



Forms

Please contact the HR Employe Centre at HREC-CERH@navcanada.ca or 1-888-774-4732 to obtain the *Basic Life Insurance Plan Naming or Substitution of Beneficiary* form.



Glossary

Deferred Pension

A pension based on service and earnings on the date you leave NAV CANADA that becomes payable at a later date. When you leave before being entitled to an immediate pension, your NAV CANADA pension can be deferred.

Retiree

Under Basic Life Insurance

A NAV CANADA employee who had at least two years of service with NAV CANADA on his or her retirement date and is receiving NAV CANADA pension benefits.



Important Legal Notice

Benefits Online outlines and highlights general provisions and coverage under NAV CANADA Benefit Plans.

This information is as accurate and reliable as possible. There is no guarantee, however, that it is complete or current at all times.

- Final interpretation is governed by the terms of official contracts. In case of conflict between the content of this booklet and the relevant contract, the contract will prevail.
- Eligibility criteria and/or plans, programs, practices, and processes may be changed or terminated anytime without notice to participants.

This booklet does not constitute a contract of employment between you and NAV CANADA, or an obligation by NAV CANADA to maintain any particular benefit program, practice, or policy. NAV CANADA is not responsible for decisions you make based on this information.

NAV CANADA collects, uses and discloses personal information and personal health information (Information) about you and your dependents to arrange for the benefits described in Benefits Online. Service, insurance, and benefit providers, consultants, plan administrators, and auditors may change from time to time and receive your personal information, as required.

Protecting your privacy is important to NAV CANADA. NAV CANADA and its service and insurance providers who have job-related need to do so, collect, use, disclose, and share personal information. This Information may be used for the purpose of:

- assessing eligibility,
- providing benefits coverage to you and your dependents,
- managing and administering the plans described,
- determining which service and insurance providers to retain, and
- determining and maintaining appropriate financial terms.

Privacy policies for our insurance providers can be found at the following websites:

- Sun Life: www.mysunlife.ca
- AIG: <https://www.aig.ca/privacy-principles>

Access to your Information is limited to people who need to see it to achieve these purposes, or any other person whom you authorize in writing. NAV CANADA agrees to protect and maintain the confidentiality of your information through appropriate security measures and safeguards. NAV CANADA ensures all such parties enter into confidentiality agreements to protect and appropriately safeguard your information.

You are entitled to review your information and, if appropriate, have it corrected. To do so, submit a written request to HREC-CERH@navcanada.ca.

For questions on premium deductions, eligibility and coverage dates, application procedures, or claims procedures, contact the HR Employee Centre (HREC).

You have the right, upon request, to obtain a copy of the policies, your application and any written statements or other records you have provided to Sun Life as evidence of insurability, subject to certain limitations.

Every action or proceeding against an insurer for the recovery of insurance money payable under the benefits contract is absolutely barred unless commenced within the time set out in the Insurance Act or other applicable legislation (e.g. Limitations Act, 2002 in Ontario, Quebec Civil Code).

You have the right to appeal a denial of all or part of the insurance or benefits described in the Basic Life, Management Insurance Plan, Long-Term Disability and Critical Illness contracts as long as you do so within one year of the initial denial of the insurance or a benefit. An appeal must be in writing and must include your reasons for believing the denial to be incorrect.

If benefits are paid that were not payable under the Basic Life, Management Insurance Plan, Long-Term Disability or Critical Illness policy, you are responsible for repayment within 30 days of Sun Life sending you a notice of the overpayment, or within a longer period if agreed to in writing by Sun Life. If you fail to fulfil this responsibility, no further benefits are payable under the policy until the overpayment is recovered. This does not limit Sun Life's right to use other legal means to recover the overpayment.