



## ICBA BENEFITS

# Ensuring Plans are Purpose-Built for Today's Realities



**Mike Martens**  
President,  
ICBA Alberta

This month, ICBA Alberta rolls out our outstanding ICBA Wellness program, developed by our partner association in B.C. This reflects the dynamic nature of the trends influencing health and group benefits, which ICBA provides to more than 150,000 people.

ICBA Wellness addresses mental health, something that used to be largely swept under the rug in our sector. Yet with challenging and demanding work, construction workers can be vulnerable to mental health issues and to troubling substance-use outcomes, while at the same time often

being reluctant or even fearful to talk about such issues.

Here in Alberta – where many construction workers are part of the fly-in / fly-out workforces – the challenges can be particularly acute. As a recent U of A study concluded, such workers face “worse general mental health, more work-related stress, and higher incidences of diagnosed long-term health conditions”, along with “relationship strain, loneliness and stress from being away from home”.

And the need for a heightened mental health focus is only one of the dynamics to which our ICBA group health, dental and retirement plans need to respond.

Diabetes, for example, is a long-stand-

“Mental health has been a key area of focus for ICBA since the onset of COVID-19.”

ing health issue and one that may come to define health care this century. It’s afflicting more and more people, and with the arrival

of Ozempic as a treatment option we’re seeing the added impact of “off label” use. Dental costs too are escalating significantly, with no governmental controls on increases.

We continuously review our benefit plans to ensure they are purpose-built for current realities such as these.

We’re committed to a vibrant construction sector with talented and healthy workers, and we’re proud of our forward-looking efforts to enhance our plans while maintaining affordability for contractors and their employees.

## The Ozempic Phenomenon: Diabetes Treatment and Diet Craze

You’ve likely heard of Ozempic. An effective if expensive treatment for Type 2 Diabetes, it’s also been heavily hyped on social media for its (temporary) weight-loss benefits. This drives up costs for benefits plans and limits supply for those who need the medication for its intended use.

**Rx** Diabetes is our biggest prescription cost driver,\* and almost **1/3** of costs are for Ozempic

**TV Ad Airings** for Ozempic in past 30 days:

**1,448\*\***

Intermittent **Shortages Expected** in Canada until early October\*\*\*



**7,500 Prescriptions** are alleged to have been written in **1 Month** by a Nova Scotia physician – Most of them for Americans and filled in B.C.

Possible **Side Effects:** nausea, vomiting, diarrhea, stomach pain and constipation

**ONE YEAR** Typical time to gain weight back after stopping Ozempic



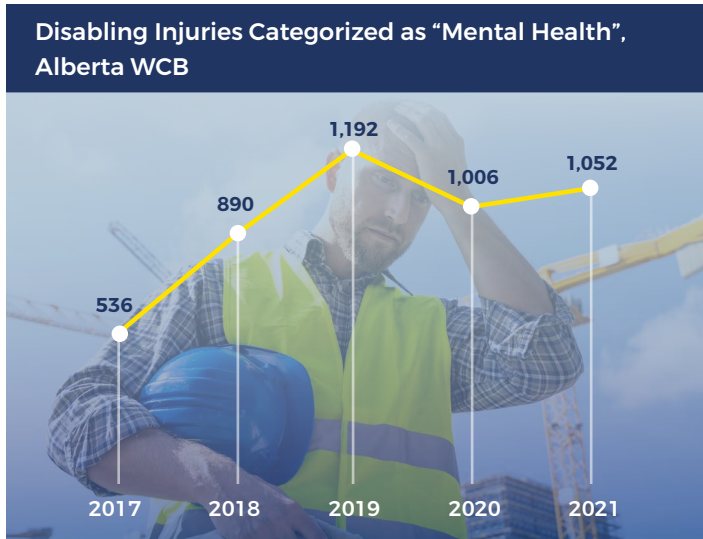
\*Paid out by ICBA Benefit Services \*\* According to US TV ad tracker iSpot.tv, accessed August 31 \*\*\* Of 1 mg pens Other Sources: Health Canada, media coverage, ICBA cost analysis

### CONTENTS

Mental Health a Key Challenge | Diabetes and Dentistry Drive Costs | Prevention and Resources

# Mental Health Remains a Key Challenge

Mental health-related conditions account for the biggest number of prescriptions covered under ICBA's benefit plans and for a growing number of workers' compensation claims. In their most extreme and tragic forms, mental health issues can drive substance use, addiction and suicides – and evidence in multiple jurisdictions demonstrates that construction workers have some particular vulnerabilities.



