

August 24, 2010

Dear Bruce Power retiree,

Further to the notice that was sent out earlier this year, we are pleased to be able to offer you a second chance to take advantage of the Bruce Power PWU Out-of-Province/Country Insurance Package for retirees. If you did not enroll during the initial window of opportunity or let your coverage lapse, we are offering, on a one time basis only, the option to still participate. Should you choose not to enroll or let your coverage lapse at any time going forward, there will be no further opportunities to re-enroll.

When you choose to opt into this valuable program, your coverage will take effect on October 1, 2010. You must be under age 70 as of October 1, 2010 to apply.

To apply for coverage, you must complete the enrollment form found in the enclosed brochure and submit it with the cheque for your premium, made payable to **etfs**. The exclusive rates for Bruce Power retirees have remained unchanged over the past three years.

	Annual Total	Power Workers' Union Contribution	Member Premium
Single Coverage	\$92.16*	\$31.80*	\$60.36*
Family Coverage	\$184.32*	\$31.80*	\$152.52*

*Please note the rates do NOT include the applicable provincial sales tax which is currently 8% for Ontario residents, 9% for Quebec residents and not applicable for other provincial/territorial residents. The renewal date is October 1st each year. Annual premium is required.

Important:

The enrollment form and premium payment must be received by **etfs** no later than September 30, 2010; however, renewal applications postmarked prior to October 31, 2010, will be accepted. Any claims incurred prior to the postmark date will not be eligible for coverage.

The Bruce Power Out-of-Province/Country Insurance Package for retirees provides coverage for trips of up to 60 days of travel at a time.

Please see the contacts below should you require further assistance:

- Additional days of coverage: to top up your plan, please contact one of our sales representatives at 1-877-832-6025
- Policy benefits and general inquiries: please contact one of our customer service representatives at 1-866-870-1898
- For enrollment and payment inquires only: please email pwu@etfsinc.com

Kind regards,

The **etfs** team