Request No. AG-7-31 (Electric)
Please provide a complete and detailed description formula for the employee contribution to the Company's Medical and Dental Insurance plan.

Response:
The Company charges employees the lesser of:

1) 10% of the combined medical and dental premiums or
2) the dollar cap which is described on page 64 of the contract between Unitil/Fitchburg Gas and Electric Light Company and the Utility Workers of America, AFL-CIO, Local Union No. B340, The Brotherhood of Utility Workers Council. See the response to AG-1-42, Attachment 1, in Docket No. DTE 02-25 for a copy of the contract. This dollar cap increase by 15% each year during the term of the collective bargaining agreement.

Monthly premiums are multiplied by 12 months and then divided by 52 weeks to arrive at a weekly employee contribution level.

Person Responsible: Mark H. Collin