Source: "Workplace Injury, Illness and Fatality Statistics: Provincial Summary 2021"; Government of Alberta

### The Construction Industry Faces Particular Challenges

Mental Health Index by Occupation	Mental Health Score	Trend from Month Before
Professional, Scientific and Technical Services - #1	70.6	↗
Average of 25 Occupations	64.1	↗
Construction - #16	63.3	↘
Warehousing - #25	57.6	↘

Source: Telus Canadian Mental Health Index by Occupation: June 2023

## Opioid Deaths in Alberta in 2017

**655**  
confirmed  
unintentional deaths

**412**  
of the deceased  
had known occupations

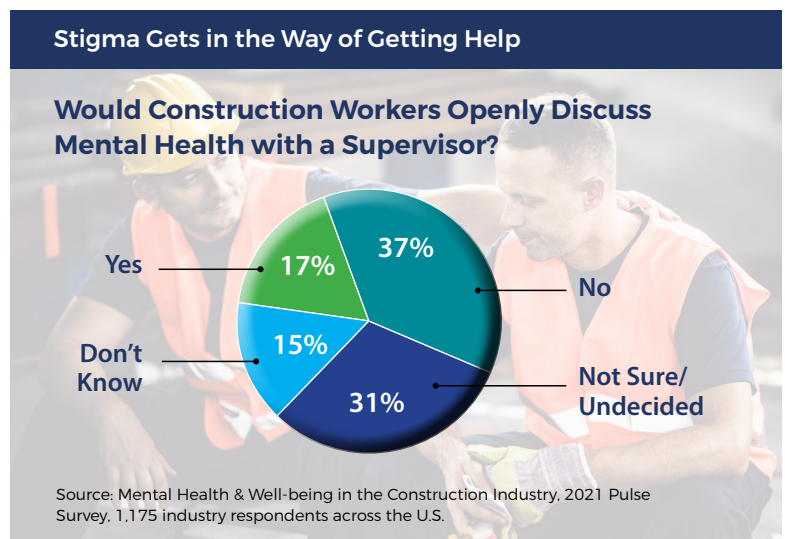
**53%**  
of them worked  
in trades, transportation or  
equipment operation

Next most impacted sector  
was Sales & Services, at only  
**16%**  
of deaths

Source: Alberta Health, as reported by CBC

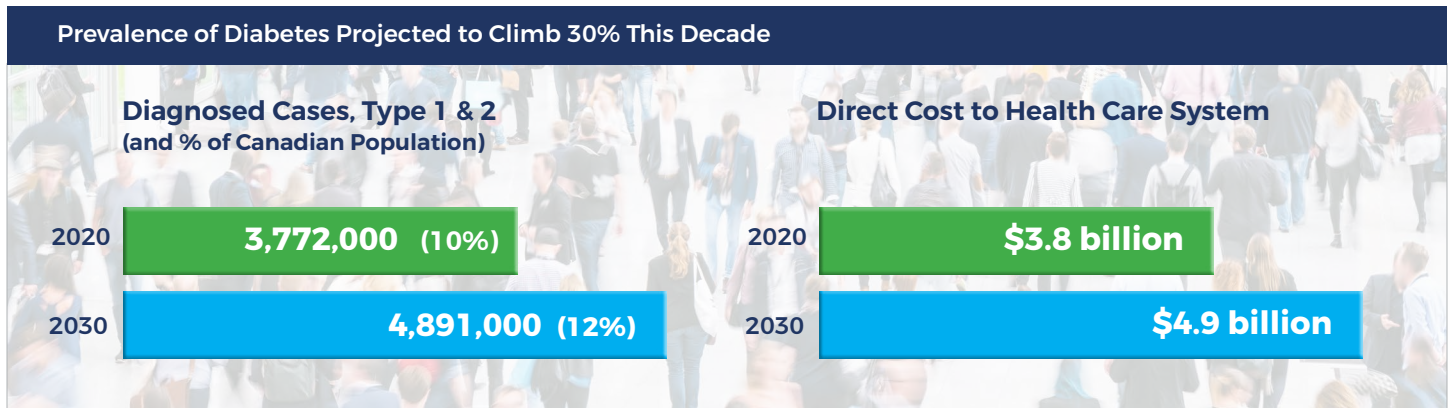
“I speak to pipeline workers and company executives. [Mental illness] does not discriminate and cuts across all societal lines. I want to let people know that if you open up and let other people know what you are going through, there is help out there, and it gets better. **Don't hide it away. It's OK to get help.**”

