
Ottawa, February 1, 2016

To: Retirees Participating in the NAV Canada Bargaining Agents Association (NCBAA) Health and Welfare Trust Fund

Re: Premium Increase and Benefit Plan Amendment Effective March 1, 2016

Premium Change March 1, 2016

On an annual basis, the Board of Trustees reviews the financial and claims experience of the NCBAA Benefit Plan. This year, the renewal justifies a 7% increase. This increase is driven by higher claims utilization due to rising prescription drug and health care costs. Members currently fund 40% of the premiums.

Effective March 1, 2016, your portion of the single coverage premium will increase from \$47.50 to \$50.83 or from \$94.60 to \$101.22 for family coverage.

The following table summarizes the premiums and cost sharing arrangement:

Coverage Type	Total Current Premiums \$	Current Retiree Share \$	Total New Premiums \$	New Retiree Share \$
Single	118.77	47.50	127.08	50.83
Family	236.50	94.60	253.05	101.22

Plan Coverage Change March 1, 2016

Please be advised that effective March 1, 2016, the plan will introduce a calendar year maximum of \$100,000 per claimant. For the balance of 2016, this annual maximum will be pro-rated (\$83,333). The Board of Trustees is introducing this maximum to limit the liabilities of the plan and to better control costs.

Should you have any questions, please do not hesitate to contact the plan administrator, Coughlin & Associates Ltd., at 613-231-2266, or toll free at 1-888-613-1234.

Fraternally yours,

The Board of Trustees

Ruth Beilman
Scott Chamberlain
David Gainforth

MH/dt-d

