



Special Agents
Mutual Benefit
Association

11301 Old Georgetown Road • Rockville, Maryland 20852-2800 • (301) 984-1440 • (800) 638-6589

November 3, 2003

REDUCED PREMIUMS FOR 2004

Dear SAMBA Member:

The SAMBA Health Benefit Plan is pleased to announce a reduction in premiums for 2004. What's more, there will be **no change in plan benefits** next year. At a time when other federal health plans are increasing premiums by more than 10%, and many are also reducing benefits, SAMBA's premium reduction is even more noteworthy. Our favorable claims experience the past two years, coupled with reduced administrative and operating expenses, have enabled us to reduce the health plan premiums. Your SAMBA Health Benefit Plan brochure for 2004 is enclosed.

Type of Enrollment	Biweekly Employee Premium Rates			Monthly Annuitant Premium Rates		
	2003 Premium	Premium Reduction	2004 Premium	2003 Premium	Premium Reduction	2004 Premium
Self Only	\$73.66	(\$2.95)	\$70.71	\$159.59	(\$6.38)	\$153.21
Family	\$181.26	(\$5.93)	\$175.33	\$392.73	(\$12.85)	\$379.88

As a cost cutting measure, we are no longer printing and mailing PPO Network Provider Directories unless a member specifically requests one. If you want to request a printed directory, simply fill out your name and address on the enclosed postcard and mail it to SAMBA. Postcards must be postmarked by 11/19/03 in order to insure delivery of a printed directory. Alternatively, Members may download network provider directories from the SAMBA web site or use the search feature on our web site to locate participating PPO providers.

The SAMBA Board of Directors has obtained approval from the Office of Personnel Management (OPM) to extend enrollment eligibility to all active employees and retirees of the newly-formed Department of Homeland Security, including the U.S. Secret Service. We welcome these agencies into the SAMBA family.

We hope you will continue your membership in the SAMBA Health Plan. We pledge our best effort to deliver the benefits and services you have come to expect. If you ever have any questions or problems, please do not hesitate to contact us.

Sincerely yours,

Walter E. Wilson
Executive Director

Enclosures