enjoy peace of mind when you choose SAMBA

HEALTH BENEFIT PLAN
and
DENTAL & VISION PLAN

enjoy peace of mind when you choose SAMBA

2014
AVAILABLE TO ALL FEDERAL EMPLOYEES AND ANNUITANTS

For over 65 years, SAMBA has been protecting federal employees, annuitants, and their families. SAMBA is a not-for-profit employee benefit association that offers Health, Life and Dental/Vision plans to meet your needs.

All federal employees and annuitants, regardless of employing agency, are eligible to enroll in any of our plans.

Want to know more about SAMBA? Check out our website, www.SambaHealth.com, for details or give us a call at 1.800.638.6589. Our friendly staff is available to answer your questions.

Let SAMBA help you protect yourself, your family and your future. With “service to our members” as our guiding principle, we strive to provide prompt, efficient and courteous service.

Enjoy peace of mind when you choose SAMBA.
## 2014 Standard Option Benefits

### Medical Benefits

<table>
<thead>
<tr>
<th>Medical Benefits</th>
<th>In-Network* You Pay</th>
<th>With Medicare A&amp;B You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Physician Care</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family Physicians</td>
<td>$20 per office visit</td>
<td>Nothing</td>
</tr>
<tr>
<td>Specialists</td>
<td>$20 per office visit</td>
<td>Nothing</td>
</tr>
<tr>
<td>Well-Child Visits</td>
<td>Nothing</td>
<td>Nothing</td>
</tr>
<tr>
<td>Annual Physicals</td>
<td>Nothing</td>
<td>Nothing</td>
</tr>
<tr>
<td>Adult/Child Immunizations</td>
<td>Nothing</td>
<td>Nothing</td>
</tr>
<tr>
<td><strong>Hospital Care</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient</td>
<td>Nothing for room &amp; board; $150 per day copay, max. $450; 15% for other services</td>
<td>Nothing</td>
</tr>
<tr>
<td>Outpatient</td>
<td>15%</td>
<td>Nothing</td>
</tr>
<tr>
<td><strong>Maternity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital</td>
<td>Nothing</td>
<td>Nothing</td>
</tr>
<tr>
<td>Obstetrical Care</td>
<td>Nothing</td>
<td>Nothing</td>
</tr>
<tr>
<td><strong>Other Benefits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cancer Screenings</td>
<td>Nothing</td>
<td>Nothing</td>
</tr>
<tr>
<td>Surgery</td>
<td>15%</td>
<td>Nothing</td>
</tr>
<tr>
<td>Laboratory Services</td>
<td>Nothing at LabCorp or Quest Diagnostics</td>
<td>Nothing</td>
</tr>
<tr>
<td>Accidental Injury Care</td>
<td>Nothing (within 72 hours)</td>
<td>Nothing</td>
</tr>
<tr>
<td><strong>Calendar Year Deductible</strong></td>
<td></td>
<td>$350 per person</td>
</tr>
<tr>
<td><strong>Catastrophic Benefits</strong></td>
<td></td>
<td>$5,000 per person; $7,000 per family</td>
</tr>
</tbody>
</table>

*Out-of-network benefits are available, see the [2014 SAMBA Health Benefit Plan brochure](#) (RI 71-015).

### Prescription Drugs

<table>
<thead>
<tr>
<th>Prescription Drugs</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retail</strong> (up to a 30-day supply)$^1$</td>
<td>$8 generic 30% preferred name brand ($40 minimum, $70 maximum) 40% non-preferred name brand ($60 minimum, $110 maximum)</td>
</tr>
<tr>
<td><strong>Mail Order</strong> (up to a 90-day supply)</td>
<td>$15 generic 30% preferred name brand ($80 minimum, $150 maximum) 40% non-preferred name brand ($120 minimum, $275 maximum)</td>
</tr>
</tbody>
</table>

*Limited to the initial fill and one refill per prescription

This is a summary of the SAMBA Health Benefit Plan. For complete information on benefits, see the Plan’s 2014 Federal brochure (RI 71-015).

