



Your Medical Equipment Benefits

Using your medical equipment benefits the right way

Your Extended Health Care plan may provide coverage for medical equipment and/or devices. This could include things like casts, crutches, braces, or compression stockings. It's important for you to understand what we cover under your benefits plan.

Helpful tips to protect your medical equipment benefits

We've identified a number of trends in the claiming patterns for medical equipment and/or devices that may be considered as fraud or abuse.

- multiple family members submit claims for the same type of medical equipment and/or device that aren't medically necessary;
- facilities provide plan members with referrals or prescriptions from doctors who haven't assessed them;
- there's frequent replacement of medical equipment and/or devices;
- service providers charge more than the standard amount;
- service providers bill you for the product, but give you a lower quality or less expensive item.



Smart buying tips

A little knowledge goes a long way! It's helpful to know about the type of medical equipment that you need. It's also good to have an idea of how much it costs, and how much coverage you have. This will help you make informed buying decisions and get the most value from your benefits coverage. Here are a few tips to consider before you buy medical equipment:

- Have a doctor's referral before buying any medical equipment or devices.
- Beware of suppliers and/or service providers who offer products to family members who don't require medical equipment and/or devices.
- Shop around. Ask your prescribing doctor questions so you know exactly what you'll need to meet your needs.
- Use reputable service providers and get cost estimates from them so you can compare costs before you buy.
- Only buy what your doctor prescribes. Avoid recommendations to buy equipment from suppliers or service providers without first talking with your own referring doctor.



About pressure gradient hose (also known as compression stockings)

Here are a few tips about compression stockings:

- Have a medical doctor's referral before buying compression stockings. This helps ensure that the item is effective and appropriate in the treatment of your specific medical condition.
- Only buy the type of compression stockings your referring doctor prescribes you.
- If you buy compression stockings, you should also receive the packaging that comes with the stockings to make sure that it represents what your doctor prescribed.

Why benefits fraud matters to you

Benefits fraud costs Canadian employers hundreds of millions of dollars each year.¹ 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.

¹ Canadian Life and Health Insurance Association website: www.clhia.ca

Life's brighter under the sun

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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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