



Your  
**Extended  
Health Care  
benefits**  
plan

**Your Extended Health Care benefits plan may provide coverage for some hospital accommodations. As a plan member, it's important that you understand your health care rights and what your plan covers. This will help you avoid unexpected medical expenses and protect your plan from inappropriate use.**

**Common situations you should avoid to protect your plan:**

- 1. Billing the insurer for a private or semi-private room when no ward rooms are available.** All Canadians are entitled to the proper level of accommodation they need for their medical condition at no charge. This means, if a patient requests a ward room but none are available, the hospital should provide the next lowest level of accommodation at no charge.
- 2. Billing for a room upgrade when it's not available.** Hospitals cannot bill patients for a room upgrade if they're occupying a lower level of accommodation due to room unavailability. For example, the patient requests a semi-private room but none are available. They stay in a ward room, but are billed for a semi-private room.
- 3. Billing for a semi-private or private room needed for a medical condition.** Hospitals cannot charge a patient for a room type they require medically. For example, the patient needs to be in isolation in a private room due to a contagious virus. In this case, the hospital shouldn't bill the patient for the private room. Please note, some provinces may allow this form of billing.



## Why are hospital claim questionnaires important?

Most hospitals submit claims directly to Sun Life. This means the patient may not be aware of the charges the hospital is submitting on their behalf.

Sun Life randomly sends questionnaires to verify details of the patient's accommodations. This assists with processing the claim. If you receive a questionnaire, it doesn't mean that there's a problem with your claim. We're simply performing a brief quality check (with your help).

### Hospital claim questionnaires help:

- Confirm the accuracy of the charges the hospital submits on your behalf.
- Ensure the processing and payment of your claims are correct.
- Protect you and your benefits plan from paying for expenses the hospital should cover.
- Determine if the costs are eligible for payment under your employer's group benefits plan.
- Determine if the hospital should cover the costs. If we decline your claim because the hospital should cover the costs, we'll contact you with more information.

### If Sun Life selects your claim for verification:

- We'll notify the hospital that we're reviewing it.
- We'll need your help to complete the questionnaire and return it to Sun Life as soon as possible. You'll find return instructions on the questionnaire. Please contact the Sun Life Client Care Centre at **1-800-361-6212** if you need help with the questionnaire. Public Service Health Care Plan (PSHCP) members can contact 1-888-757-7427 for assistance.
- Your hospital bill remains outstanding until you return the questionnaire and Sun Life reviews it.
- If you don't return the questionnaire, the hospital may contact you directly for payment.



## Tips about hospital stays:

**Hospital admission/accommodation request forms** allow patients to request their preferred room type. The hospital should present this form to patients at the time of their admission. Signing this form provides consent to the hospital to bill your insurance carrier, if applicable. It also gives the hospital consent to request payment from you for any unpaid amounts your benefits plan doesn't cover. You should carefully read all admission forms before signing them. It's important to understand what you're agreeing to.

**Ensure you pay any co-payment amounts.** If your hospital coverage only pays for a portion of the room charge, you're financially responsible for the remaining balance. The hospital may offer to bill your insurer for the full cost of the hospital services. This is inappropriate plan use if:

- you don't have 100% hospital coverage,
- and the hospital doesn't collect the cost difference from you.

**Check your claim statements.** It's a good idea to check your **mysunlife.ca** account and the **my Sun Life mobile app** for services submitted and paid on your behalf. You should also make sure the hospital billed correctly for your room type and the number of days you occupied it. Contact the hospital or Sun Life if you think something isn't correct or accurate.

**Ask questions.** If you're unsure about an expense the hospital is submitting under your plan, ask the them, or call Sun Life's Client Care Centre.

**Plan ahead.** If you know what your plan covers, you can make informed decisions. It's a good idea to discuss your coverage with your emergency contact(s) or caregiver(s). This way they'll know your preferences and act in your best interest, if necessary.

## 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. GB9469-E 08-21 np-mp



### Report suspected fraud

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



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