



# Benefit

B U L L E T I N

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## Why fraud matters

**Did you know it's estimated that more than \$5 billion<sup>1</sup> is lost each year in Canada to healthcare benefits fraud and abuse?**

As part of Fraud Prevention Month, we are taking this opportunity to share with you some ways to help protect your group benefits plan.

### Your best interests

It is especially important in tough economic times that your group benefits plan is protected against fraud and abuse. While most claims are valid and accurate, even a small percentage of improper claims drives up your employer's benefit costs and could ultimately place some of your coverage at risk. Your group plan is an important part of your employment, so it's in your best interest to do what you can to help control costs so your employer can continue to provide the coverage you and your family need.

### Here's where we come in

Sun Life is on the job every day. We use a sophisticated claims system that automatically checks for things that don't seem right. Sometimes it's a simple error, but in some cases, it's not. Our claims examiners and call centre staff are specially trained to identify suspicious claims or inquiries and to refer them immediately to our Investigative Services Unit (ISU). Our ISU is an experienced team of experts who investigate suspected benefits fraud and abuse. They also work with the Canadian Health Care Anti-Fraud Association and law enforcement agencies to help us ensure we remain a step ahead in preventing, detecting and deterring benefits fraud and abuse.

## Here's where you come in

Protection starts with you.

You can play a big role in helping protect your benefits plan from fraud and abuse. Here are some tips to follow:

- Keep your benefits card, contract number and other plan details confidential. Store this information in a secure place.
- Get to know your benefit plan details – what's covered, what's not, and what limits apply – to avoid misunderstandings when you submit claims.
- Understand exactly what treatments, products and services you receive. Ask questions of your provider if you're unsure. Also ask your provider if he or she would recommend the same treatment, product or service if you didn't have benefits coverage. (Then you'll know that the service is truly needed.)
- Ensure the receipts you obtain from your provider are complete and accurate and properly reflect the services you received.
- If your provider submits your claim electronically for you, obtain a copy of what they submitted and review it (along with the claim statement we send you) to ensure both reflect the treatments, products or services you actually received.
- Sign only **one** completed claim form at a time – you should **never pre-sign blank forms**. Please notify us if a service provider asks you to sign blank claim forms.
- Because the protection of your benefits plan is so important, Sun Life monitors all claims that you, your dependents and service providers submit. If you receive an audit letter from us about a claim submitted under your member ID number, it's important that you respond promptly.

If you suspect that benefits fraud is occurring, please call our toll free line at: **1-800-361-6212**. Your privacy will be protected.

<sup>1</sup>ITBusiness Staff. "Toronto firm proposes biometrics to fight insurance fraud". Homepage. November 14, 2006. <<http://www.itbusiness.ca/it/client/en/home/News.asp?id=41113>>

## How healthy are you really? It's easy to find out!

We all hear about eating better, getting more exercise, living a healthier lifestyle, and most of us try to do what's right. But how do we know if we're succeeding, or if there are things we need to change?

If you've ever wondered just how healthy you are, we've got something for you. Our health assessment tools can help you figure out just where you're at, or where you need to go to reach your healthy goals.

Our Wellness Assessment is the first step to help you determine the status of your overall health and identify areas that may need your attention. If areas of risk are identified, specific assessments on everything from nutrition, smoking and stress, to issues that affect emotional health like depression or alcohol use, can be accessed to help you implement a health plan to improve these risks and benefit your overall well-being.

These interactive assessments can give you insight into how your lifestyle choices are affecting your health and longevity. And based on combined member data, results will be used to design wellness strategies to address the most pressing risks found among employees through our tips and tools, helping you take action to develop and maintain healthy habits.

All you need to do is log on to our Plan Member Services website using your access ID and password. Click on **Wellness centre** under the **my health and well-being** tab and select **Assessments**. Now you're ready to be an active participant in ensuring a healthy future!

## DID YOU KNOW?

### Prescriptions: Not just for drugs

We usually think of drugs when we think of prescriptions, but you also need a prescription for some other health-related items.

