

1    Q.    **2013 General Rate Application, Operating Expenses**

2            Have the benefits provided through Hydro's group insurance benefits been  
3            enhanced or improved since 2007? If yes, provide details of the changes.

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6    A.    Hydro provides a group insurance benefit program as part of a total compensation  
7            package that is competitive with industry and other Atlantic Canadian electric  
8            utilities. Since 2007, there have been minor enhancements to Hydro's group  
9            insurance benefits as follows:

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11            ***Supplementary Health***

12            a.    Extended Health Benefits:

13                    i.    The maximum for mastectomy brassieres was revised from one in any  
14                    eighteen (18)-month period to two in a calendar year;

15                    ii.   Special Ambulance Attendant was included to a maximum benefit of  
16                    \$500 in a calendar year; and

17                    iii.   Other Practitioners was revised to include speech therapist with a  
18                    maximum benefit of \$250 per calendar year.

19            b.    Vision Care:

20                    i.    The Vision Care benefit was revised to include laser corrective eye  
21                    surgery every ten consecutive calendar years in combination with lenses,  
22                    frames, and contact lenses to a maximum of \$1,000 for employees and  
23                    spouse and \$2,000 for dependent children.

1       ***Life Insurance***

2           Life Insurance coverage was revised to extend full coverage for active  
3           employees up to age 70; and the paid-up life insurance was increased from  
4           \$5,000 to \$10,000 for retirees aged 65 years or beyond.

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6       ***Long-Term Disability***

7           a. Non-evidence amount increased: The non-evidence monthly maximum for  
8           Long-Term Disability was increased from \$6,000 to \$9,000.

9           b. Enhanced contribution amount: Employee contributions to the Public  
10          Service Pension Plan while on Long-Term Disability increased from 6% to 8%.