YOUR PARAMEDICAL BENEFITS: USING THEM THE RIGHT WAY

Paramedical services refer to treatments from health care providers such as physiotherapists, chiropractors, massage therapists, podiatrists, acupuncturists, and others. Unfortunately, fraudulent activity related to these services does occur – from individuals stealing your personal information and submitting false claims, to those providing products and services that are not covered by benefit plans and issuing receipts for covered services that were never delivered. Being a victim of fraud can happen to anyone.

6 TIPS FOR FIGHTING PARAMEDICAL FRAUD

Your group benefits plan provides valuable coverage for a number of paramedical services. Reducing the costs associated with paramedical benefits fraud and misuse is a responsibility that everyone shares – you, your College and our insurer, Sun Life. Here are some simple tips that can help ensure that your paramedical coverage doesn’t become compromised by fraud.

1. **PROTECT YOUR PERSONAL INFORMATION.** Never sign a blank claim form, or give a service provider your personal information – such as passwords – that would allow them to view your claims history and update your personal information like your address and bank account details.

2. **CHECK YOUR ONLINE CLAIMS REGULARLY.** Ensure you are aware of all claims that have been submitted and paid under your benefit plan and can identify any claims that may have been submitted without your knowledge. You should review all claims and payments on your claims statement (Explanation of Benefits). If the claims statement doesn’t match the service or treatment you received from a service provider, contact Sun Life’s Customer Care Centre immediately. Failure to resolve or correct errors or inconsistencies could result in overpayments that will be collected from you, or you may reach your financial maximum for a product or service that might result in the denial of future claims.

3. **DON’T SUBSTITUTE PRODUCTS OR SERVICES.** If a paramedical service provider suggests substituting one covered product or service for something that isn’t covered under your benefits plan, or provides a receipt in the name of a family member who didn’t receive services, decline the offer. Examples of common fraudulent substitutions include receiving:
Your Paramedical Benefits: using them the right way

- a facial or spa treatment instead of a therapeutic massage;
- running shoes instead of orthotics;
- designer sunglasses instead of prescription eyewear; and,
- teeth whitening instead of regular dental care.

4. **SAVE YOUR RECEIPTS.** Ensure your receipts are correct and reflect the service or treatment you actually received. If your paramedical service provider submits claims electronically for you, cross-check your copy of this information with the claims statement (Explanation of Benefits) to ensure that information is correct. It’s important that you keep your receipts for one year. Sun Life may request additional information from you regarding the services or products you received.

5. **UNDERSTAND YOUR COVERAGE.** Know what treatments and services are covered – and the limits that apply under your plan.

6. **ASK QUESTIONS.** Don’t hesitate to question the treatments or services prescribed to you. If you’re unsure, get a second opinion.

**CHECK THE DELISTED PROVIDERS LIST**

Periodically check the list of delisted providers so that you don’t unknowingly use a delisted provider, which will result in your claim being declined. To view the list, please log in to your password protected site through [www.mysunlife.ca](http://www.mysunlife.ca) and select the link “Don’t be out-of-pocket! Check the delisted providers list today”.

If you need to find a paramedical provider, we encourage you to use a “Provider Search” feature on the Sun Life mobile app.

**REPORT SUSPECTED FRAUD ACTIVITY**

If you are suspicious of any activity or request regarding your benefits plan coverage – please call Sun Life’s Fraud Tip Line, toll free at 1-888-882-2221 or email clues@sunlife.com. Sun Life has a comprehensive fraud prevention, detection and investigation program and a zero tolerance policy when it comes to fraud. Your confidentiality will be protected.

**ADDITIONAL INFORMATION ABOUT FRAUD**

**How to be a responsible plan member**

Get information on how to be a responsible plan member when it comes to drugs, orthotics, physiotherapy, paramedical, medical equipment and devices, extended health care and dental plan benefits.

**Quiz: How Fraud Savvy Are you?**

Take the challenge to see how you rate on a fraud prevention scale.