



November 1, 2011

Your 2012 SAMBA Health Benefit Plan

Dear Member,

The enclosed pamphlet summarizes important benefits for both the High Option and Standard Option plans. The 2012 biweekly and monthly premiums for each option can be found in the pamphlet. Use the pamphlet to compare the two SAMBA plan options. You can switch plan options during the **Open Season which runs from November 14 to December 12, 2011** by contacting your agency or retirement system. (Visit the OPM Open Season web site at www.opm.gov/insure/opensession for more details.) Information about SAMBA's popular Dental and Vision Plan can also be found in the pamphlet.

2012 Changes to both the High Option and the Standard Option:

- **CIGNA PPO Network:** We will offer the CIGNA Open Access Plus (OAP) network in all states as our Preferred Provider Organization (PPO).
- **Inpatient Hospital Benefit:** At a PPO hospital, we will pay in-network PPO benefits whenever the emergency room physicians, radiologists, pathologists, anesthesiologists, and assistant surgeons are out-of-network.
- **Outpatient Hospital Benefit:** At a PPO hospital or ambulatory surgical center, we will pay in-network PPO benefits whenever the radiologists, pathologist, anesthesiologist, and emergency room physicians are out-of-network.
- **Transplant Benefit:** We will increase the travel and lodging provision to 100 miles from a plan-designated transplant facility.
- **Acupuncture Visits:** Coverage for acupuncture as an alternative treatment for pain relief will be increased to 26 visits per person, per calendar year.
- **Weight Management Program:** We will offer the CIGNA "Healthy Steps to Weight Loss" program to children and adults.

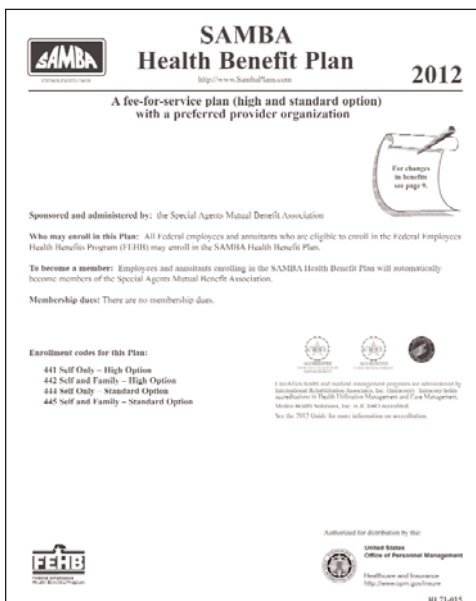
2012 Changes to the High Option Only:

- **Premium:** There will be a 4% reduction in the Self Only premium and a 3.3% reduction in the Self & Family premium.
- **Prescription Drugs:** We will reduce the mail order copayment for generic drugs to \$12 per prescription or refill.

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2012 Changes to the Standard Option Only:

- **Premium:** There will be a 5% increase in the Self Only premium and a 6.6% increase in the Self & Family premium.
- **Prescription Drugs:** We will reduce the mail order copayment for generic drugs to \$15 per prescription or refill.
- **Non-PPO Coinsurance:** Out-of network benefits will be paid at 65% of the plan's allowance in all benefit categories.
- **Inpatient Hospital Copayment:** The copayment will be \$150 per day up to \$450 per confinement in a PPO facility and \$200 per day up to \$600 per confinement in an out-of-network facility.
- **Transplant Benefit:** The travel and lodging benefit will be reduced to \$5,000 per transplant.



This year, paper copies of our 2012 health plan brochure will not be mailed to plan members unless a member specifically requests a pre-printed copy. The Office of Personnel Management (OPM) is "Going Green" and expects to save \$5 million in postage and printing costs by dropping the brochure mailing requirement. However, the full brochure is still accessible online for viewing or downloading at www.SambaPlans.com. For those members who prefer a pre-printed paper copy, please call SAMBA Customer Service at 1-800-638-6589 or email your name and address to Brochure@SambaPlans.com. You can also request a paper copy of the brochure on our web site.

New SAMBA ID cards will be mailed to all members and their dependents in late December for plan year 2012.

Sincerely,

Walter E. Wilson
Executive Director