advisors.

 <https://selectpath.ca>

As Founder/CEO/Chairman of Selectpath Benefits & Financial Inc., Gordon currently provides oversight and guidance to the management team of a \$28-million-dollar advisory firm, managing over \$1 billion in group insurance premiums and with over \$1 billion in assets under management serving over 3,200 organizations and 4,000 households. With 85 staff, spread across six locations (Oakville ON, London ON, Sarnia ON, Windsor ON, Halifax NS, and Saint John NB), Selectpath has become one of Canada's largest independent financial services firms. Selectpath was recognized by Profit Magazine from 2002 to 2006 as one of Canada's Fastest Growing Companies with revenue growth of 3,350% over 10 years. In 2007 the London Chamber of Commerce named Selectpath as their Small Business of the Year after being a finalist in 2003, 2004 and 2005. Selectpath was a Large Business finalist in 2021. Over its history, Selectpath boasts an enviable 98.5% client retention rate and a 2023 net promotor score of 73.9 (70 is world class in the industry). Selectpath is an Imagine Company, a qualified Living Wage employer, and soon to be an accredited B-Corporation.

In 2016, after the successful sale of Carswell Partners, Gordon engineered the re-tooling of Selectpath to develop their own Human Resources division in tandem with sourcing Payroll and Human Capital Management technologies to support an integrated approach to employee benefits and human resources.

In 2020, Selectpath joined the Navacord group of companies to bring credibility to their financial services business vertical. Navacord has a growth path to become the 3rd largest integrated financial services and property and casualty broker by the end of 2022 under the ideal of better together.

Licensed since 1989, Gordon Hart's financial services career has focused primarily on building and executing employee benefits, pension, and human resource solutions for small to medium organizations. He is considered one of the foremost experts on employee benefits strategy and healthcare, having built one of the largest benefits practices in Canada. Gordon has successfully worked with startups to Fortune 100 Companies, managing over \$200 million in premiums for approximately 400 clients. Gordon's commitment and belief in his clients' success that is instrumental in helping them execute solutions that are innovative and sustainable. Gordon's clients characterize him as determined, persistent, innovative, and straightforward. Gordon's client practice net promotor score is 83.

Gordon is an accomplished speaker on a variety of subjects including healthcare, generational differences, and compensation. Gordon's articles and commentary has been published nationally and internationally on subjects focusing on the unique challenges facing entrepreneurial organizations and their people.

Gordon enjoys a successful work-life balance with his family, spending time coaching youth sports, travelling, and playing golf. Gordon has a strong community focus with dozens of board engagements over the last 20 years. Gordon is a fellow of the International Society of Certified Employee Benefits Specialists, holds a Certified Health Insurance Specialist, Registered Employee Benefits Certificate, and a Bachelor of Arts in Economics/Political Science from Western University.

PROFILE: MAINSTAY INSURANCE BROKERAGE INC.

Dave Patriarche, Owner

Mainstay Insurance is an independent brokerage that specializes in providing employee benefits to small and mid-sized businesses.

 <https://www.mainstayinsurance.ca>

Dave Patriarche founded Mainstay Insurance Brokerage in 1996 as a one-person shop specializing in providing employee benefits to small and mid-sized businesses in the Greater Toronto Area. Mainstay has grown substantially and now has clients across the country, including Canadian subsidiaries of U.S. based organizations. Dave only accepts one or two new clients each year and upon referral only. This ensures that he has aligned and educated client partnerships that get the level of attention they deserve.

Dave is a strong believer in continuing education and recognized the need for the group insurance industry to broaden its efforts in this area. In 2003 he started a small networking group, which evolved into regular breakfast meetings across the GTA, then into regular educational seminars beginning in 2009.

In 2011 he founded CGIB, the Canadian Group Insurance Brokers, an organization dedicated to supporting networking and continuing education for the group insurance industry. He is an accomplished speaker both with CGIB and at other industry events across the country.

PROFILE: COMPAREHEALTH INC.

Evan Morgan, Founder

CompareHealth Inc. solves a problem Evan Morgan encountered during his 8-year career as a financial advisor. The problem? Quoting and comparing personal health insurance (PHI) plans is tough for advisors and their clients. Advisors don't like selling this insurance product, but clients need help comparing options.

 <https://www.comparehealth.ca>

Evan is the founder of CompareHealth Inc., an online subscription platform that helps advisors quote and compare PHI plans in Canada. CompareHealth Inc. currently supports 80+ health plans and 202+ plan design combinations from 11 health insurance providers across 9 provinces.

Today, Evan helps advisors across Canada find a better way to help their clients quote and compare PHI plans.

Evan lives in Winnipeg where he runs CompareHealth Inc. Fun fact: he's also an award-winning magician.

