

Colleges of Applied Arts and Technology
GROUP INSURANCE BENEFITS COMMUNIQUÉ
IMPORTANT INFORMATION

MEDICAL EQUIPMENT AND/OR DEVICES

Using your plan the right way

Your Extended Health Care plan provides coverage for medical equipment and/or devices like casts, crutches, braces or elastic support stockings when medically necessary and ordered by a doctor. As a plan member, it is important for you to understand what is and is not covered under your plan.

Good to know

Sun Life has identified a number of trends in the claims patterns for medical equipment and/or devices, which may mean that in some circumstance they need to ask for additional information from you and/or the service providers, such as:

- multiple family members submit claims for the same type of medical equipment and/or device which are not medically necessary;
- facilities provide plan members with referrals or prescriptions from doctors from whom they have not assessed;
- there is frequent replacement of medical equipment and/or devices;
- service providers charge more than the reasonable and customary amount from the location where the service occurred;
- service providers dispense lower grade medical equipment and/or devices than what was billed; and
- service providers bill for more expensive items than what was provided to plan members.

Smart Buying Tips

It's helpful to have information about the type of medical equipment that you need, know approximately how much it costs, and how much coverage you have so that you can make good buying decisions. That way, you will get the most value from your benefits coverage. A few tips to consider before you buy medical equipment:

- Have a doctor's referral before buying any medical equipment or device.
- Beware of suppliers and/or service providers who offer products to family members who do not have prescriptions or who do not require medical equipment and/or devices.
- Ask your prescribing doctor questions so you know exactly what is required to meet your needs. Use reputable service providers and get cost estimates from them so you can compare costs before you buy.
- Ask Sun Life for a predetermination of the equipment you are planning to purchase. A predetermination will tell you how much will be covered by your plan.
- Only purchase what was prescribed by your doctor. Avoid recommendations to buy other or additional equipment from suppliers or service providers working from the medical equipment or device location without first talking with your own referring doctor.

About Elastic Support Stockings (Support Hose)

A few tips about elastic support stockings:

- Have a medical doctor's referral before buying support stockings. This helps ensure that the item is effective and appropriate in the treatment of your specific medical condition.
- Buy only the type of support stockings that you are prescribed by your referring doctor.
- If you buy elastic support stockings, you should also receive the packaging that comes with the stockings to make sure that it represents what your doctor prescribed.

Keep your receipts. It is important that you keep your receipts for one year. Sun Life may request additional information from you regarding the products you received. Please respond to these requests on a timely basis so they can ensure the payment of your claim is correct.

Report suspected fraud. If you are suspicious of any activity or request regarding your benefits plan coverage, please call Sun Life's Fraud Hotline toll free at: 1-888-882-2221 or email them at clues@sunlife.com.