

Guidelines for Retiree Dental

1. **Objective of Plan:** This plan is intended to provide retirees a fully insured dental program to help pay for post-retirement dental expenses.
2. **Retiree Obligation:** The participating retiree must enroll, pay all premiums, and submit claims as provided in the plan document.
3. **TVA Obligation:** TVA's obligation under this plan is limited to administering the contract with the plan carrier and assisting with the communication required to implement the plan. No premiums or premium supplements will be paid by TVA.
4. **TVARs Obligation:** TVARs's obligation under this plan is limited to withholding authorized premiums from retirement benefit payments and transmitting the premiums withheld to the plan carrier.
5. **TVARA Obligation:** TVARA's obligation under this plan is limited to coordinating with TVA and TVARA in design, communication, and implementation of the plan.
6. **Plan Carrier:** The carrier selected for this plan is Delta Dental Plan of Tennessee (DDPT). All inquiries regarding coverage or claims should be directed to DDPT at 1-800-223-3104. All customer service type issues including appeals of any claim determination will be handled by DDPT.
7. **Effective Date:** The effective date of this plan is June 1, 2002.
8. **Initial Eligibility:**
 - A. Those retired on plan effective date:
 1. In order to participate in the plan, the retiree must be currently receiving a retirement benefit check from the TVARs, the Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS). Retirees whose retirement benefit has been deferred to a future date will become eligible when they begin receiving a benefit check.
 2. Spouses of retirees or deceased retirees are eligible if they meet the conditions of 8.A.1.
 3. Eligible retirees or spouses of deceased retirees who do not initially enroll in the dental plan when it is first offered will not be provided an opportunity to enroll in the plan unless an open enrollment period is designated in the future.
 - B. Those retiring on or after plan effective date

1. The retiring employee who elects to receive a retirement benefit check must elect or decline coverage under this plan as a part of the retirement process. Those who do not elect to enroll within 30 days of their retirement date will not be given another opportunity to elect retiree dental coverage unless an open enrollment period is designated in the future.

2. Retirees whose retirement benefit has been deferred to a future date will become eligible when they begin receiving a benefit check.

3. A retired TVA spouse of a retiring TVA employee who was covered as a member of the active employee's plan may be eligible for enrollment as an individual upon the retirement of the spouse. Eligibility of both spouses' as individuals is dependent upon each receiving a retirement check as described above.

9. Plan Benefits: All benefits as described in the plan document issued by DDPT are determined by DDPT and are subject to change, amendment or interpretation by DDPT only.

10. Open Enrollment Period: The initial open enrollment is to make the new dental benefit available to all retirees. The dental benefit will also be made available to all future retirees at the time of their retirement. In spite of these opportunities to enroll future open enrollments may be held, but no assurances or guarantees are being made of future opportunities.

11. Premiums: Premiums for the first year are as shown in the offering materials from DDPT. Premiums for future years will be determined by DDPT and will be communicated to retirees in advance.

12. Payment of Premiums. Those retirees whose TVARS benefit check is greater than the amount of the monthly premium may authorize the TVARS to withhold the premium for the selected coverage. Those retirees whose TVARS benefit is not large enough to withhold the premium for the selected coverage and those retirees who receive a retirement benefit from the CSRS or FERS must either pay the premium in advance on an annual basis or authorize DDPT to either use a monthly bank draft or credit card billing to pay the premiums. Failure to pay the premium regardless of the reason will result in termination of the dental plan for the retiree.

13. Termination or Change of Coverage: The retiree may terminate coverage at any time by notifying DDPT of the future date when the coverage is to end. The retiree may change from family coverage to individual coverage (retiree only) by notifying DDPT of the future date when coverage is to change. The retiree may change from individual to family coverage only during open enrollment periods as described above. A retiree who marries while having individual coverage may move to family coverage providing DDPT is

notified within 30 days of the marriage without regard to an open enrollment period. Otherwise, the coverage may be changed to family coverage only during open enrollment periods as described above.

14. Return to Plan. Once a retiree has enrolled in the plan and coverage has been terminated for any reason, the retiree may under no circumstances participate in the plan in the future.

15. Amendments: These guidelines may be amended as necessary in the future.