



# Your dental plan benefits

Regular dental checkups and early treatment of dental problems are an important part of maintaining a healthy lifestyle. Dental benefits allow you to look after your routine dental needs, and be ready for dental emergencies. Unfortunately, dental care fraud and abuse makes dental benefits more expensive for you and your employer. Being aware of some common areas of dental fraud and abuse can help ensure you protect your dental coverage.

Here are common areas of dental fraud and abuse you should understand:

1. **Billing for time related procedures.** When a dental provider\* chooses to bill for the full appointment time and not the actual treatment time. For example, your appointment takes 45 minutes, but you're billed for 60 minutes. This practice inflates the overall cost charged to your benefits plan.
2. **Billing date changes.** When a dentist or dental provider changes the dates when submitting claims for some services. This means they receive payment for services that would otherwise not be eligible if submitted with the correct date.
3. **Billing ineligible services.** When a dental provider gives you a service that you don't have coverage for, but bills it under a different service that you do have coverage for.
4. **Billing for services not received.** When a dental provider charges you for a service you didn't receive, along with a service you did receive.
5. **Billing for a patient not covered under your plan.** When a friend or relative of yours receives a service, and the provider processes the claim under your plan as if you're receiving the service.

## Tips to avoid benefits fraud and abuse



### 1. Note the amount of time you spend in the dentist/hygienist chair.

If something doesn't seem right in your statements, bring it up with your dentist/hygienist.



### 2. Keep your receipts for at least one year.

Sun Life may need more information from you about the treatments and services you received. Please respond to these requests so we can ensure timely processing of future claims.



### 3. Ensure you pay any co-payment for services.

A co-payment amount is the amount your benefits plan doesn't cover. This amount is non-negotiable and you'll need to pay it.



### 4. Never sign blank claims forms.

Only sign fully completed claims forms. This way you know what a practitioner is submitting on your behalf.



### 5. Don't allow others to use your benefits plan.

Those without coverage under your plan can't use your benefits.



### 6. Communicate with Sun Life.

Sun Life may contact you for more information about your treatment. It's important to always respond to these requests so we can ensure timely processing of claims.



### 7. Keep an eye on your statements.

It's good practice to check your account on [mysunlife.ca](https://mysunlife.ca) for services submitted and paid on your behalf. It's important to know what's being billed to your plan. You should contact your dental service provider if anything seems unusual. Contact Sun Life if your dental service provider has billed for services not received.

## Why benefits fraud matters to you

Benefits fraud costs Canadian employers hundreds of millions of dollars each year.<sup>1</sup> This means it can have a direct impact on the benefits coverage you receive under your employer's plan.

Fraud can increase the costs to your benefits plan. It can also lead to higher premiums for you and/or your employer. To help manage increasing costs, your employer may decide to cover fewer services and products. They may also decide to lower the coverage limits that apply under your plan now.

## Sun Life's role fighting fraud

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

<sup>1</sup> Canadian Life and Health Insurance Association website: [www.clhia.ca](http://www.clhia.ca)

\* To search for an eligible dental provider, visit Lumino Health which can be found at [mysunlife.ca](https://mysunlife.ca).

## Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. GB9466-E 08-21 np-mp



# Sun Life

### Report suspected fraud

If you suspect fraud or benefits plan abuse, please email [clues@sunlife.com](mailto:clues@sunlife.com) or call toll free at **1-888-882-2221**.