All benefits are subject to definitions, limitations, and exclusions set forth in the Federal brochure.
2014 STANDARD OPTION

Includes:
- Cigna’s Nationwide Provider Network
- Choose any provider
- No referrals needed
- World-wide coverage
- Retail and mail order Rx benefits
- 24-hour nurse line
- Health & Wellness Programs

No cost for:
- Annual physicals
- Maternity care
- Well-child care
- Cancer screenings
- Quest Diagnostics and LabCorp
- Women’s preventive services

Visit www.SambaHealth.com to view or download the official 2014 SAMBA Health Benefit Plan brochure (RI 71-015)

*Rates do not apply to all enrollees. If you are in a special enrollment category, (such as postal employees) please refer to your special FEHB Guide or contact the agency which maintains your health benefits enrollment.*

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We’ll help you

**STAY HEALTHY.**

**Your Health First Program**

Access to professional support or online tools for lifestyle, wellness and medical treatment decisions.

- Manage a chronic health condition
- Create a personal care plan
- Identify health risks
- Make educated decisions on your treatment options
- Know what to expect if you need to be hospitalized
- Take a Personal Health Assessment

**Improve** your lifestyle.
HEALTH AND WELLNESS PROGRAMS

24-Hour Nurse Line
SAMBA members have access to 24/7 Nurseline℠. With 24/7 Nurseline℠ you get:

- Practical health information
- Advice on how to treat a minor injury or illness, including over-the-counter or home remedies
- Help in making smart health decisions

Weight Loss Program
Lose weight and improve your health through the Healthy Steps to Weight Loss℠ personalized weight loss program.

- One-on-one health coach
- Customized diet and exercise plan
- Practical tips, nutrition guides and more

Tobacco Cessation Program
Quitting tobacco isn’t easy, but SAMBA’s Quit For Life® Program can help. When you enroll, you will receive:

- Support from an expert Quit Coach®
- Free nicotine replacement therapy (patch, gum) if part of your Quitting Plan

Discount Programs
The Healthy Rewards Program provides access to discounts on treatments and items not covered under the Health plan. Examples include:

- Over 15,000 fitness facilities
- Alternative medicine network
- Online store with discounts on vitamins & supplements, natural products, and much more

Visit www.SambaHealth.com to find out about the Health and Wellness Programs available to our members.
## 2014 DENTAL AND VISION PLAN BENEFITS

<table>
<thead>
<tr>
<th>Options</th>
<th>DMO Plan Option 1</th>
<th>PPO Plan Option 2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Primary Care Dentist Plan Pays</td>
<td>In-Network Plan Pays</td>
</tr>
<tr>
<td><strong>Coverage Type</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive (A)</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Exams, X-rays, Teeth Cleanings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intermediate (B)</td>
<td>100%</td>
<td>75%</td>
</tr>
<tr>
<td>Fillings, Root Canals, Tooth Extraction</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Major (C)</td>
<td>60%</td>
<td>50% 6-month waiting period</td>
</tr>
<tr>
<td>Crowns, Dentures, Inlays/Onlays</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontics (D)</td>
<td>50% No maximum No waiting period</td>
<td>50% $1,500 maximum per person 12-month waiting period</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>None</td>
<td>$50 per person, $150 per family (applies to B&amp;C services only)</td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>None</td>
<td>$2,000 per person, per year</td>
</tr>
<tr>
<td>Vision</td>
<td>Included with both options</td>
<td></td>
</tr>
</tbody>
</table>

### ENROLL AT ANY TIME – plus children are covered up to age 26!

#### Option 1 – DMO
For economical coverage
- Choose an Aetna Primary Care DMO Dentist
- No deductible or claim forms
- Free preventive care, fillings, root canals, and extractions
- Braces (orthodontia) – including adults with no waiting period

#### Option 2 – PPO
For more freedom
- Visit any dentist without referrals
- Pay less with an Aetna PPO dentist
- Free In-Network preventive care
- Coverage for braces (orthodontia)– including adults (waiting period applies)

Visit [www.SambaHealth.com](http://www.SambaHealth.com) to locate DMO and PPO dentists in your area.

