Date Filed: August 21, 2026

Witness: Kara A. O'Connor
Request from: Office of Consumer Counsel

Question:

(EMPLOYEE HEALTH INSURANCE) Please refer to Exhibit CLP-EMPLOYEE-1, p. 65. Does the Company permit employee family members to enroll as part of the employee's health insurance if the family member has alternate health insurance coverage (e.g., the employee's spouse has coverage from their employer)?

Response:

The Company does permit eligible family members (legal spouses and dependent children under age 26) to participate in the health insurance plan regardless of whether they have access to alternate health insurance coverage. However, the Eversource health plan pricing strategy is designed to extend employees the option of electing to cover their dependents by paying a higher percentage of the premium cost as compared to employee-only coverage.