



Newfoundland Power Retiree Emergency Trust Fund Rules and Guidelines

What is the Newfoundland Power Retiree Emergency Trust Fund?

The Newfoundland Power Retiree Emergency Trust Fund is a fund designed to assist retirees, and their spouses/surviving spouses who suddenly find themselves faced with unexpected medical expenses that are not covered by our private insurance plan or any other government assisted programs. The Fund is not intended to provide relief for retirees who find themselves in financial difficulty as a result of other causes other than medical emergency situations.

Note: Consideration will be given to coverage of medical expenses for children of RETF members who are physically or mentally challenged and dependent on their parents.

How will the Emergency Trust be funded?

Members (retirees/surviving spouses) and Newfoundland Power (the Company) will fund the Emergency Trust. Members will make a monthly contribution and the Company will donate one dollar for every three dollars in fees paid by members. All retirees/surviving spouses can make other donations to the Retiree Emergency Trust Fund by sending them to the Treasurer of the Trust Fund Committee or through an arrangement with Reddy Kilowatt Credit Union.

How can I become a member?

Retirees/surviving spouses can participate in the Emergency Trust Fund by completing a Membership Form and sending it to the Newfoundland Power Trailblazer Liaison. A minimum contribution of \$2.00 per month is required to maintain membership, and will be collected through payroll deduction. The Membership Forms and Payroll Deductions Forms are available on the Trailblazer website at www.nptrailblazers.com, or from the Emergency Trust Fund Committee, the Treasurer of the Newfoundland Power Trailblazers and the various Area Representatives.

Who is eligible to receive assistance from the Retiree Emergency Trust Fund?

All members (retirees/surviving spouses) contributing the minimum monthly fee to the Trust Fund are eligible to apply for assistance.

How do I apply for assistance?

Members can apply for assistance by completing an Application Form. The Form is available on our website at www.nptrailblazers.com or by contacting the Emergency Trust Fund Committee, the Trailblazer Executive, or your Area Representative. Please send the completed form to the Company Liaison for Newfoundland Power Trailblazers. (Allison Hicks, P. O. Box 8910, St. John's, NL A1B 3P6). The Company Liaison will forward your Application to the Retiree Emergency Trust Fund Committee for processing. The application should include the reason for the request, amount requested, copies of all receipts, and details of any assistance received or due from insurance or government agencies.

Members must be contributing to the Trust Fund for a minimum of six months before they are eligible for assistance, except for members that join the Fund immediately upon retirement.

Is there a limit on the amount of assistance a member can receive?

Yes, the Retiree Emergency Trust Fund Committee establishes maximum annual assistance amounts. The maximum is based on fund balance and the number of requests for assistance. The maximum payout from the fund cannot exceed 2% of the fund. In addition, the Committee will only consider one application per member per 12-month period. In the event of extenuating circumstances, the Committee may consider applications for assistance that are outside the Rules and Guidelines.

How will the Fund be administered?

The Fund will be administered by a Committee of four members of the Newfoundland Power Trailblazers Association who are members of the Trust Fund, reporting to the Executive Committee of the Newfoundland Power Trailblazers. Committee members will be appointed for a 4-year period, with representation from the different geographic areas of the province as well as equal gender representation where possible. The Chairperson of the RETF, with input from the members of the Committee, will submit names of replacement Committee members for the RETF to the Executive Committee of Trailblazers for approval. If approval is not received within 4 weeks from the Executive Committee, the decision of the Chairperson will stand and the new replacement members will take their position on the RETF. Committee members can be reappointed for an additional 4-year term if they are willing to accept the additional term. The Committee will report annually at the Trailblazers Annual General Meeting. The RETF Committee Chairperson or his/her designate should attend the Trailblazer Annual General Meeting to present an RETF Annual Report and answer questions. If the Chairperson or designate resides outside the location of the AGM their travel and accommodation expenses will be covered by the Trailblazers General Fund.

RETF Annual Reports will not include information on specific applications; rather they will include general information on fund activity and statistics. In addition, the Trust Fund will be audited annually as part of the Trailblazers annual audit.

Are contributions to the Fund considered charitable donations for income tax purposes?

No, the Retiree Emergency Trust Fund is not a registered charity, and therefore donations are not tax deductible.

What about the confidentiality of contributions, applications and payments to retirees?

The Retiree Emergency Trust Fund Committee will respect the confidentiality of member contributions, applications and payments. Reports to the Executive Committee will not contain information that would identify members. In the event of extenuating circumstances, it may be necessary to disclose identity and application details to the Executive Committee in order to obtain approval for funds. In such situations, the member will be contacted for approval before any disclosure takes place.

What types of expenses will the Fund typically cover?

The Fund will cover expenses such as transportation and accommodation related to emergency medical appointments or hospitalization in or outside the province. It may also assist with the cost of special equipment, or home renovations such as stair lifts and wheel chair ramps as a result of a medical condition, which is not covered by a private or government insurance plan.

- a) Stair lifts and wheelchair ramp will require construction to government standards and may require inspection upon completion and/or pictures before and after. A copy of a Home Assessment by an Occupational Therapist or other professional that supports the need for a ramp or stair lift must accompany the application. A life time amount of up to \$1200 will be provided.
- b) Hearing aids. A life time amount of \$500 will be provided for each hearing aid user.
- c) Wheelchairs, walkers, oxygen equipment, CPAP machines and other medically prescribed aids or devices to support the health and safety of the retiree. Amount to be provided is set at \$250 per health aid.
- d) Eye glasses. Amount to be provided is \$150 every three years. Consideration will be given to retirees who may require more frequent eye glass replacement if substantiated by medical referral.
- e) Other medical aids prescribed by an MD or OT, not specified in these Guidelines will be assessed by the Committee on an individual basis and coverage amount set if approved.
- f) No coverage of dental expenses.

Does the Trust Fund cover all emergency situations?

No. The Emergency Trust Fund is intended to assist retirees and their spouses/surviving spouses with a medical financial crisis, resulting from an unexpected illness or accident. The Trust Fund does not provide assistance to members experiencing financial difficulties for other reasons.