

SUBJECT: Active represented employees - Premium rate changes to the NAV CANADA Benefit Plans

Growing benefit costs and increased plan utilization have resulted in increased costs to the NAV CANADA Benefit Plans. As a result, monthly premiums have been adjusted effective September 1, 2017 for the Health, Dental, Basic Life and Long Term Disability Insurance Plans for represented employees as follows:

Premium Increase			
	Increase	Employee Paid	NAV CANADA
Health Care Plan			
Single Coverage	12.8%	0%	100%
Family Coverage	10.9%	0%	100%
Dental Care Plan			
All employees	10.3%	0%	100%
Long Term Disability Plan			
All employees	10.3%	0%	100%
Basic Life Insurance Plan			
All employees	5%	100%	0%

Employees working and residing in the province of Quebec will notice the change in Health Care taxable benefit on the September 6, 2017 bi-weekly pay. All other changes will be reflected on the September 20 bi-weekly pay.

The following table provides you with a summary of the new premium rates for active represented employees:

Monthly Premium Rate			
	EMPLOYEE	NAV CANADA	TOTAL
Health Care Plan			
Single Coverage	\$0.00	\$99.77	\$99.77
Family Coverage	\$0.00	\$215.81	\$215.81
Dental Care Plan			
All employees	\$0.00	\$103.79	\$103.79
Long Term Disability Plan (per \$1,000 of coverage)			
All employees	\$0.00	\$1.371	\$1.371
Basic Life Insurance Plan (per \$1,000 of coverage)			
All employees	\$0.158	\$0.00	\$0.158

All benefit rates continue to be subject to change based on Benefits Plans experience. All rates are subject to provincial taxes in Ontario, Quebec and Saskatchewan. Manitoba provincial tax is applicable to Life Insurance and Long Term Disability Plans only.

For more information on the NAV CANADA Benefit Plans, contact your Pay & Benefits Advisor at payrollops@navcanada.ca.