

1 Q. As regards Supplemental Health benefits, please state who pays the premium and
2 compare the same to each company in the comparator group.

3
4
5 A. Table 1 provides a summary of the cost share arrangement for Hydro's
6 Supplemental Health Program as well as the Core Benefit Plan for its comparator
7 group. The comparator group, as defined in PUB-NLH-039, is the Atlantic Canada
8 Electric Utilities.

10 **Table 1**

Cost Share Arrangement			
<i>Comparator Group</i>		<i>Supplementary Health Employer/Employee</i>	<i>Core Benefit Plan¹ Employer/Employee</i>
Hydro		100%	70% / 30%
Comparator 1		50% / 50%	50% / 50% ²
Comparator 2		60% / 40%	60% / 40%
Comparator 3		50% / 50%	50% / 50%
Comparator 4	Union and Salaried	50% / 50%	45% / 55%
	Management	65% / 35%	65% / 35%

¹ Core Benefit Plan includes Basic Life, Basic Accidental Death & Dismemberment, Supplementary Health, Dental, Dependent Life, and Long Term Disability.

² Dental insurance is an optional insurance for Comparator 1 and 100% employee paid.