
NAV CANADA Bargaining Agents Association (NCBAA) Trust Fund - Health Care Plan

If you retire on or after January 1, 2010, you may be eligible for the NCBAA Trust Fund - Health Care Plan. Application must be made within 60 days from your retirement date.

The Health Care Plan will be the same as that which exists for **current retirees**. Benefits are provided under Sun Life contract No. 150052 and are administered by Coughlin & Associates Ltd.

You will continue to submit claims to Sun Life for reimbursement. Claim forms are available on the Sun Life website at www.sunlife.ca (click on "For plan members"). You can get an access ID and PIN number by calling Sun Life at 1-800-361-6212.

The NCBAA Trust Fund will currently pay 60% of the monthly premiums. Your monthly cost is as follows:

Premiums by Province of Residence

Coverage	Ontario*	Québec*	Other
Single	\$39.80	\$40.17	\$36.85
Family	\$73.00	\$73.67	\$67.59

* Includes provincial sales tax

You will be provided with an application when you prepare for your retirement. NAV CANADA will deduct the monthly premium, plus applicable tax, from your monthly NAV CANADA pension and remit it on your behalf. If your monthly pension is not sufficient to cover the Health Care premium, you will be responsible to pay Coughlin & Associates Ltd. directly with either post-dated cheques or automatic bank withdrawal.

A booklet will be posted on a website shortly, but meanwhile you can view benefits on the existing NAV CANADA Benefits Online. Please refer to the **Retiree Benefits** section.

It is understood that the NCBAA Trust Fund is responsible for the provision of retiree Health Care benefits and as such these benefits are subject to ongoing review and revision of all facets of benefits, cost sharing arrangements and premiums. The NCBAA Trust Fund reserves the right to alter or discontinue any and all benefits subject to the provision of the terms of the NCBAA Trust Fund Declaration of Trust and Trust Agreement.

Should you have any questions, please do not hesitate to contact the Plan Administrator, Coughlin & Associates Ltd., at (613) 231-2266 or (888) 613-1234, extension 379.

Respectfully submitted,

The Board of Trustees of the NCBAA Trust Fund

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