

March is Fraud Prevention Month in Canada

Sun Life and the Serious Fraud Office partnered to provide tips to help protect you from fraud.



In North America alone, it's estimated that hundreds of millions of health care dollars are lost to fraud annually. This means higher costs for everyone.¹ Fraud Prevention Month gives Sun Life an opportunity to work with the Serious Fraud Office (SFO) to reduce fraud risk.

The SFO investigates major fraud cases that have a significant impact on our communities. The SFO launched in 2018 with the Ontario Provincial Police as the lead police service and provides support services, such as crime prevention and victim assistance. Part of the goal is to limit losses suffered by victims of fraud and to recover assets gained through fraud.

By staying informed and taking precautions, you reduce your risk of becoming a victim of fraud.

What is identity fraud?

Identity fraud is a huge issue. This happens when a criminal uses your stolen personal information to commit crimes. With the stolen information, they may steal your identity for their personal gain. This may include accessing your email and bank accounts, applying for loans or credit cards.

What is social engineering?

Social engineering occurs when someone tricks you into revealing confidential information. This ties in with identity fraud because the scammer tries to get you to tell them personal information. They want your passwords or other personal and confidential information. Someone may call or email you to try to convince you to trust them. This way, they can avoid regular security measures. These fraudsters want to steal your passwords or other private information to use for their own financial gain.

Tips to help avoid fraud victimization

- Be suspicious of unsolicited emails, texts, social media requests or phone calls.
- If you receive a call from someone claiming to be from a legitimate company, call them back on the number you locate on your own from sources such as an official website or statements.
- Be sure to verify the person before providing them any confidential information.
- Use strong passwords and multi-factor authentication (more than one security method).
- If you're unsure, take extra measures before you act.



The role of the Serious Fraud Office

The SFO has two branches: the investigation branch and the prosecution branch. The SFO uses a coordinated approach to tackling fraud and provides support services, such as crime prevention and victim assistance.



Fact about benefits fraud

Each year, insurance companies lose hundreds of millions of dollars to fraudulent health and dental claims. This fraud costs all Canadians through higher premiums, but can also result in criminal consequences.²

What is benefits fraud?

Benefits fraud is when false or misleading information is provided when claiming expenses under a group benefits plan for personal gain.

What are examples of benefits fraud?

- Submitting a claim that doesn't match the name and/or address of the service provider or the facility where services were received.
- Improper coordination of benefits.
- Not paying out-of-pocket amounts for which you're responsible (for example, co-insurance).
- Forging documents by changing receipts.
- Submitting a claim for a service you didn't receive.
- Submitting an ineligible expense under a covered benefit.

Why reducing benefits fraud matters

Benefits fraud can lead to:

- higher insurance premiums,
- reduction or elimination of benefits coverage,
- delisting of a health care provider (if you receive health care services or supplies from a Sun Life delisted provider, you won't be reimbursed for your expenses),
- repayment of the fraudulent claim,
- notification to employer and/or police
- possible job termination.

Learn more

Recognizing benefits fraud is one of the most important steps you can take in helping to prevent it. There are many ways you can help protect your plan and yourself from benefits fraud. Learn more by clicking on the following links:



[How to protect yourself from benefits fraud. Protecting your personal data online and off-line.](#)



[Recognizing fraud and abuse. Pay the "out-of-pocket" portion of your benefits claims.](#)

Report suspected benefits fraud and abuse

It is everyone's responsibility to report it. If you see any suspicious activity, please contact Sun Life's Fraud tip line, toll free at **1-888-882-2221** or email clues@sunlife.com. Sun Life has a comprehensive fraud prevention, detection and investigation program and a zero-tolerance policy when it comes to fraud.

How to protect yourself from benefits fraud



Keep your passwords confidential

Creating strong passwords and changing them often can prevent others from fraudulently submitting claims in your name.



Use multi-factor authentication (MFA)³

Enabling MFA on your work and personal accounts provides an additional layer of security.



Verify your claims submission for accuracy

Regularly check your claims history and explanation of benefits to confirm their accuracy.



Check your claims receipts

Ensure your claims receipts are correct and reflect the service or treatment you received.



Report benefits fraud and abuse

Report any suspicious activity to your employer or your benefits carrier.

¹ The Canadian Life and Health Insurance Association Inc., "Help Prevent Benefits Fraud" website 2024.

² News Release: Canadian Life & Health Insurance Association, March 4, 2019

³ MFA is an authentication method that requires you to provide two types of authentications or more to gain access to your device or account.