



November 1, 2010

Dear Member,

Enclosed is your 2011 SAMBA Health Benefit Plan brochure. Please review "*Section 2. How we change for 2011*" on pages 9 and 10 of the plan brochure. The 2011 premiums are listed on the back cover. Should you misplace your brochure, call SAMBA for another copy or visit our web site, www.sambaplans.com, to view and download the brochure.

A colorful pamphlet that summarizes the 2011 plan benefits of both the Standard Option and High Option plans is also enclosed. Use the pamphlet to compare the two SAMBA plan options. If need be, you can switch plan options during the Open Season which runs from November 8 to December 13, 2010. You must contact your agency or retirement system to change plan options. Information about SAMBA's optional Dental and Vision Care plan can also be found in this pamphlet.

As you may be aware, on March 23, 2010, President Obama signed the Affordable Care Act (ACA), Public Law 111-148. In accordance with the Act, starting next year the plan will cover your children until age 26. Please refer to the IMPORTANT NOTICE enclosed for more details about this change.

We will continue to use the nationwide CIGNA provider network for our in-network PPO benefits. When members (not covered by Medicare Part A and Part B) use CIGNA PPO providers, they receive covered services at reduced costs. To locate CIGNA providers in your area, use the online provider directory on our web site or call CIGNA at 1-800-887-9735.

Medco will continue as our pharmacy benefit manager. Medco offers the My Rx Choices program that can identify any available lower-cost options for the medications you take on an ongoing basis. To learn more about My Rx Choices, call Medco at 1-866-544-1802 or visit www.medco.com/choices. Medco pharmacists are available 24 hours a day.

You should continue to use your current SAMBA and Medco ID cards during 2011.

Visit our web site to download any medical claim forms you need, review your medical claims history, access our hospital quality assessment tool, take a personal health assessment, or obtain cost estimates for various health care services. Click on the Healthy Rewards link for discounts on many health care products and services.

Sincerely,

A handwritten signature in blue ink that reads "Walter E. Wilson". The signature is written in a cursive style.

Walter E. Wilson
Executive Director