



Special Agents  
Mutual Benefit  
Association

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

December 17, 2003

## SAMBA's Disability Income Protection Program

Dear Member:

You are currently enrolled in the SAMBA Disability Income Protection Program.

I am pleased to advise you that effective January 1, 2004, SAMBA will self-insure the Disability Income Protection Program and discontinue our affiliation with Fidelity Security Life (FSL) Insurance Company. The change to a self-insured product will reduce our administrative costs and enable SAMBA to sustain the plan's current low premiums. **You do not need to take any action as a result of this change.** Your enrollment and coverage under the former policy will be transferred automatically to the new SAMBA self-insured plan. All benefits remain the same, with two exceptions:

- 1) We have added a "Residual Benefit" that allows you to continue receiving benefits (for up to 90 days) in the event you are only able to return to work on a less than full-time basis following a period of disability. This new benefit replaces the FSL plan's Rehabilitation and Re-Entry Benefit.
- 2) Payment of the Survivor Benefit is now limited to those deaths caused by, or related to, the disability diagnosis for which the member was receiving benefits at time of death.

The enclosed Summary Plan Description (SPD) document replaces the FSL LD-7 Certificate you were previously issued. We are also enclosing a "Statement of Coverage Page" showing the current amount of your insured salary.


Remember, your Covered Salary Amount is not automatically updated. You must apply for coverage increases as your salary increases if you would like your coverage to match your salary level. Please take a moment to review your Statement of Coverage Page (enclosed) to determine if you should be updating your coverage now or in the near future. For your convenience, we have enclosed a "Coverage Update Form," a "Payroll Allotment Form 299," and a self addressed envelope for your use to update your coverage.

Please note that all claims incurred prior to January 1, 2004, will be payable under the former FSL LD-7 policy subject to its terms and conditions. Claims incurred on or after January 1, 2004, will be payable under the terms and conditions listed in the enclosed SPD.

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As always, do not hesitate to call a SAMBA Member Services Representative at (301) 984-1440 or (800) 638-6589 if you have any questions.

Sincerely yours,

A handwritten signature in cursive script that reads "Walter E. Wilson". The signature is written in dark ink on a light-colored background.

Walter E. Wilson  
Executive Director

Enclosures