In the case of vision care, you need a prescription for:

- Glasses – lenses to correct your vision
- Contact lenses (including those purchased over the Internet)
- Sunglasses and safety glasses that have corrective lenses (if covered under your plan)

You don't need a prescription to buy the following items, which will not be covered under your plan:

- Accessories, e.g., cases and neck cords
- Non-prescription sunglasses (including clip-ons), safety glasses and magnifying glasses
- Warranty services, including a buyer's protection plan

### Who can give you a prescription?

An ophthalmologist (eye doctor) or optometrist must provide a prescription for corrective lenses. Optometrists are licensed to examine eyes and prescribe corrective lenses, but are not doctors.

### Who can dispense your prescription?

The ophthalmologist or optometrist who prescribed your corrective lenses may also dispense the eyewear. If they don't do this, then you must take the prescription to a licensed optician.

### Claiming

When you submit a claim to Sun Life for prescription glasses or contacts bought on the Internet, you need to include a copy of your prescription. We don't require a copy of your prescription if you bought your eyewear directly from the dispensing practitioners.

## CONSUMER TIPS

### Make the most of your HSA credits: use them or lose them

If you have a Health Spending Account (HSA), you need to use your credits within a certain period or you'll lose them.

### Don't miss the claims deadline

All benefits plans allow a specified number of days after the end of your benefit year to claim expenses from that year, e.g., 60 or 90 days. It gives you enough time to gather your receipts from the previous year's HSA claims and submit them for payment.

## Understand how your account works

You should know what happens to any unused HSA credits at the end of the benefit year.

- Some plans automatically carry HSA credits remaining in your account forward to the next benefit year, so you can use them to pay for the next year's expenses.
- Other plans let you carry forward unpaid HSA expenses to the next year, to be paid for using next year's credits. Any unused credits from the previous year are forfeited.
- Still other plans do not carry anything forward. You must use up your credits in the same benefit year you receive them.

To find out how your plan handles HSA credits and the amount of time you have to submit claims after the end of the benefit year:

- check your benefits booklet, or
- call our Customer Care Centre at 1-800-361-6212. (Your plan may have a different phone number.)

To keep track of your HSA balance, visit our Plan Member Services website.

## WHAT DOES THAT MEAN?

### Who qualifies as your dependent?

Your eligible dependents can be:

- Your spouse
- Your children

Note: If your plan includes a Health Spending Account, any other family member that depends on you for financial support is also considered a dependent.

### If the dependent is your spouse they must be:

- legally married to you, or
- a partner of the same or opposite sex who has been publicly represented as your wife or husband.

Just remember – you can only cover one spouse at a time!

### If your dependent is your child they must be:

- under 21, or
- a student between 21 and 25 (26 in Quebec).

If your child is attending college or university outside of Canada, please contact HR Services to request continued eligibility. Disabled children are eligible to be considered dependents for as long as you're insured.



FYI

## Your comprehensive coverage card... handy and helpful

Accessing your benefits online couldn't be easier, but do you ever find it hard to locate the information you need to sign in to our Plan Member Services site? How about when contacting the Customer Care Centre? Well, not any more. You told us that an online coverage card with more reference information at your fingertips would be helpful, so we made one for you! You can access it anytime on our Plan Member Services website to print and carry with you.

### How comprehensive is your coverage card?

Your card provides benefit coverage information on medical, dental, drug, travel and vision benefits (depending on your eligible coverage). It also includes your member ID number, access ID number, and contract numbers for each benefit, plus valuable contact information if you need to reach us.

Now you have access to plan information quickly and easily. The coverage card even includes your drug and travel cards (if applicable). And when folded, it has the same dimensions as any other wallet card, so you can print, cut, fold and carry it with you at all times.

### How can you access your coverage card?

Just go to our Plan Member Services website and sign in using your access ID and password. Select the my coverage web page, and click on my coverage card to view and print this handy card.

It's that easy!



## How to reach us

- Visit our Plan Member Services website at [www.sunlife.ca/member](http://www.sunlife.ca/member)
- Call our Customer Care Centre toll-free at **1-800-361-6212**. When prompted, enter your Access ID and password. You can speak directly with one of our customer care representatives between 8 a.m. and 8 p.m. ET, Monday to Friday, excluding holidays.

*Articles in Benefit Bulletin are for information purposes only. Not all benefits described may be included in your plan. Visit our Plan Member Services website at [www.sunlife.ca/member](http://www.sunlife.ca/member) or refer to your employee booklet to confirm your coverage. Consult your physician or other health care professional before acting on anything you read, and with respect to any symptoms you may experience.*