

**No matter how you look at it, fraud hurts all of us.**

### **What is fraud?**

*Fraud is widely recognized as the wrongful or criminal deception intended to result in financial or personal gain.*

### **Why should it matter to you?**

*Fraudulent activities increase costs for you and your benefit plan.*

Don't let fraud put your benefit plan at risk for you and your family.

**Report potential fraud to:**

**Coughlin & Associates Ltd.**

**Ottawa location:**

466 Tremblay Road  
Ottawa, ON K1G 3R1

**Winnipeg location:**

175 Hargrave Street, Suite 100  
Winnipeg, MB R3C 3R8

**[tipline@coughlin.ca](mailto:tipline@coughlin.ca)**

**Tip line: 1-833-358-4262**



**COUGHLIN**  
*employee benefits specialists*

Coughlin & Associates Ltd. is a People Corporation company

Do your part

# **Be Fraud Smart**



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# How to spot fraud



## TIPS

- ✓ Protect your personal benefit plan information including your identification and policy numbers.
- ✓ Understand your benefit plan coverage and the maximums and limits that apply.
- ✓ Don't let anyone borrow your drug card to obtain medication.
- ✓ Ask questions to ensure the health care provider has the appropriate credentials for the services they offer.
- ✓ Don't hesitate to question the supplies or services prescribed or provided to you.
- ✓ Ensure the providers' receipts are correct and reflect the services or supplies you received.
- ✓ Check your Coughlin Explanation of Benefits (EOB) statement to ensure that it reflects only those services or supplies obtained by you or your eligible dependants.

**Alert Coughlin of any known or suspected fraud**

Remember the old saying, "If it's too good to be true, it probably is".

You are offered cash or other incentives in exchange for your plan and certificate numbers. Report anyone asking for this type of information to Coughlin.

Watch out for providers who try to use your plan member information (e.g., usernames, passwords and other personal information) to charge for supplies and services you never received.

Be careful with providers that request – "for your convenience" – that you sign a blank claim form. By having a signed medical or dental claim form, it is much easier for someone else to commit fraud in your name.

Be on guard for health or dental care providers who appear more concerned about eligible expenses and associated plan maximums than they are about providing you with service.

Be aware of any providers who routinely waive your co-payment or deductible.

A co-worker claims to receive benefits for someone who is not covered under the plan.

Beware of providers who offer to bill for a service or supply as something other than what was actually received to work around eligibility requirements or plan maximums (e.g., a spa day treatment submitted as massage therapy; nonprescription designer sunglasses submitted as prescription glasses; etc.).

