



August 1, 2025

To: Branches & Facilities

Sunlife Claim Issues

CATCA Members,

There have been numerous reports of claims being denied with Sunlife for coverages that should have been approved. This is especially true for physiotherapy claims once \$1200 has been paid out in any calendar year. As a reminder, there is a process to follow for submitting physiotherapy claims above \$1200. This is an excerpt from the [benefits booklet](#) for physio claims:

1. Once you reach the \$1,200 annual limit, all or part of your claim will be initially declined.
2. You will need to submit a physician's note to Sun Life linked to the denied claim – if you currently have a referral that is less than 12 months old, you can upload this, otherwise, you will need to obtain a new one. Referrals will need to be uploaded via the website or the mobile app.
3. Next, you must contact the HR Employee Centre at HREC-CERH@navcanada.ca to advise that you have provided the referral.
4. The NAV CANADA Benefits Administrator will confirm with Sun Life that the appropriate documentation is on file and provide the authorization to pay expenses over \$1,200 for the remainder of the year.

Note: This process will need to be completed each year once the \$1,200 annual max is reached, and new referrals will be required every 12 months.

This process seems to be working for the initial claim in excess of \$1200, but subsequent claims are also being denied. NAV CANADA is aware of the issue and will be publishing a new process for physio claim submissions. In the meantime, please follow these steps for subsequent physio claims above \$1200:

1. Submit the claim with Sunlife. If Sunlife denies the claim, please email HR Employee Centre at HREC-CERH@navcanada.ca with the claim number and indicate the claim was denied.
2. If after 7 business days of doing this, you still have not received payment from Sunlife, please advise your RVP so they can address it with NAV CANADA.

On behalf of your Executive Board,

Nick von Schoenberg
President

Scott Loder
Executive Vice-President

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