

1 **Q. Reference Volume 2, Tab 5, p. 20**

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3 **Please provide an example of how the cost per person has been adjusted to the cost**
4 **per member based on the actual age of the covered member using the “Increases in**
5 **Utilization by Age Assumptions.”**
6

7 **A.** The OPEBs valuation found in *Volume 2: Supporting Materials, Tab 5, pages 21 and 22*
8 of Newfoundland Power’s filed evidence provides an example of how the
9 adjustment factors for the member’s group are used to convert actual member costs into a
10 per covered member cost at age 65.