



## **Benefit Plan Abuse Impacts All Members**

Those of us at the Plan's office do our utmost to prevent abuse of your Plan. Nevertheless, it does occur. Recovering the resulting overpayments is costly and impacts all members.

The continuing financial stability of the Plan is critical to the provision of benefits to those members and dependents entitled to coverage who have legitimate claims.

Plan abuse takes various forms:

- The Plan not being advised when a spouse has coverage under another benefit plan
- The Plan not being advised of a marital break-up or other situations where dependents are no longer eligible for coverage
- The disability claimant who attempts to deceive physicians and in turn the Plan's claims' adjudicators in order to access benefits
- The disability claimant who returns to work without notifying the Plan and continues to cash disability cheques
- The member who ignores their agreement with the Plan to repay benefits on receipt of ICBC or WCB settlement, leaving the Plan with legal costs to pursue recovery of the money
- Altered receipts or other documents.

**Let's all work together to end misuse and exploitation of your Benefit Plan!**