

Benefits fraud

impacts everyone

It can lead to increased costs and reduced coverage.



DOs

- Use your benefits plan for its intended purpose – coverage for eligible expenses incurred for the medically-necessary treatment of illness or injury.
- Make sure your practitioner is licensed with the appropriate regulatory board.
- Make sure you understand the treatments you are receiving and your receipts accurately reflect the service you received.
- Notify and reimburse Manulife if you return previously claimed items for a refund.
- Review your Explanation of Benefits (EOB) for accuracy and report any concerns or billing discrepancies to Manulife.
- Report odd or suspicious behaviour or practices to Manulife.

DON'Ts

- Don't be enticed by cash rebates, free shoes or other products.
- Don't sign blank claim forms - report health service providers who ask you to sign them.
- Never submit a claim prior to receiving the medical treatment, product or service.
- Refuse receipts for services or supplies you have not received.
- Don't share your benefits plan numbers with anyone other than your eligible dependents or service providers you have authorized to submit electronic claims on your behalf.
- Never share or give anyone your password to the plan member website.



Report Fraud Now

If you suspect benefits fraud, report your concerns to **gb_investigative_services@manulife.com** or call our confidential tip line at 1-877-481-9171.

Manulife has comprehensive fraud detection systems. Investigations by Manulife may result in complaints to law enforcement and regulatory bodies. In the case of fraud on the part of the plan member Manulife will notify plan sponsors.