

## Understanding Benefits Coverage for Drugs Like Wegovy, Ozempic, and Rybelsus in Canada

Wegovy, Ozempic, and Rybelsus are medications containing semaglutide that have recently been gaining popularity for managing diabetes and, more recently, for weight loss.

However, their coverage under benefits plans can be complex, especially when used for weight management.

***Please note that costs and coverage options may change, and the figures in this insight are accurate as of 2025.***

### COSTS AND COVERAGE OVERVIEW

When considering these medications, it's important to look at both the price point and how they are typically treated under Canadian benefits programs. Each drug has different indications, costs, and coverage levels depending on whether it's prescribed for diabetes or weight loss.

#### WEGOVY:

- Primarily indicated for weight loss
- Cost: Approximately CAD \$400 to CAD \$500 per month
- Coverage: Rarely covered by public or private plans for weight loss

#### OZEMPIC:

- Primarily indicated for type 2 diabetes
- Cost: CAD \$200 to CAD \$400 per month
- Coverage: Commonly covered for diabetes treatment, but not for weight loss

#### RYBELSUS:

- Oral medication for type 2 diabetes
- Cost: Generally lower than injectable options
- Coverage: Similar to Ozempic; covered for diabetes but not weight loss



## ELIGIBILITY AND COVERAGE DETAILS

Beyond the basic cost and coverage differences, eligibility for benefits depends on the type of plan and the medical criteria involved. Public and private drug programs set distinct rules, and weight loss coverage often requires extra conditions to be met.

### PUBLIC DRUG PROGRAMS:

- Typically cover these medications only for their approved indications (usually diabetes)
- Weight loss use is generally not covered under public plans

### PRIVATE INSURANCE PLANS:

- Standard coverage usually excludes weight loss treatments
- Some plans offer additional coverage for weight loss medications at an extra cost
- This additional coverage often requires:
  - Higher premiums
  - Meeting specific medical criteria (e.g., BMI over 30 or 27 with comorbidities)
  - Prior authorization from the insurer

### COVERAGE FOR WEIGHT LOSS

- Typically not included in standard benefit packages
- May be available as an optional add-on at an additional cost
- Employers or individuals can choose to include this coverage, but it's not common

## KEY CONSIDERATIONS

For anyone exploring these medications, there are several broader factors to keep in mind. Coverage isn't just about whether a drug is listed on a plan — it also depends on how insurers classify the treatment, whether additional costs apply, and how evolving views on obesity may shape future policies.

- The use of these drugs for weight loss is often considered "off-label" and thus not covered by most standard plans
- Patients seeking coverage for weight loss should:
  - Check if their plan offers additional coverage options for weight management medications
  - Be prepared for higher premiums or out-of-pocket costs
  - Meet specific medical criteria set by the insurer
- Some insurers are beginning to recognize obesity as a chronic condition, which may lead to changes in coverage policies in the future

## CONCLUSION

While coverage for drugs like Wegovy, Ozempic, and Rybelsus is generally available for their primary indications (usually diabetes), coverage for weight loss purposes is limited. It's typically not included in standard benefits but may be available at an extra cost through some private insurance plans. Patients should carefully review their insurance options and discuss alternatives with their healthcare providers to manage costs effectively.

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**If you have questions specific to your business, or would like additional information, please reach out to your Lloyd Sadd Advisor.**

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Edmonton: 1.800.665.5243  
Calgary: 1.866.845.8330  
Kelowna: 1.800.665.5243

lloydsadd.com  
info@lloydsadd.com

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