



Your  
**Drug  
Benefits**

**Due to the widespread need of prescription medications, and the potential for addiction and abuse, drug benefits are sometimes subject to fraud and improper use.**

For many plan members, coverage for prescription drugs is a very valuable and necessary plan benefit. It's also one of the highest costs associated with any group benefits plan. Because of this, it's something we need to protect and preserve. Reducing the costs associated with drug benefit fraud and misuse is a responsibility that we all share. If benefits plan costs rise due to fraud or misuse, it can impact your drug coverage. And it can result in employers reducing coverage, or plan members having to pay more.

It's important to use this valuable benefit the right way. Here are some ways you can reduce the risk of fraud and misuse.



### 1. Protect your personal information.

Don't share your personal information. This includes access IDs and passwords that allow others to view your claims history, addresses and banking info. To be safe, check your online drug claims history regularly. You should be aware of all drug claims submitted and paid under your benefits plan. Please contact Sun Life if claims are submitted without your knowledge. We recommend you review all of your claims, no matter what the type of benefit.



### 2. Submit claims electronically whenever possible.

The most convenient way to pay for your prescriptions is to use your Pay Direct Drug card, if you have one. This allows Sun Life to reimburse the pharmacy immediately, and you only pay the balance. Submitting claims electronically through **mysunlife.ca** and the **my Sun Life mobile app** are great options for claims processing.



### 3. Don't lend your drug card.

Your benefits plan covers only you and your eligible family members for prescription drugs. So don't lend your drug card to someone else or use it to cover their prescriptions. Also, don't give prescription drugs that you've received through your benefits plan to someone else. These are all examples of misuse of your benefits. And in some instances, may be a criminal offence.



### 4. Ensure your prescriptions are medically necessary.

Your benefits plan covers drugs prescribed by a doctor for the treatment of an illness or medical condition. Submitting drug claims for a purpose other than a medically necessary treatment may amount to plan abuse or suspected fraud. It's never acceptable to forge prescriptions or obtain multiple prescriptions for the same drug from different doctors or clinics.



### 5. Keep your receipts for 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 there are no delays when considering future claims.

## 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)

## 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. GB9467-E 08-21 np-mp

**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**.



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