– ICBA Wellness Ambassador Corey Hirsch

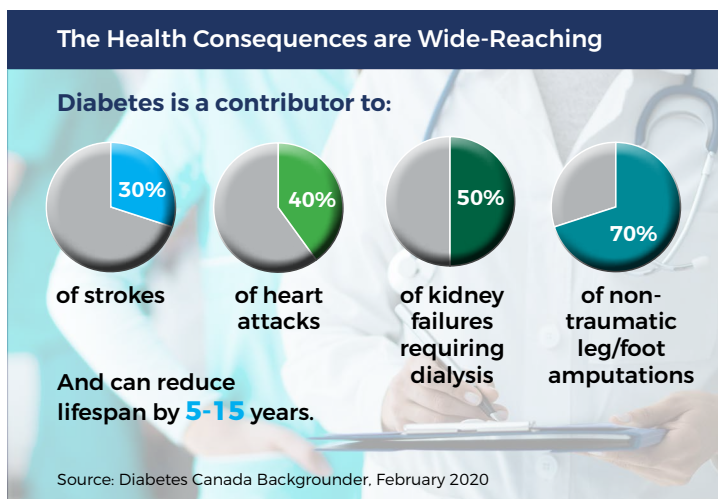


# Diabetes and Dentistry are Major Cost Drivers

Diabetes is a growing public health challenge here in Canada and globally. Type 2 diabetes is most prevalent, and is linked to lifestyle considerations such as excess weight and inactivity. Diabetes is manageable for most, but the condition and its potential complications can shorten lifespans and reduce quality of life, and the medications are a particularly big cost driver for benefit plans.

