



Simply Speaking

Benefits fraud – protecting yourself and your plan

canada **life**™

The cost of benefits fraud goes beyond millions of dollars each year in Canada – it costs billions.

When fraud occurs, your employer may be required to pay higher premiums to help cover the loss. This can put your coverage levels at risk as your employer looks for ways to manage the increase in costs.

Did you know you can help protect your group benefits plan from fraud? Here's how.

- **Keep your benefits information confidential** – Your benefits information is valuable. Keep your benefits card, contact number and plan details confidential and in a secure place.
- **Submit claims online whenever possible** – Online claim submission and direct deposit is the most secure form of claims processing. Just be sure to keep your access ID and password private.
- **Check your receipts** – Ensure your receipts are correct and accurately reflect the service or supply you received. If your provider submits claims electronically for you, cross-check your copy of this information with the claim statement you get from Canada Life to confirm they both reflect what you actually received.

- **Don't sign claim forms in advance** – Sign one completed claim form at a time, never pre-sign forms.
- **Check your claims history** – Sign in to GroupNet for Plan Members to make sure you're aware of all your submitted claims.
- **Report suspicious activity** – If you're suspicious of any activity or request from a service provider or medical equipment supplier, such as actions that provide little or no benefit to you but maximize payments to the provider or supplier based on your coverage, report it.



Report suspected fraud using
the confidential tip line
1-866-810-TIPS (8477)



or email
confide@canadalife.com