

- 1 **Q. Have the benefits provided through Newfoundland Power’s group insurance**
2 **benefits been enhanced or improved since 2010? If yes, please provide details of the**
3 **changes.**
4
- 5 A. The benefits provided to employees through Newfoundland Power’s group insurance
6 benefits plan have not been enhanced or improved since 2010¹, with the exception of
7 Accidental, Death and Dismemberment (AD&D) insurance.²

¹ On February 1, 2013 Newfoundland Power transferred the Company’s executive from the group insurance benefits plan to the Fortis Executive Benefit Plan. The premium cost to the Company of the Fortis Executive Benefit Plan for similar benefits was less than the Company’s cost.

² In 2013, there was a minor change to rarely claimed benefits under AD&D insurance, however, the main schedule of benefits remained unchanged.