

May 19, 2003

**Dependent Children Health Benefit Plan
Premium Increase Notification**

Dear Member:

You currently have one or more children between the ages of 22 to 27 enrolled in SAMBA's Dependent Children Health Benefit Plan (DHBP).

SAMBA offers the DHBP plan as a convenience and benefit to our health plan members. Remarkably, it has been more than ten years since the last DHBP premium increase. However, due to the ever-increasing cost of health care, the Plan's experience and the near depletion of the Plan's reserves, we find it necessary to increase the Plan premium at this time.

Effective July 1, 2003 the DHBP premium will be **increased to \$455 quarterly**. This increase will be reflected in your next quarterly premium invoice. As before, the premium will continue to cover one or more of your qualified dependent children in this age group. Please note that as always, failure to pay the DHBP premium by the due date set forth on your quarterly invoice will result in the immediate termination of DHBP coverage.

Should have any questions or concerns, please do not hesitate to contact SAMBA at 1-800-638-6589 (press 2), or 301-984-1440 (press 2).

SAMBA is confident you will agree that in today's health insurance market, the DHBP plan remains an exceptional value.

Sincerely,

SAMBA Group Plans Department