Enjoy Peace of Mind When You Choose SAMBA.

2015

Health Benefit Plan and Dental and Vision Plan
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
### 2015 STANDARD OPTION 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; $200 per confinement copay, 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>$350 per person</td>
<td></td>
</tr>
<tr>
<td><strong>Catastrophic Benefits</strong></td>
<td>$5,000 per person; $10,000 per family</td>
<td></td>
</tr>
</tbody>
</table>

*Out-of-network benefits are available, see the 2015 SAMBA Health Benefit Plan brochure (RI 71-015).

### Prescription Drugs You Pay

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

A 90-day prescription can also be filled at a CVS retail pharmacy at mail order copay

---

1 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 2015 Federal brochure (RI 71-015).

All benefits are subject to definitions, limitations, and exclusions set forth in the Federal brochure.
2015 STANDARD OPTION HEALTH PLAN

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

RATES

<table>
<thead>
<tr>
<th>2015 Standard Option</th>
<th>Biweekly Premium</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self Only (code 444)</td>
<td>$60.79</td>
<td>$131.71</td>
</tr>
<tr>
<td>Self &amp; Family (code 445)</td>
<td>$138.84</td>
<td>$300.81</td>
</tr>
</tbody>
</table>

These 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.

Visit www.SambaHealth.com to view or download the official 2015 SAMBA Health Benefit Plan brochure (RI 71-015)

“Cigna” is a registered service mark and the “Tree of Life” logo is a service mark of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by such operating subsidiaries, including Connecticut General Life Insurance Company and Cigna Health and Life Insurance Company, and not by Cigna Corporation.
2015 STANDARD OPTION
HEALTH AND WELLNESS PROGRAMS

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

We’ll help you
STAY HEALTHY.
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, that’s why SAMBA offers the Cigna Quit Today® Program to help you. When you enroll, you will receive:

- A personal quit plan with a realistic quit date
- Support from a dedicated Wellness 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.
# 2015 DENTAL AND VISION PLAN BENEFITS

ENROLL AT ANY TIME – plus children are covered up to age 26!
FREEDOM TO SWITCH Dental Options if you change your mind!

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>DMO Plan Option 1</th>
<th>PPO Plan Option 2</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Preventive (A)</strong></td>
<td>Primary Care Dentist</td>
<td>In-Network</td>
</tr>
<tr>
<td>Exams, X-rays, Teeth Cleanings</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Intermediate (B)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fillings, Root Canals, Tooth Extraction</td>
<td>$0 after copay</td>
<td>25%</td>
</tr>
<tr>
<td><strong>Major (C)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Implants, Crowns, Dentures, Inlays/Onlays</td>
<td>$0 after copay, No waiting period</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Orthodontics (D)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$0 after copay, No waiting period</td>
<td>$1,500 maximum per person, 12-month waiting period</td>
</tr>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>$0</td>
<td>$50 per person, $150 per family (applies to B&amp;C services only)</td>
</tr>
<tr>
<td><strong>Annual Maximum</strong></td>
<td>Unlimited</td>
<td>$2,500 per person</td>
</tr>
<tr>
<td><em>Vision</em></td>
<td>Included with both options</td>
<td></td>
</tr>
</tbody>
</table>

## Option 1 – DMO
For economical coverage
- Choose an Aetna Primary Care DMO Dentist
- No deductible or claim forms
- Free preventive care
- Braces (orthodontia) – including adults
- Implants are covered

## Option 2 – PPO
For more freedom
- Visit any dentist without referrals
- Pay less with an Aetna PPO dentist
- Free In-Network preventive care
- Braces (orthodontia) – including adults
- Implants are covered

Visit [www.SambaPlans.com](http://www.SambaPlans.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

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

RATES

<table>
<thead>
<tr>
<th>2015 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>

Same low rates for either option

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.SambaPlans.com and choose the “Select” network from the list in the Provider Locator 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
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

**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.SambaPlans.com](http://www.SambaPlans.com) or call **1.800.638.6589**