

**Q. Reference: CA-NP-305**

Please reconcile the total of premiums paid by active employees and retirees under the age of 65 as shown in Tables 1, 2 and 3 of CA-NP-305 with the total revenues shown in Attachment A of CA-NP-336 for the corresponding year and also reconcile these totals with the statement at CA-NP-305, p. 2 of 4, "The Newfoundland Power benefits plan is cost shared by the company and the employees on an overall 50/50 basis".

- A. Table 1 shows a comparison of health insurance premiums paid by retirees under the age of 65 as shown in Table 2 of response to Request for Information CA-NP-305 and total health insurance revenues as shown in Attachment C, D and E of response to Request for Information CA-NP-336, for the period January 1, 2007 to May 31, 2009.

**Table 1**  
**Health Insurance**  
**For Retirees Under the Age of 65**  
**Comparison of Retiree Premiums Paid and Total Revenue**  
**January 1, 2007 to May 31, 2009**

	<b>Retiree Premiums Paid (\$000s)</b>	<b>Total Revenue<sup>1</sup> (\$000s)</b>	<b>Premiums Paid as % of Total Revenue</b>
<b>2007</b>	253	502	50%
<b>2008</b>	313	600	52%
<b>2009</b>	145	263	55%

The Newfoundland Power benefits plan is cost shared by the Company and employees on an overall 50/50 basis.<sup>2</sup>

The information provided in response to Request for Information CA-NP-336 pertains to retirees only, and cannot be reconciled with information pertaining to active employees provided in response to Request for Information CA-NP-305.<sup>3</sup>

<sup>1</sup> As receipted by Medavie Blue Cross.

<sup>2</sup> Variations from 50/50 cost sharing in any period reflect differences in the timing of premium payment and revenue recording, as well as individual members joining and leaving the benefit plan.

<sup>3</sup> Table 1 of response to Request for Information CA-NP-305 includes the benefit plan annual premiums paid by active employees and retirees under the age of 65 for basic life insurance, dependant life insurance and AD&D insurance. Information is not available to separate premiums paid for these benefits by active members and retirees under the age of 65. Table 3 of response to Request for Information CA-NP-305 provides the annual premiums paid by active employees for long term disability insurance, which is not available to retirees.