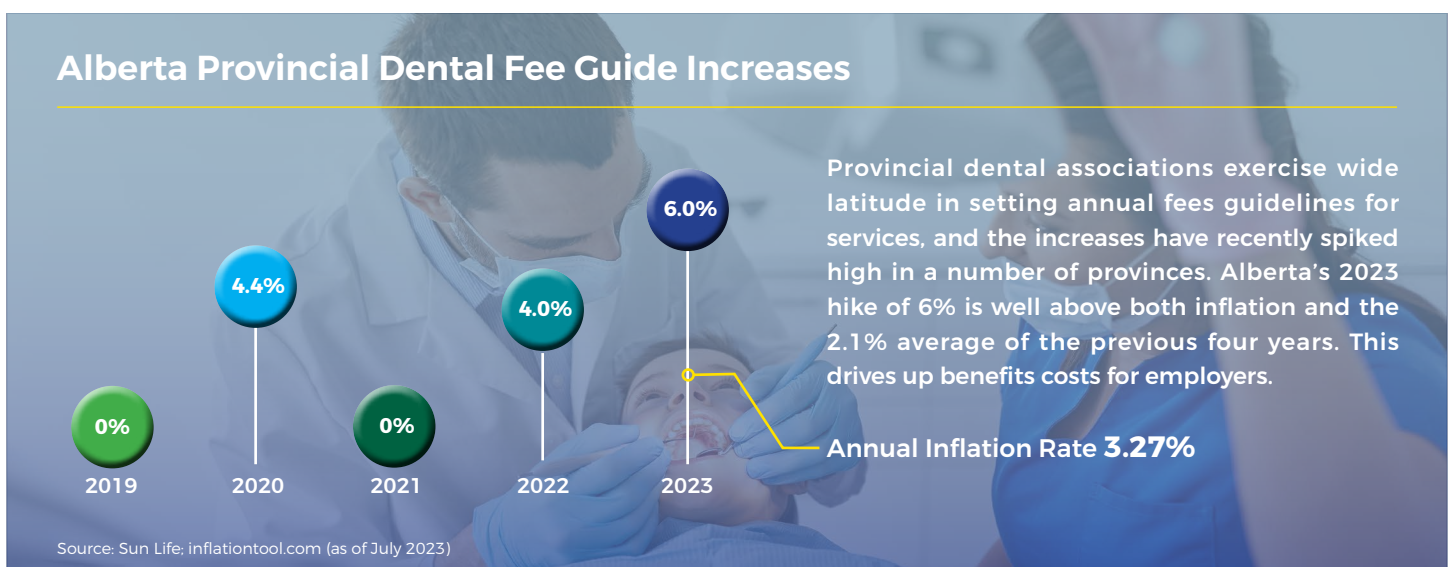


Source: Diabetes Canada Backgrounder, February 2020



“More than **1.31 billion people could be living with diabetes by 2050** worldwide [up from 529 million in 2021]. That’s 1.31 billion people living with a disease that causes life-altering morbidity, high rates of mortality, and interacts with and exacerbates many other diseases.”

– *The Lancet, Diabetes: A Defining Disease of the 21st Century; June 2023*



# Prevention and Resources on Key Health and Wellbeing Issues

The ALBERTA CONSTRUCTION MONITOR is an ICBA Alberta publication providing ahead-of-the-curve information and statistics on the Alberta construction industry and issues relevant to it.

ICBA Alberta advocates for fairness, opportunity, and free enterprise; and supports the success of open shop contractors and ICBA Alberta members by delivering services that enhance the competitiveness of their businesses.

<b>Mental Health</b>	<p>Canada Suicide Prevention Service: Call 1-833-456-4566</p> <p><a href="#">Crisis Services Canada</a>  <a href="#">Anxiety Canada</a>  <a href="#">Alberta Mental Health Helpline</a>  <a href="#">Mental Health Support Services from the Alberta Government</a></p> <p>For other resources on a dozen different mental health and related themes, please visit: <a href="http://icbaalberta.ca/wellness-resources/">icbaalberta.ca/wellness-resources/</a></p>
<b>Diabetes</b>	<p><b>Four Key Steps to Reducing the Risk (Type 2 Diabetes):</b></p> <ol style="list-style-type: none"> <li>1. Reach and maintain a healthy body weight</li> <li>2. Get at least 30 minutes of moderate exercise daily</li> <li>3. Eat healthy, with limited sugar and saturated fat</li> <li>4. Don't smoke</li> </ol>
<b>Health, Dental and Retirement Benefit Plans</b>	<p>More than 4,000 employers rely on ICBA Benefits for their employee benefit plans. Find out why at <a href="http://icbabenefits.ca">icbabenefits.ca</a></p>

## Advancing Wellness in Construction Workplaces

ICBA's Wellness Program is designed to promote individual wellbeing and to foster lasting culture change in construction workplaces of all sizes, through engaging and effective resources. It is a natural extension of long-standing efforts to ensure physically safe workplaces.

More than 100 companies and 10,000 employees now participate in ICBA's Wellness Program, and ICBA Wellness Ambassador Corey Hirsch (a former NHL goalie who has become one of Canada's top mental health advocates) has spoken to more than 100 groups. For more information on how your workplace can become involved: [www.icbaalberta.ca/wellness](http://www.icbaalberta.ca/wellness)



**ICBA WORKPLACE WELLNESS PROGRAM**



### ICBA Alberta

Suite 501  
 1135 - 17th Ave SW  
 Calgary, AB T2T 0B6  
 Toll-free: 1-800-663-5384  
 Local: 587-315-3319

[www.icbaalberta.ca](http://www.icbaalberta.ca)  
[info@icbaalberta.ca](mailto:info@icbaalberta.ca)