



December 04, 2018

To: Regional Vice Presidents  
Branches & Facilities

### **Health Spending Account Carryover**

Will you have part of your 2018 Health Spending Account (HSA) allocation left over at the end of December? If so, you will be able to use that unused balance during 2019 – in addition to the fresh annual allocation of \$750. If you still have HSA funds remaining from 2017, those will expire on January 1<sup>st</sup>, 2019 as scheduled.

As you may know, your benefit plans, including healthcare, are negotiated jointly with all unions and separately from regular collective bargaining. Those negotiations are still ongoing. While the HSA carryover is not (yet) a permanent feature, NAV Canada has agreed to extend the carryover for one more year while bargaining continues.

For more details, please refer to the NAV Canada online bulletin on this subject which is scheduled for release today. As always, feel free to contact your RVP with any questions or concerns.

In solidarity,

Peter Duffey  
President

Doug Best  
Executive Vice-President