



# Protect Your Benefits. Prevent Fraud.

## A quick guide to understanding fraud

### What is benefit fraud?

Benefit fraud is the intentional misuse or overuse of your benefit plan for personal gain. It is against the law and can have serious consequences for you and your plan.

Fraud drives up premiums, reduces available coverage, and in some cases can lead to suspension of benefits, financial penalties, or legal action.



### What are some examples of benefits fraud?

Using a family member's coverage for a service that was actually for you

Accepting gifts or incentives from providers in exchange for claims (for example, being offered a gift card or cash back for submitting a claim)

Claiming services that are not covered under your plan (for example, buying regular running shoes and claiming them as custom orthotics or buying regular sunglasses and claiming them as prescription eyewear)

Providers billing for products or services you did not receive or forging receipts

Working with a provider to submit false claims

# Honest Claims Keep Benefit Plans Strong

Benefit plans depend on accurate information to work the way they should. When fraud happens, it drains resources and puts pressure on the plan for everyone. Using your benefits honestly helps protect coverage today and keeps it available for those who need it tomorrow.

## Your Role as a GreenShield Plan Member

You play an important part in keeping your benefits accurate, secure, and available for everyone.



### What this means for you:

- Submit complete and accurate information when making a claim
- Report any changes that could affect your eligibility as soon as possible like changes in contact information, marital status or student status for a covered child.
- Review your benefit statements and notifications regularly
- Make sure your provider is in good standing before they submit claims on your behalf by ensuring they are licensed with the appropriate professional college or association, using GreenShield+ to ensure the provider is recognized and approved or asking for their registration or license number if you are unsure.

**Taking a few simple steps helps protect your coverage and keeps the plan working the way it should.**

# Recognizing and Avoiding Risky Provider Situations

Benefits fraud is the intentional misuse or overuse of your benefit plan for personal gain. It is against the law and can have serious consequences for you and your plan.

Provider Fraud is another form of benefits misuse. Watch for warning signs when visiting a provider. If something feels off, it probably is.



## Be cautious if a provider:

- Recommends products or services you did not ask for, just because they are covered by your plan
- Offers gifts or incentives for using your benefits, such as “free” shoes with orthotics
- Asks for your benefit or personal information without a clear reason

Always make sure your provider is in good standing and that the claims submitted reflect the services you actually received. As a plan member, you are responsible for the claims made under your benefits.

# Fraud vs. Benefits Misuse: Know the Difference

Understanding the difference helps you use your benefits correctly and avoid unintended consequences.

## What is benefits fraud and misuse?



Benefits fraud is the intentional misuse of a benefit plan for personal gain. Benefits misuse happens when benefits are used incorrectly, even if it was not done on purpose.

Fraud is against the law and can lead to serious penalties. Misuse can still result in claim reversals, repayments, or loss of coverage.



### Examples of fraud

- Claiming for services you did not receive
- Altering or forging receipts
- Accepting gifts or incentives in exchange for claims
- Working with a provider to submit false claims
- Misrepresenting information on a disability claim

### Examples of misuse

- Claiming a service under a family member's coverage when it was for you
- Submitting a spa or cosmetic service as a medical treatment
- Claiming non-prescription items as covered products like sunglasses
- Not reporting changes that affect eligibility



## Why it matters

### Both fraud and misuse:



Increase costs  
for everyone

Put pressure on benefit  
plans meaning higher  
claim costs which can  
lead to premium  
increases or reduced  
coverage for everyone.

Result in reduced or  
suspended benefits,  
repayment of claims,  
employer notification,  
or even job loss in  
serious cases

Using your benefits honestly helps protect the plan for you and your colleagues.

## Need help or have a concern?



Protect your benefits by submitting accurate claims and speaking up if something does not look right.

If you have questions, contact your employer or reach out directly to GreenShield's Claim Watch team: Phone: 1-888-739-9474 Email: [administration@claimwatch.ca](mailto:administration@claimwatch.ca)