

1 **Q. Please provide a listing of all changes in benefits provided under the Benefit Plan**
2 **since inception and, if possible, provide same by division.**

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4 A. Newfoundland Power does not have an archive of specific changes in benefits provided
5 under its benefit plan prior to 1999. Since 1999, changes to benefits provided under the
6 Company's benefit plan occurred twice; once in 1999 and once in 2006. These changes
7 in benefits provided are outlined below.
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9 **Benefit Changes effective May 1, 1999**

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11 ***Employees***

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13 • "One year own occupation" for LTD changed to "Two year own occupation" (to meet
14 the definition of total disability and benefit eligibility);
15 • Vision care coverage increased from \$125 to \$150 in a 24-month period;
16 • Travel Health coverage decreased from unlimited to a \$1 million lifetime maximum
17 per person;
18 • Advanced Death Benefit, whereby terminally ill employees can obtain a portion of
19 life insurance while living, was introduced; and
20 • Critical Choice Care was offered as an optional insurance to active employees (June
21 1, 1999).
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23 ***Retirees under 65***

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25 • Vision care coverage increased from \$125 to \$150 in a 24-month period;
26 • Travel Health coverage decreased from unlimited to a \$1 million lifetime maximum
27 per person; and
28 • Advanced Death Benefit, whereby terminally ill retirees can obtain a portion of life
29 insurance while living, was introduced.
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31 ***Retirees over 65***

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33 • Vision care coverage increased from \$125 to \$150 in a 24-month period; and
34 • Travel Health coverage decreased from unlimited to a \$1 million lifetime maximum
35 per person.

Benefit Changes effective October 1, 2006

Employee

- Vision Care benefit increased from \$150 to \$200 in a 24-month period;
- Paramedical Practitioners Chiropractic services benefit increased from \$250 to \$500 maximum in calendar year; and
- Travel Health coverage increased from \$1 million to \$2 million maximum (standard travel insurance benefit offered by Blue Cross).

Retirees under 65

- Vision Care benefit increased from \$150 to \$200 in a 24-month period;
- Paramedical Practitioners Chiropractic services benefit increased from \$250 to \$500 maximum in calendar year; and
- Travel Health coverage increased from \$1 million to \$2 million maximum (standard travel insurance benefit offered by Blue Cross).

Retirees over 65

- Travel Health coverage increased from \$1 million to \$2 million maximum (standard travel insurance benefit offered by Blue Cross).