



*Free with*  
**purchase?**

**GIFT CARD**

**The truth  
about  
inappropriate  
incentives**

**The truth about inappropriate incentives with the purchase of medical services and supplies**

The inappropriate use of incentives in the group benefits world is increasing. Plan members may take advantage of “deals” at the cost of their benefits plan.

**What are inappropriate incentives?**

Imagine you’re buying orthotics. While you’re making the purchase, you see there’s a promotion. When you buy one pair of orthotics, you’ll get a free pair of non-orthopaedic shoes, cash-back, or a gift card for another retailer. Sound like a good deal, right? This is an example of an inappropriate incentive.

In reality, promotions like this are a type of benefits plan abuse. They can cost your organization more by driving up claims costs. Increasing the cost of a medical item to offset the cost of a “free” non-medical item can lead to increased premiums on your benefits plan.



## Delisting providers to protect your benefits plan

To protect the integrity of your plan, Sun Life investigates and delists providers that offer inappropriate incentives.



## What is delisting?

In an effort to better protect your plans, Sun Life sometimes finds it necessary to disallow certain health care service providers, clinics, facilities or medical suppliers from claims processing and reimbursement.



## How do I avoid providers that offer inappropriate incentives?

- Avoid stores that have more non-medical than medical items, but claim to be medical equipment stores.
- Don't buy medical items from providers who offer incentives. Some providers sell lower-quality products or increase their product costs. This is to offset the cost of free or discounted items.

---

## 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.

### 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**.

<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. GB9468-E 08-21 np-mp

