PRE-EXISTING CONDITION PLAN ENHANCEMENTS EFFECTIVE OCTOBER 1, 2004

New Enrollment – No Prior Coverage		
ACTIVE DUTY	<u>SPONSOR</u>	DEPENDENTS
	Pre-x Not Applicable	Pre-existing condition limitation applies
RETIREE	<u>SPONSOR</u>	DEPENDENTS
(TRICARE STANDARD)	Pre-existing condition limitation applies	Pre-existing condition limitation applies
RETIREE	<u>SPONSOR</u>	DEPENDENTS
(TRICARE PRIME)	Pre-existing condition limitation applies	Pre-existing condition limitation applies
Current Retired Member who returned to Active Duty is now discharged from Active Duty and		
re-enrolling in Supplement Plan		
ACTIVE DUTY	<u>SPONSOR</u> Not Applicable	DEPENDENTS Waived if enrolled within 63 days of retirement from military service
RETIREE (TRICARE STANDARD)	SPONSOR Waived if enrolled within 63 days of retirement from military service	DEPENDENTS Waived if enrolled within 63 days of retirement from military service
RETIREE (TRICARE PRIME)	SPONSOR Waived if enrolled within 63 days of retirement from military service	DEPENDENTS Waived if enrolled within 63 days of retirement from military service
Prior Coverage under non-TRICARE supplement employer plan (including COBRA)		
In-voluntary termination		
ACTIVE DUTY	SPONSOR Not Applicable	DEPENDENTS Waived if enrolled within 30 days
RETIREE (TRICARE STANDARD)	SPONSOR Waived if enrolled within 30 days	DEPENDENTS Waived if enrolled within 30 days
RETIREE (TRICARE PRIME)	SPONSOR Waived if enrolled within 30 days	DEPENDENTS Waived if enrolled within 30 days
Current Insureds changing from Active Duty to Retired Status (Eff 3/01/04)		
ACTIVE DUTY	SPONSOR Not Applicable	DEPENDENTS Not Applicable
RETIREE (TRICARE STANDARD)	SPONSOR Waived if enrolled within 30 days	DEPENDENTS Waived if enrolled within 30 days
RETIREE (TRICARE PRIME)	SPONSOR	
New members - Activated Nat'l Guard or Reservists (No prior TRICARE eligibility)		
ACTIVE DUTY	SPONSOR Not Applicable	DEPENDENTS Waived if enrolled within 30 days
RETIREE (TRICARE STANDARD)	SPONSOR Not Applicable	DEPENDENTS Not Applicable
RETIREE (TRICARE PRIME)	SPONSOR Not Applicable	DEPENDENTS Not Applicable