This is a summary of the SAMBA Dental and Vision Plan. All benefits are subject to the definitions, limitations, and exclusions set forth in the Plan’s Summary Plan Description.
**DENTAL AND VISION PLAN**

**ENROLL TODAY – It’s Fast & Easy!**

- Complete our online Dental and Vision Plan Enrollment Form
- Select your payment method
- Mail or fax completed forms to **SAMBA**

**RATES**

<table>
<thead>
<tr>
<th>2014 Dental &amp; Vision</th>
<th>Biweekly Premium</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self</td>
<td>$19.38</td>
<td>$42.00</td>
</tr>
<tr>
<td>Self + One</td>
<td>$38.76</td>
<td>$84.00</td>
</tr>
<tr>
<td>Self &amp; Family</td>
<td>$58.15</td>
<td>$126.00</td>
</tr>
</tbody>
</table>

*This is a non-FEDVIP*

**Vision Benefits:**

Regardless of the dental option you choose, vision benefits are included.

**Vision Benefits – included in both dental options**

<table>
<thead>
<tr>
<th>Calendar Year Benefits</th>
<th>EyeMed In-Network Provider*</th>
<th>Out-of-Network Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Exam for glasses (with dilation as necessary)</td>
<td>Covered in full – after $10 copay</td>
<td>Up to $30 reimbursement</td>
</tr>
<tr>
<td>Eyeglasses (frames and lenses)</td>
<td>Covered in full – up to $140 (20% off balance over $140)</td>
<td>Up to $75 reimbursement</td>
</tr>
<tr>
<td>Contact Lenses (in lieu of eyeglasses)</td>
<td>Covered in full – up to $100</td>
<td>Up to $75 reimbursement</td>
</tr>
</tbody>
</table>

* To locate an **EyeMed** provider in your area, go to [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com) and choose the “Select” network from the list in the **Locate a Provider** box.
ONLINE WEB TOOLS AT SAMBA...

Our Web Tools provide you with a wealth of information:

- Find In-Network hospitals, doctors, and dentists
- Take a personal health assessment
- Review your claim history
- Refill prescriptions
- Estimate medical costs
- Compare hospital quality ratings
- Access medical information

Visit www.SambaHealth.com and get all the information you need today!
**SAMBA ONLINE**

**SAMBA’s Health Plan**

Network Provider Directory: Find a Cigna doctor, hospital, and other providers.

Online History: Members can view their medical claims and prescription drug history.

Prescription Services: Determine your prescription copays and refill your mail order prescriptions.

Health and Wellness Programs: Weight management; tobacco cessation; personal health assessment; discount programs; and more.

**SAMBA’s Dental & Vision Plan**

Network Provider Directory: Find a dentist who participates in Aetna’s DMO or PPO nationwide dental network. You can also locate a participating EyeMed provider.

View Claims History: Members have online access to view their dental and vision claims history.

View and download official *SAMBA Plan* brochures online at [www.SambaHealth.com](http://www.SambaHealth.com)
WANT TO KNOW ABOUT SAMBA’S OTHER PLANS?

**Group Term Life Insurance**
Coverage up to $600,000 for members and spouses, plus $20,000 for children up to age 26

**10-Year and 20-Year Level Term Insurance**
Available to members and spouses from $200,000 to $1,000,000

**Personal Accident Insurance**
Valuable protection for your entire family

**Disability Income Protection**
Guard against loss of income due to a disabling condition on or off the job

Visit **SAMBA** online at [www.SambaHealth.com](http://www.SambaHealth.com) or call **1.800.638.6589**