

## Just Introducing MJR Collection Services Limited, our new partner in managing fraud risk

Sun Life Fraud Risk Management (FRM) is pleased to announce another avenue for the potential recovery of false claim amounts through the use of Sun Life's service provider, MJR Collection Services Limited (MJR).

Effective September 15, 2015, Sun Life will leverage MJR's expertise in debt collection to assist FRM with its recoveries of allegedly false health and dental claims submissions, where the unrecovered amount is at least \$1000. This is another tool we can offer you in our efforts at combating the effects of health and dental claims fraud committed against your plan.

Sun Life's FRM will continue to partner with your Group Benefits representative when communicating with you. For our ASO Plan Sponsors, expect to hear from your Group Benefits representative shortly, as FRM will seek your approval for all referrals to MJR, as well as, your authorization on settlement amounts.

### Important

While MJR will always demand repayment of the outstanding debt, in its entirety, in some cases, the plan member may seek to settle the debt for a lesser amount. As noted above, for self-insured Plan Sponsors, FRM will seek your direction on the minimum settlement amount at the time of the referral. It is important that you understand the implications of a settlement: a settlement means that you cannot pursue any further civil remedies, including the commencement of a civil proceeding to recover the outstanding balance. Knowing this, you may want to consult with legal counsel before authorizing a referral and/or a settlement.

If you are an Insured Plan Sponsor, Sun Life will provide MJR with an authorization to settle for a minimum of 65% of the amount of the debt. For any settlement below this, MJR will seek our prior approval.

### About MJR Capital Services Inc.

MJR is a progressive, Canadian-owned full-service collection and Business Process Outsourcing company that has earned an excellent reputation for professionalism and outstanding results. MJR's commitment to positive communication between their clients and Management Team enables them to develop collection strategies that are effective, adaptable and efficient. Sun Life's Disability Claims Operation team has had a working relationship with MJR Collection Services Limited for over 10 years.

## Questions?

Contact your Sun Life Financial group benefits representative.