

Recognizing benefits fraud and abuse

What you need to know and how to protect yourself



What is Group Benefits fraud and abuse

Benefits fraud and abuse happens when you provide false or misleading information when claiming expenses under your employer's benefit plan for financial gain.



What is abuse

Excessive treatment or products beyond what would be considered as reasonable or medically required.

I.e. accepting inappropriate incentives, such as free or heavily discounted retail items with the purchase of medical treatments or products.



How do you commit benefits fraud and abuse

Benefits fraud and abuse happens when:

- you forge documents by modifying receipts
- you submit a claim for a service you didn't receive
- you submit an ineligible expense under a covered benefit



Why it's important

The consequences of benefits fraud and abuse can lead to:

- higher insurance premiums
- reduction¹ or elimination of coverage
- delisting of your health care provider
- repayment
- notification to police, your employer and job loss

How to protect yourself from benefits fraud and abuse



Keep your passwords confidential

Creating strong passwords and changing them often can prevent others from fraudulently submitting claims in your name.



Use multi-factor authentication (MFA)²

Enabling MFA on your work and personal accounts, provides an additional layer of security.



Verify your claims submission for accuracy

Regularly check your claims history and explanation of benefits to confirm their accuracy.



Check your claims receipts

Ensure your claims receipts are correct and reflect the service or treatment you received.



Report benefits fraud and abuse

Report any suspicious activity to your employer or your benefits carrier.

Recognizing benefits fraud and abuse is one of the most important steps you can take in helping to prevent it. There are many ways you can help protect your plan and yourself from benefits fraud and abuse.

Learn more by clicking on the following links:



[How to protect yourself from benefits fraud. Protecting your personal data online and off-line.](#)



[Recognizing fraud and abuse. Pay the "out-of-pocket" portion of your benefits claims](#)

Report suspected benefits fraud and abuse

It is everyone's responsibility to report it. If you see any suspicious activity, please contact 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.

¹ Fraud increases the cost of your benefits plan which in turn might force your employer to reduce your benefits to balance rising costs due to fraud.

² MFA is an authentication method that requires you to provide two types of authentications or more to gain access to your device or account.