



Special Agents  
Mutual Benefit  
Association

11301 Old Georgetown Road • Rockville, Maryland 20852-2800 • (301) 984-1440 • (800) 638-6589

November 1, 2002

## The 2003 SAMBA Health Benefit Plan

Dear SAMBA Member:

Enclosed is your 2003 SAMBA Health Benefit Plan brochure. Please take a few moments to review the brochure.

### **Brief Summary of Health Plan Changes for 2003**

- The calendar year deductible will be increased from \$300 to \$350 per person, with the family deductible increasing from \$600 to \$700.
- The Plan will remove “fertility drugs” from the current \$5,000 limitation on infertility services and add a separate \$5,000 limit exclusive for purchase of fertility medications.
- The catastrophic “out-of-pocket” maximum for PPO services will increase from \$3,000 to \$4,000 per person and from \$4,500 to \$6,000 per person for non-PPO services, with no family limit.
- The Worldwide Assistance Program will be terminated due to minimal member utilization.
- Copayments for generic drugs will be reduced from \$15 to \$10 for both retail and mail order purchases. The Plan will introduce a drug formulary or “preferred drug” list for name brand drugs. Your 2003 prescription drug copayments will be:

	<b>Retail Network Pharmacy</b> (30-day supply)	<b>Home Delivery Pharmacy</b> (90-day supply)
Generic drugs	\$10.00	\$10.00
Formulary brand name drugs	\$25.00	\$35.00
Non-formulary brand name drugs	\$40.00	\$50.00

Under separate cover you will receive a *Member Guide* listing all brand name medications on Medco Health’s (formerly Merck-Medco) extensive **Preferred Prescriptions**<sup>®</sup> formulary. You may also call Medco Health’s Member Services at (800) 283-3478 or SAMBA’s Customer Service Department at (800) 638-6589 to check if your current medications are on the **Preferred Prescriptions**<sup>®</sup> formulary.

(over please)

Members can download a copy of the **Preferred Prescriptions<sup>®</sup>** Formulary Member Guide at SAMBA's website, [www.SambaPlans.com](http://www.SambaPlans.com).

### **2003 Premium Rates**

As you know, in recent years health care costs have increased far greater than the rate of inflation. Major factors contributing to these escalating costs are; greater utilization and rising costs of prescription medications, an aging population, and advances in medical technology. SAMBA was able to keep your 2003 premium increase to 10%, *our lowest in four years*, and less than the average increase for other plans in the Federal Employees Health Benefits Program. (See chart below for your 2003 SAMBA premium.)

Type of Enrollment	Biweekly Employee Premium Rates			Monthly Annuitant Premium Rates		
	2002 Premium	2003 Premium	Change in Premium	2002 Premium	2003 Premium	Change in Premium
<b>Self Only</b>	\$66.97	\$73.66	<b>\$6.69</b>	\$145.10	\$159.59	<b>\$14.49</b>
<b>Self and Family</b>	164.76	\$181.26	<b>\$16.50</b>	\$356.98	\$392.73	<b>\$35.75</b>

### **Additional Information**

All employees and annuitants in the SAMBA health plan will continue to be covered under our special terrorism policy. This policy provides benefits payable upon death or dismemberment caused by an act of terrorism. The benefit amount of this coverage is \$100,000 for terrorist acts occurring while on or off duty within the United States and \$50,000 when on assignment overseas.

In response to a request from the U.S. Department of Transportation, the SAMBA Board of Directors approved extending SAMBA eligibility to employees of the Transportation Security Administration, the U.S. Coast Guard Investigative Service, and the Odometer Fraud Unit of the National Highway Traffic Safety Administration.

In the near future, you will receive updated PPO Provider Directories and new SAMBA Identification Cards. As always, if you have any questions or concerns, please do not hesitate to contact our Customer Service Department at (301) 984-1440 or toll-free at (800) 638-6589.

Sincerely yours,



Walter E. Wilson  
Executive Director

Enclosure