



Special Agents
Mutual Benefit
Association

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

February 15, 2006

IMPORTANT NOTICE
Dependent Children Health Benefit Plan
Premium Increase

Dear Member:

You currently have a child(ren) enrolled in the SAMBA Dependent Children Health Benefit Plan (DHBP). **This notice is to inform you of an increase in the DHBP premium effective April 1, 2006.**

SAMBA offers the DHBP plan as a convenient and cost effective means to provide health coverage to your dependent child(ren) between the ages of 22 and 27. Unfortunately, due to the ever-increasing cost of medical care, we find it necessary to increase the premium at this time. We have not had a premium increase in four years.

Effective April 1, 2006, the DHBP premium will increase from \$151.67 to **\$184.17** per month. For those members who pay quarterly, the premium will increase from \$455.00 to **\$552.50**. Also, for members who have more than one child enrolled in the DHBP, we must now impose a supplemental premium of **\$86.67** per month (**\$260.00** per quarter) for each additional child enrolled. (A member with two covered children between the ages of 22 and 27 will now pay a total of \$270.84 per month or \$812.50 per quarter.)

Should you wish to cancel your child(ren)'s coverage, please notify SAMBA's Group Plans Department in writing at the address above. Please note that failure to pay the DHBP premium by the due date will result in the termination of DHBP coverage.

If you have any questions or concerns, do not hesitate to contact a SAMBA Group Plans service representative at 1-800-638-6589 or (301) 984-1440 between the hours of 8:00 am and 4:00 pm, EST, Monday through Friday.

We are confident that you will agree that in today's health insurance market, the DHBP plan remains an exceptional value.

Sincerely,
SAMBA Group Plans Department

This notice updates the Dependent Children Health Benefit Plan Summary Plan Description previously issued.

Visit our Web Site at www.SambaPlans.com