



The BC CONSTRUCTION MONITOR



SEPTEMBER 2023

ICBA BENEFITS

Providing Quality Coverage for a Shifting Health Landscape



Chris Gardner
ICBA President

ICBA provides health, dental and other group benefits to more than 150,000 Canadians, most of them working directly in construction. This is both a rapidly growing and ever-evolving service, as we work to limit the impact of

benefit cost increases for contractors and their people.

Diabetes may well define health care this century – and the drugs prescribed to treat it are the most expensive on every one of our benefit plans. Ozempic in particular, with the added driver of “off label” use for weight loss, is having serious cost repercus-

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

sions across all health plans.

Dental costs too are escalating. Provincial Dental Colleges are free to increase the recommended prices as they see fit, without government oversight. To help contractors and their teams deal with these costs pressures on their benefit plans, we use ICBA’s scale and pricing power to secure the best rates and coverage in negotiations with national insurance providers.

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

With challenging and demanding work, construction workers can be vulnerable to mental health issues and to troubling substance-use outcomes. We also know all too well that people – especially men – often feel reluctance, awkwardness and even fear in talking about mental health issues.

Another data point to consider: about 40% of all long-term disability claims are due to mental health-related issues.

We know contractors need help managing all of this – that’s why we’ve created an award-winning mental health and wellness plan for construction workers. ICBA Wellness is free for our members, so be sure to talk to us about how to take advantage of this and of every health, dental and retirement plan offering we have available.

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, and it has led British Columbia to restrict sales to non-Canadians.

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

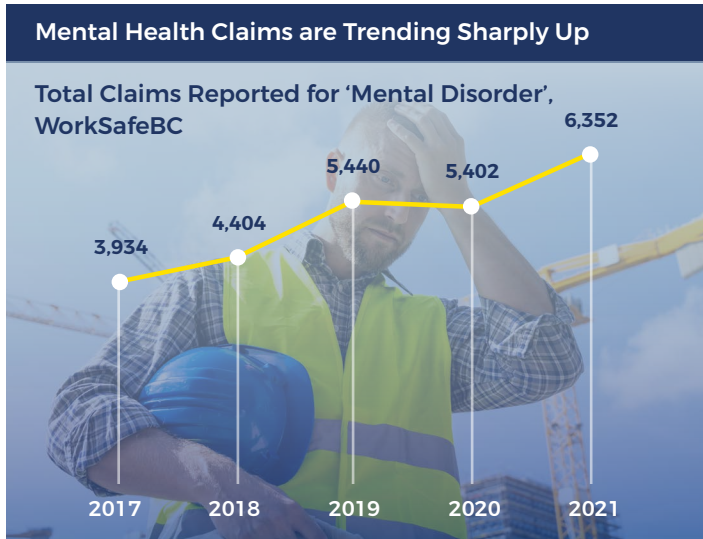
Mental Health a Key Challenge | Diabetes and Dentistry Drive Costs | Prevention and Resources



Independent Contractors and Businesses Association

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: "Serving British Columbians: Statistics 2021"

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

Substance Abuse Hits Hard in Our Sector

Among construction industry employees:

