

1 Q. As regards Dental insurance, please state what each company in the comparator
2 group provides as compared to Hydro's plan.

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5 A. CA-NLH-219, Attachment 1 provides a comparison of dental insurance provisions
6 for Hydro and the Atlantic Canadian Electric Utilities comparator group.

Comparison of Dental Benefits between Hydro and Comparator Group

Coverage Description	Hydro	Comparator 1	Comparator 2	Comparator 3	Comparator 4
Plan Design and Cost Sharing	<ul style="list-style-type: none"> Part of core benefit program Mandatory enrollment 25% employee / 75% employer paid premium 	<ul style="list-style-type: none"> Optional program 100% employee paid 	<ul style="list-style-type: none"> Part of core benefit program Mandatory enrollment 60/40 employer and employee cost sharing of premium 	<ul style="list-style-type: none"> Part of core benefit program Mandatory enrollment 50/50 cost sharing of premium 	<ul style="list-style-type: none"> Two plan levels Mandatory for hourly employees and premiums cost shared 50/50 Flex plan for salaried. Managers have 65% employer paid
Basic	<ul style="list-style-type: none"> Current Year Dental Fee Guide 80% reimbursement – no maximum 	<ul style="list-style-type: none"> Current Year Dental Fee Guide 100% reimbursement Combined annual maximum for Basic and Periodontal / Endodontic up to \$750 per calendar year 	<ul style="list-style-type: none"> 100% basic with no cap 	<ul style="list-style-type: none"> 80% (includes Periodontal / Endodontic Services) 	<p><i>Hourly employees:</i></p> <ul style="list-style-type: none"> Covers 80% of approved dental costs to a maximum of \$1,000/year \$50 deductible per family per year <p><i>Salaried employees:</i></p> <ul style="list-style-type: none"> Part of flex plan options for salaried employees and coverage varies depending on plan chosen
Major Restorative	<ul style="list-style-type: none"> 70% reimbursement. Maximum of \$1,250 per calendar year 	<ul style="list-style-type: none"> 80% reimbursement Combined annual maximum for Basic and Periodontal / Endodontic \$750 per calendar year 	<ul style="list-style-type: none"> Ranges from 70%-80%, cap of \$1,000 	<ul style="list-style-type: none"> 50% Major Restorative 	<ul style="list-style-type: none"> Coverage under salaried plans only (50% or 70%)
Orthodontics	<ul style="list-style-type: none"> Not included 	<ul style="list-style-type: none"> Not included 	<ul style="list-style-type: none"> 50% up to \$1,500 in one plan (dental maximums currently under review) 	<ul style="list-style-type: none"> Not included 	<ul style="list-style-type: none"> Not included