



YOUR BENEFIT PLAN UPDATE

This CMAW Benefit Plan newsletter addresses plan fraud and how to protect your plan benefits.



KEEP YOUR PLAN HEALTHY & SUSTAINABLE: HELP PREVENT BENEFIT FRAUD

Your CMAW Benefit Plan Trustees are aware of independent studies of other multi-employer benefit plans, and it's been shown that between 2% – 10% of claims could be fraudulent. While we don't believe fraud in your plan is as high as 10%, we do know that it is happening.

Last year, multiple CMAW members submitted false claims in an attempt to fraudulently receive thousands of dollars from our Plan.

We work closely with Green Shield Canada and the Co-operators to identify and recover fraudulent claims.

Green Shield and their Claimwatch team use many different tools to prevent and catch fraud, including conducting random audits to determine the validity of claims. They then notify the Trustees of suspicious activity.

This handout serves to notify all members of this important issue, and to ask for your help in preventing fraud and spending your benefit money wisely. Because fraud increases Plan costs, it is up to everyone to be responsible and treat your benefit dollars like your own money.

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Questions? Contact the CMAW Benefit Plan administration office:

#1000 – 4445 Lougheed Highway
Burnaby, BC, V5C 0E4

Toll-free phone **(1 844) 366-2629**
Website: www.cmaw.ca
Email: cmaw@bgbenefitsadmin.ca

WHAT DOES FRAUD LOOK LIKE?

Falsifying claims, altering invoices, disguising and billing ineligible services as eligible services, and collecting disability benefits while working are all examples of benefit fraud.

CONSEQUENCES OF FRAUD

If the Trustees identify fraud, in addition to requiring repayment, they have the right to:

- Suspend your coverage indefinitely, regardless of whether employer contributions are being made on your behalf.
- Dissolve your hour bank.
- Notify law enforcement, your union, and/or employer.

SUSPECT FRAUD? REPORT ANONYMOUSLY

If you hear of or see suspicious activity from a service provider or a co-worker, speak up! Your benefits are on the line.

To report fraud anonymously, contact Green Shield toll free at **(1 833) 739-9474** or email administration@claimwatch.ca.

WHY IT MATTERS: MORE FRAUD = LESS BENEFIT DOLLARS FOR LEGITIMATE CLAIMS

Most of your CMAW Plan benefits are self-insured. That means that unlike an insurance policy where plan dollars are spent on insurance provider premiums, it's your employer contributions that are pooled together to fund benefit payouts. That's why benefit fraud is stealing money from other CMAW members' pockets.

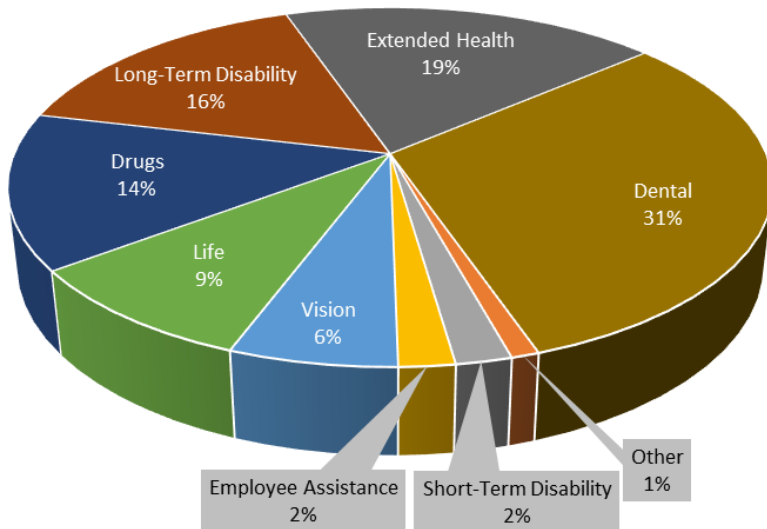
YOU CAN HELP

More fraud means more expensive coverage for all. It's up to all members to take responsibility for their plan. You can help keep the Plan's costs down by:

- Shopping around for low prescription dispensing fees and vision care claims.
- Checking receipts to ensure details about the products and services you received are correct.
- Completing claim audit questionnaires and signing information release forms when requested by Green Shield.
- Contacting Green Shield if you receive products or supplies that you didn't request or authorize.
- Anonymously reporting suspicious activity or fraud.

PLAN BENEFIT PAYMENTS

JULY 1 2020 - JUNE 30 2021



INSURED BENEFITS

- Life insurance
- Long-term disability
- Accidental death & dismemberment*

SELF-INSURED BENEFITS

- Dental
- Extended health
- Prescription drugs
- Vision care
- Medical travel*
- Short-term disability
- Bereavement*

*Listed as Other