53%

had worked with someone who seemed impaired due to substance use

56%

worked with someone who had missed work due to substance use

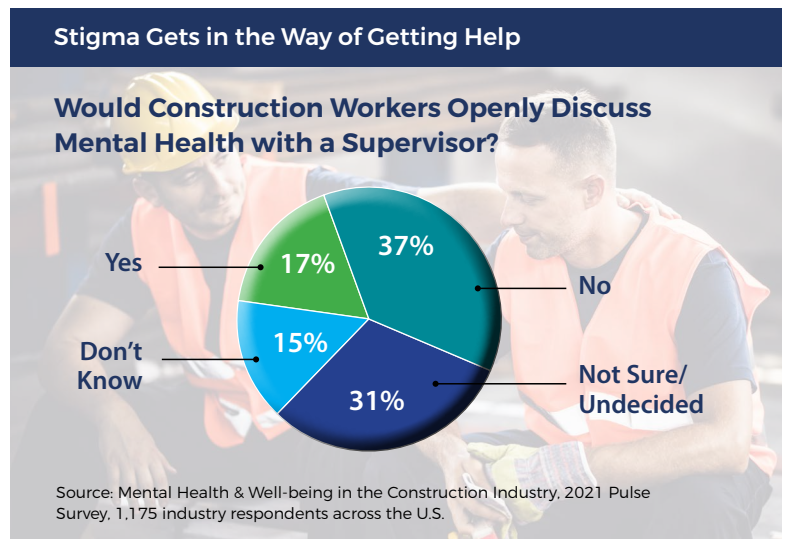
25%

had witnessed substance use on the job site

Source: Construction Safety & Substance Use Blueprint for Action in BC: Draft Final Report: BCCSA and SFU: 2023

“A well-established literature describes a strong association between construction work and alcohol and other drug use, with consistently higher rates of use among construction tradespeople.”

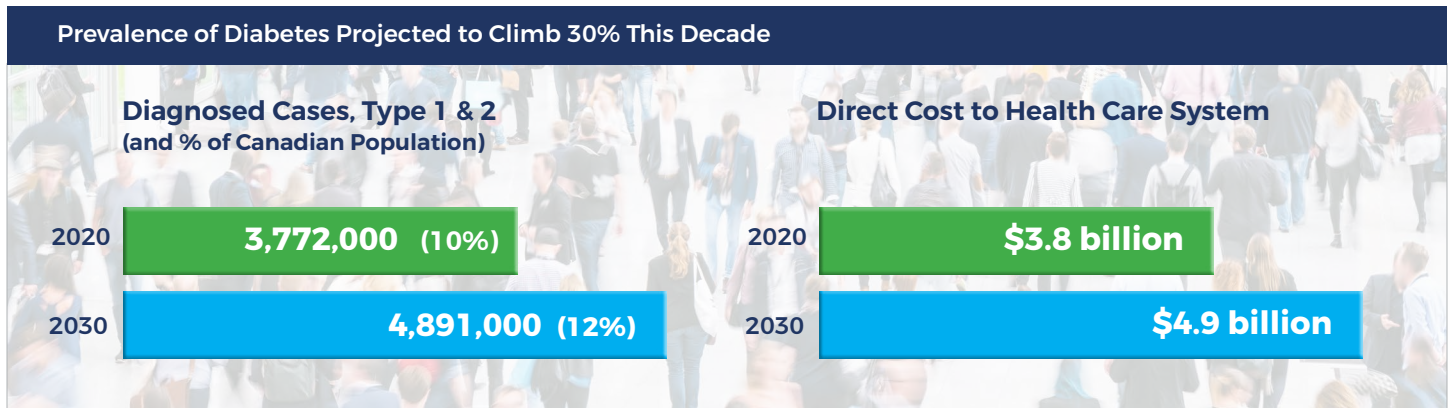
– Construction Safety & Substance Use Blueprint for Action in B.C.; 2023



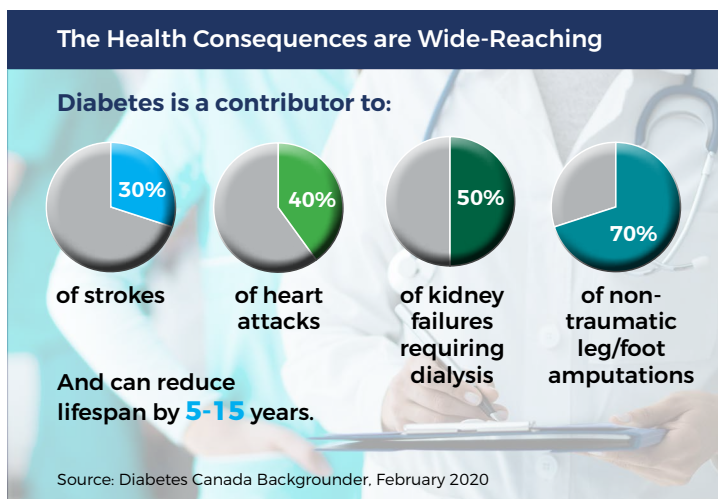
Source: Mental Health & Well-being in the Construction Industry, 2021 Pulse Survey, 1,175 industry respondents across the U.S.

