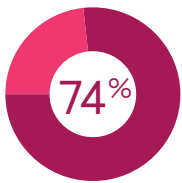


MEDICAL CANNABIS IN THE WORKPLACE

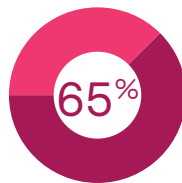


WHILE MEDICAL CANNABIS HAS BEEN LEGAL IN CANADA FOR MANY YEARS, OUR RESEARCH SUGGESTS EMPLOYERS ARE EQUALLY WORRIED ABOUT DEALING WITH RECREATIONAL AND MEDICAL CANNABIS. MERCER'S NATIONAL SURVEY PROVIDES INSIGHTS TO HELP INFORM YOUR PLANS AND POLICIES AND BOLSTER YOUR EMPLOYEE VALUE PROPOSITION.

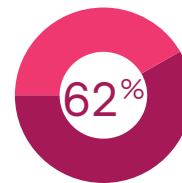
Employers have identified the top three concerns for medical cannabis are:



Employee requests for accommodation

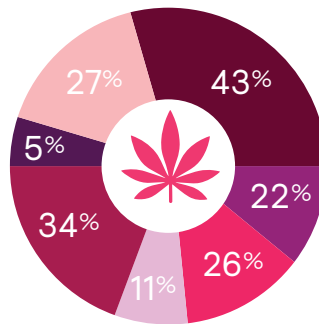


Understanding what other employers are doing



Understanding the costs of covering cannabis

Currently, 2/3 of employers do not offer cannabis coverage as part of their employee health benefits because:



- NO DEMAND FROM EMPLOYEES
- NO MEDICAL INDUSTRY CONSENSUS
- UNSURE HOW TO PROCEED
- FINANCIAL REASONS
- REPUTATIONAL CONCERN
- COLLECTIVE BARGAINING CONSTRAINTS
- OTHER



of employees expect health & drug plans to provide some coverage of medical cannabis

vs.



of employers either provide or are considering providing medical cannabis coverage

CRITICAL CONSIDERATIONS FOR YOUR ORGANIZATION'S TOTAL HEALTH MANAGEMENT

Have you:

- 1 Determined your philosophy & approach?
- 2 Discussed your benefit coverage options?
- 3 Reviewed your plan design?
- 4 Assessed your risk tolerance?
- 5 Considered your future?

YOUR ORGANIZATION NEEDS TO ACT.
CONTACT YOUR MERCER CONSULTANT TODAY.

For information visit: www.mercer.ca/en/our-thinking/cannabis-in-the-workplace.html