



Your Orthotics Benefits

Using them the right way

Custom-made orthotics are functional, removable devices. They're made from three-dimensional impressions of a patient's foot and constructed from raw materials to each patient's specifications. When prescribed correctly, orthotics can decrease pain in your feet and other parts of your body.

While benefit plans like yours may offer coverage for orthotics, it's important to learn more about them.

Scope of coverage

Your plan may cover certain types of orthotics and not cover others. It's important to understand exactly what's covered under your plan.

Risk of fraud

There are service providers who engage in activities related to orthotics that are potentially fraudulent. These schemes might involve selling you something that isn't an actual custom-made orthotic. Because of this, it's important to understand what's covered under your benefits plan.

Some benefits plans allow other health care practitioners to prescribe orthotics. Please refer to your employee booklet for details.

Your orthotics must be dispensed by a podiatrist, chiropodist, pedorthist, orthotist or a chiropractor. They are professionals and can assess, adjust, and fit orthotics and footwear.



What's covered?

To be eligible for coverage under your plan, your orthotics must be:

- Prescribed by a specific health care professional, i.e. (by a doctor, chiropodist, podiatrist as a medically necessary treatment for a foot condition).
- Custom-made using raw materials.
- Made just for you and your specific needs (not a prefabricated, commercial, over-the-counter product).
- Created from a three-dimensional impression of your feet.
- Must be dispensed by a podiatrist, chiropodist, pedorthist, orthotist or chiropractor.



What's not covered?

- Orthotics or orthopaedic footwear purchased for convenience or general comfort only;
- commercially-made products sold over-the-counter in pharmacies or other retail stores. This can include cushioned heel cups or insoles; orthotics for sports or recreational activities only; and,
- discounted orthotics or orthopaedic shoes.



Fraud and your orthotics benefits.

Fraud involving orthotics can take many forms. For example, some service providers may submit false claims based on what they know about your personal benefits plan. Others might sell footwear products like running shoes and issue a receipt to you for orthotics instead.

Here are some tips to help reduce the chances of fraud and your unintentional involvement in a fraud scheme.



Protect your personal information.

It's never a good idea to sign a blank claim form. It's also not a good idea to give service providers personal information. Don't give providers access IDs or passwords or anything that would allow them to view your claims history or update your personal information.



Save your receipts.

It's important that you keep your receipts for at least one year. Sun Life may ask for additional information from you regarding the services or products you received. Please respond to these requests so we can ensure timely processing of your future claims.



Avoid special deals.

Don't buy orthotics from service providers who offer free items and merchandise, such as designer shoes, gift cards, or cash back. These offers may be a sign that the provider doesn't have your best interests in mind. They may try to sell you something you don't need, which will use up coverage you might need in the future. You should also question suppliers who recommend orthotics for other family members just because your benefit plan pays for them.



Use trustworthy service providers.

Avoid buying orthotics from temporary locations, such as trade show exhibits, kiosks and health booths in malls or department stores. Stay away from purchasing them through mass screenings at work or home. In these situations, service providers may offer orthotics to entire families or groups of people without evaluating each person properly.



Avoid buying online.

Don't buy orthotics online. It's not possible to provide a proper assessment of your medical need for orthotics this way. If your online purchases don't qualify under your benefits plan, you're responsible for the cost.

Please remember, if a deal seems too good to be true, it probably is! Don't hesitate to question the treatment or service given to you. If you're unsure, seek a second opinion.

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

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. GB9471-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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