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.

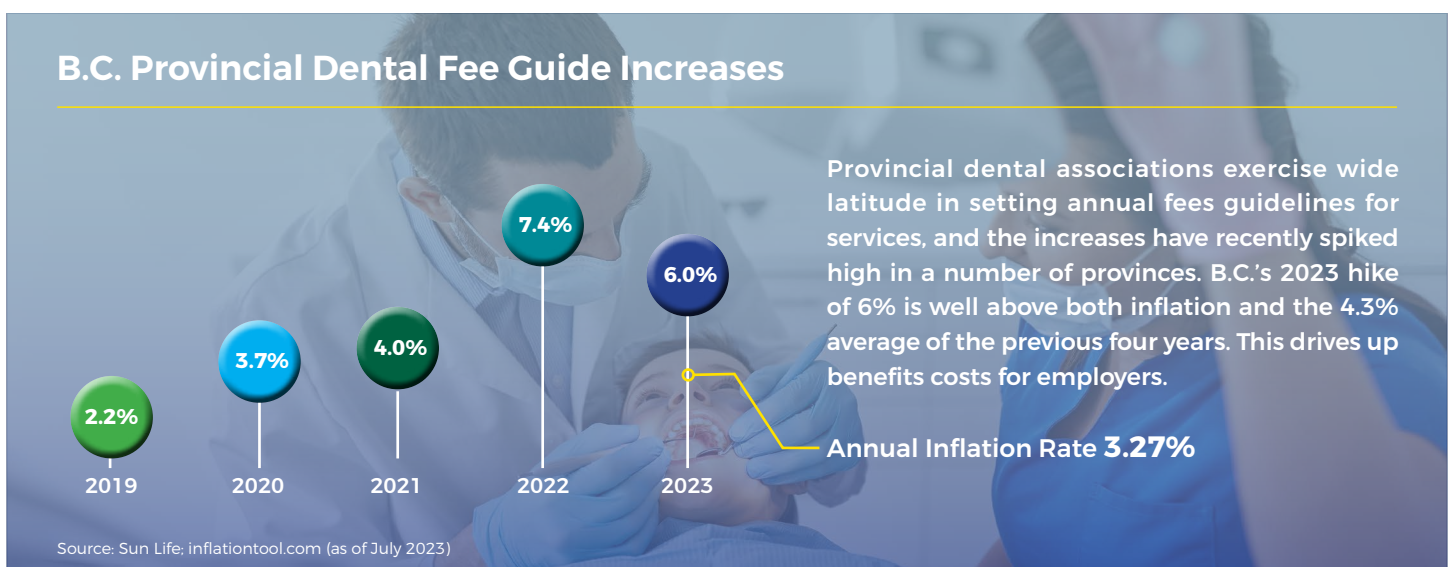


Source: Diabetes Canada Backgrounder, February 2020



“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 BC CONSTRUCTION MONITOR is an ICBA publication providing ahead-of-the-curve information and statistics on the B.C. construction industry and issues relevant to it.

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



ICBA
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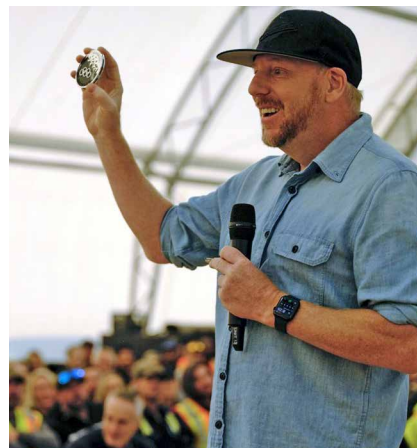
ICBA is proudly supported by our Builders' Circle Partners:



Advancing Wellness in Construction Workplaces

Launched in 2021, 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.icba.ca/wellness



ICBA WORKPLACE WELLNESS PROGRAM

Independent Contractors and Businesses Association

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