

# How to protect yourself from benefits fraud



**Benefits claim fraud is a big problem. If you have group medical and dental coverage, here's why you should care, and what you can do.**

Why should benefits fraud matter to you as a plan member? There are three main reasons:



**The cost.** Fraud makes the cost of providing group benefits to you more expensive. This is because it can lead to higher insurance premiums and reduced coverage. Benefits fraud costs the employer and employees. Many believe it's the insurance company that funds the benefits plan, but it's actually your employer.



**Your health.** Some healthcare service providers who commit fraud or abuse may place their patients' health at serious risk. They do this by not providing the proper treatment their patients require. At the same time, if they submit an incorrect service, it may affect your future coverage and ability to access your benefits when needed.



**Your employment.** If you submit fraudulent claims on your own, or together with a service provider or other party involved, your job could be in jeopardy. In some cases, your employer may decide to discipline, suspend or dismiss you from your job.

**Benefits fraud and abuse is big business. It amounts to hundreds of millions of dollars of losses each year in Canada. And it costs us all from plan sponsors and insurers to providers and plan members.**

**We continue to invest in cutting-edge technologies to detect and prevent group benefits fraud and keep plans affordable.**

# How fraud happens

Benefits fraud can happen in a number of ways.



Service providers or their staff may submit claims without your knowledge for services they never provided.



Individual plan members can also commit fraud independently by submitting false claims.



Third parties can also commit fraud, typically through the unauthorized use of a service provider's name.



Plan members and service providers may work together to submit claims for products or services that are covered while receiving products or services that aren't covered. This could include:

- Receiving a spa treatment such as a facial and billing it as a therapeutic massage
- Receiving running shoes/dress shoes and billing them as orthotics
- Receiving designer sunglasses and billing them as prescription eyewear
- Receiving teeth whitening or a cosmetic service and billing it as regular dental care



# You can make a difference

## How can you protect yourself from the hazards of benefits fraud?

Here are some tips:

— **Keep your passwords confidential.** This prevents others from fraudulently submitting claims in your name.

— **Check your claims history and explanation of benefits often.** Regularly review all claims submitted under your benefits plan to ensure their accuracy. If you notice an inaccurate claim submission, let your benefits carrier know.

— **Check your receipts.** Ensure your receipts are correct and reflect the service you actually received. Check that the name on the receipt matches the service provider who performed the service. Don't be afraid to ask your service provider for clarification.

— **Report suspicious activity.** If you suspect any activity or request from a service provider or medical equipment supplier — such as actions that provide little or no benefit to you but would maximize payments to that provider or supplier based on your coverage — let your employer or benefits carrier know.

**Benefits fraud and abuse is everyone's business. Do your part to prevent fraud from damaging your health care coverage and your wallet. Learn more about group benefits fraud, visit [fraudisfraud.ca](http://fraudisfraud.ca) and [sunlife.ca/fraudmanagement](http://sunlife.ca/fraudmanagement).**



### Report suspected fraud

If you are suspicious of any activity regarding your benefits plan – please contact Sun Life's Fraud Tip Line. Call toll free at **1-888-882-2221** or email us at [clues@sunlife.com](mailto:clues@sunlife.com).



# Protecting your personal data – online and off

Sun Life takes the security and confidentiality of your information very seriously. We use a combination of technical solutions, security best practices and processes to keep your information confidential. Our webpage, [How to protect yourself](#), has many tips. We encourage you to visit the page.

Here are some things you can do to reduce your risks.

## Your identity information

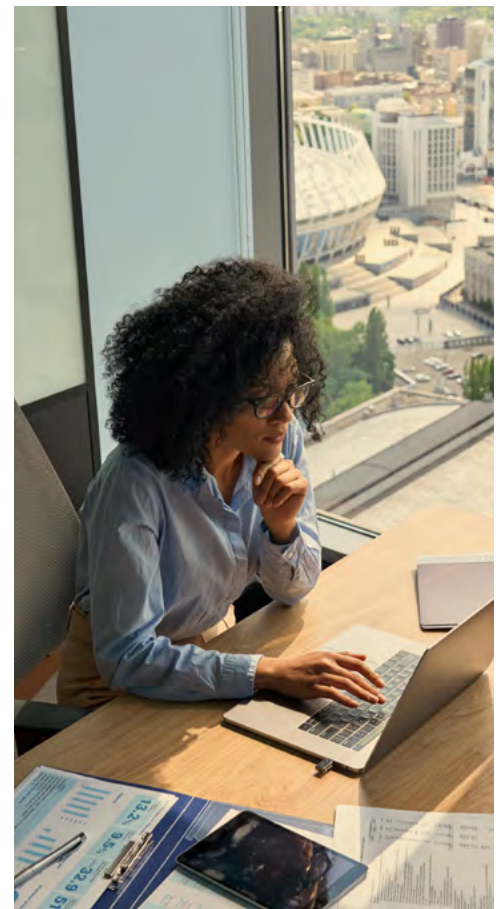
1. Don't respond to unsolicited requests for personal or account information.
2. Watch your online financial accounts for any suspicious transactions.
3. If you receive any communication from Sun Life that you find suspicious, you can always call us to confirm if we sent it.

## Your passwords

1. Change your passwords regularly. Don't use the same password twice.
2. Use strong passwords that have at least 8 characters and can't be guessed by others. Don't make them easy or identifiable (e.g. 12345678).
3. Don't write down your passwords – or store them on a computer unless the file is encrypted.

## Your computer

1. Install anti-virus software, and schedule periodic system scans to run automatically. Keep your operating system and browser software up to date as well. These can have security updates against current threats.
2. Use a spam filter, such as the filter offered by your email provider. Don't respond to spam emails, as this only confirms that your email address is valid.
3. Don't click on links in emails from unknown or unverified sources, as you could download malware. Copy and paste the link web address into your browser instead.



## Sun Life's Role in fighting fraud

Sun Life has a comprehensive fraud prevention, detection and investigation program and a zero tolerance policy for fraud. We continue to invest in anti-fraud technologies and resources to help protect you, your employer and your benefits plan.

## Questions?

We're here to help.

Call us at **1-800-361-6212**,  
Monday to Friday, 8 a.m. to  
8 p.m. ET.

Life's brighter under the sun

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