

1 **Q. Further to CA-NP-325, is NP able to ascertain from its Fortis affiliates what their**  
2 **respective post-age 65 premium funding policies are?**

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4 A. Since responding to Request for Information CA-NP-325, Newfoundland Power has been  
5 able to ascertain general information concerning post age 65 medical insurance premium  
6 practice of certain of its Fortis affiliates. A comparison of the financial effects of these  
7 practices would require more detailed assessment of actual coverage offered and costs.

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9 Maritime Electric, Fortis Properties, FortisBC and Terasen Gas all currently fund some  
10 level of post age 65 retiree medical insurance costs. Generally, the insurance costs are  
11 funded by the employer. However, the extent of medical coverages varies and most  
12 coverages are also subject to some form of cap and/or deductible.

13  
14 Fortis Alberta does not offer medical coverage for post age 65 retirees.