

PROTECTING YOUR EMPLOYEE BENEFITS PLAN FROM FRAUD AND ABUSE



Tips for plan administrators

Our powerful system of controls detects and prevents fraud

Like everything of value, your benefits plan deserves to be protected—and that includes protection from fraud and abuse. We're on it!

Our system of robust controls is built on up-to-date technology—and programmed by skilled professionals who are up on the latest schemes and scams. Our diverse team has deep expertise in medicine, dentistry, and nursing. And our data analysts mine claims data—and alert investigators when something doesn't look right. We work closely with law enforcement, and legal and industry colleagues, to stay ahead of bad actors.

Fraud is fraud. It's a real crime, with real consequences

Most people submit claims in good faith. Unfortunately, a small but important percentage see benefits as a source of extra income. This includes:

- Plan members who fabricate or falsify claims
- Healthcare providers who submit fake claims—either on their own or in collusion with plan members.

With Empire Life on your team, you don't have to wonder if everyone's playing by the rules.

You play an important role in preventing fraud and abuse—here's what you can do:



Treat benefits fraud and abuse as a serious matter

- It's a serious offence—offenders are stealing from your plan.

Increase awareness—communicate with your employees



- See that everyone receives a copy of their benefit booklet so they are familiar with what their plan covers.
- Educate employees about their role in preventing fraud (see communication material on the Plan Administrator website, under Resources).



Collaborate with us on claim audits

- Claim audits help prevent and detect benefits fraud and abuse.

Talk to your advisor about plan design options that can help prevent fraud and abuse

Here are some examples of things to consider:



Dollar maximums on services such as medical supplies, orthotics, and massage therapy



A Healthcare Spending Account (HCSA) to limit expenses but still offer flexibility



Co-pays to encourage employees to use their benefits wisely



Combined maximums to decrease overall risk



See it. Report it. If you see suspicious claim activity or have questions about fraud and abuse, contact our confidential tip line at 1 800 267-0215. You can also email us at claims.investigations@empire.ca

® Registered trademark of **The Empire Life Insurance Company**. Policies are issued by The Empire Life Insurance Company.

The Empire Life Insurance Company

259 King Street East, Kingston, ON K7L 3A8

Insurance & Investments – Simple. Fast. Easy.®

empire.ca info@empire.ca 1 877 548-1881

GRP-1290-EN-03/20

