



## Guide to Fraud Prevention

### Here are a few tips to prevent fraud:

1. **Never leave a blank claim form** or Assignment of Benefits/Authorization form, bearing only your signature, for a health care provider. Complete your own claim forms and mail them directly to the insurer. If you do this, the health care provider cannot use the forms to submit a fraudulent claim in your name or include additional services that you did not receive.
2. **Do not give anyone your policy and certificate numbers** or any other information about your benefit plan, especially if you are offered cash or some other incentives to do so. Be wary of any aggressive marketing programs.
3. **Review your Explanation of Benefits statement** to ensure that it is correct, especially if you have agreed to the assignment of benefits and if you have subscribed to our direct deposit and/or e-notification services. If you have received an e-notification informing you that your group claim has been processed, please go to Industrial Alliance's website at [www.inalco.com](http://www.inalco.com) to verify that the information is correct.
4. **Check your Claims History Profile** periodically using your secure member access code and password, especially for prescription drug claim transactions, to ensure that these costs were incurred by you and/or your family members.
5. **Ensure that the treatments you receive are medically necessary** and have been recommended for you and/or your family members. Be wary of offers to refer you to another health care provider for a prescription, and don't accept receipts for services or supplies that you have not received. In order for you to receive reimbursement of expenses incurred in connection with services and supplies received, a medical diagnosis must have been issued. A doctor's letter describing the diagnosis is required for reimbursement of appliance rental or purchase expenses. As well, supporting clinical information may be required for verification of services or supplies received.
6. **Never submit a claim before you have received the medical or dental treatment, service or product.**
7. **Ensure that the medical or dental practitioner providing the service has the appropriate qualifications** to provide the service and meets the requirements of your plan.