

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 \$70 per pay period**. As before, the premium will continue to cover one or more of your qualified dependent children in this age group.

To continue your child's enrollment in this Plan, **sign and date the enclosed pre-printed SAMBA Payroll Allotment Form 299 and return to SAMBA by June 30, 2003**. A pre-addressed envelope is enclosed for your convenience.

Should you wish to cancel this coverage, use the Payroll Allotment Form and check the appropriate box in section 7: "Only Cancel for Plans Listed Below." In the space provided write in "The DHBP".

You must return the Payroll Allotment form regardless of whether you elect to continue or cancel your coverage. **Note:** If you fail to return the Payroll Allotment form to SAMBA by June 30th your DHBP coverage will be terminated for nonpayment of premium. It will then be your responsibility to cancel your DHBP deduction with your payroll office.

If you 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