

You may have heard of medications such as Ozempic, Wegovy, and Mounjaro—injectable drugs that have gained significant attention for their role in managing Type 2 Diabetes and, in some cases, supporting weight management. Below is a summary of key information about these medications and how they are typically covered under most group benefits programs.

Diabetes Medications

Ozempic

Ozempic is approved by Health Canada for the treatment of Type 2 Diabetes. Although it is sometimes prescribed off-label for weight loss, it is not currently approved for chronic weight management.

Mounjaro

Mounjaro is approved by Health Canada for the treatment of Type 2 diabetes.

Physician prescribed medications for Weight Loss/Management

Wegovy

Wegovy is specifically approved by Health Canada for the treatment of chronic weight management.

Coverage For Diabetes Medications

Medications approved for the treatment of diabetes—such as Ozempic and Mounjaro—are generally eligible under most group benefit plans when used for their approved purpose. However, many plans require prior authorization, meaning your physician must complete a Prior Authorization form and submit it to the insurance carrier for review.

Coverage for Weight Loss Medications

Many insurance carriers do not reimburse medications prescribed specifically for weight loss. However, some employers have chosen to include this coverage in their group benefit plans. When available, coverage typically requires prior authorization, meaning your physician must complete and submit a Prior Authorization form to the insurer for review. Coverage for weight loss medications may also be subject to annual or lifetime maximums per insured individual.

If you are considering any of these medications, we recommend contacting your Insurance Carrier to confirm coverage details and whether a Prior Authorization form is required. Where available, you can also use the Drug Identification Number (DIN) search tool on your plan member portal or mobile app to check drug eligibility.

** This is not a legal document, and is intended solely for informational purposes.*