November 3, 2010

Dental and Vision Care Plan
Notice of Material Modification and
2011 Premium Notice

and

Dependent Children Dental and Vision Care Plan
Plan Termination Notice

Dear Member;

You are currently enrolled in the SAMBA Dental and Vision Care Plan. You also have a child enrolled in SAMBA’s Dependent Children Dental and Vision Care Plan (for children ages 22 to 27).

This notice is to: (1) inform you about a material modification to your Dental and Vision Care Plan; (2) announce the Plan’s 2011 premium; and (3) advise you that the separate Dependent Children Dental and Vision Care Plan will be terminated at 11:59 pm on December 31, 2010.

(1) Notice of Material Modification

Effective January 1, 2011, the maximum age for an eligible dependent child under your Dental and Vision Care Plan will increase from the current age 22 to age 26. Beginning next year, your unmarried dependent children can be covered under your Dental and Vision Care Plan up to their 26th birthday. If your over age 22 child, (presently enrolled in the separate Dependent Children Dental and Vision Care Plan) will be under age 26 on January 1, 2011, SAMBA will add this child to your Dental and Vision Care Plan and adjust your premium accordingly.

A new Dental and Vision Care Plan ID card will be issued to the child we add to your plan. The ID card previously issued to your over age 22 child will not be valid after this year.

This Notice of a Material Modification supplements and amends the Summary Plan Description (SPD) previously provided to you.
(2) 2011 Premium Notice

<table>
<thead>
<tr>
<th>Enrollment Type</th>
<th>2011 Biweekly Premium</th>
<th>Premium Change</th>
<th>2011 Monthly Premium</th>
<th>Premium Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self</td>
<td>$18.46</td>
<td>$0.46</td>
<td>$40.00</td>
<td>$1.00</td>
</tr>
<tr>
<td>Self + One</td>
<td>$36.92</td>
<td>$0.92</td>
<td>$80.00</td>
<td>$2.00</td>
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<td>Self + Family</td>
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<td>$1.38</td>
<td>$120.00</td>
<td>$3.00</td>
</tr>
</tbody>
</table>

You do not need to take any action. If you pay your Dental and Vision Care Plan premium by:

- **Payroll Allotment**: No action is required on your part. SAMBA will automatically notify your agency to make the premium change effective the first full pay period in January (which for most employees is January 2, 2011).

- **Monthly EFT Bank Debit**: The January, 2011 debit from your bank account will reflect the 2011 monthly premium increase.

- **Quarterly Invoice Billing**: The premium change will be reflected on your January, 2011 invoice that you will receive in early December, 2010.

(3) Termination Notice - Dependent Children Dental and Vision Care Plan

Due to the change in children eligibility for the Dental and Vision Care Plan explained in (1) above, we are terminating the Dependent Children Dental and Vision Care Plan after this year. **If your child will be over age 26 on January 1, 2011**, you will need to find alternative coverage.

Visit [www.SambaPlans.com](http://www.SambaPlans.com) to view and download the Dental and Vision Care Plan SPD, download enrollment and claim forms, find an Aetna participating DMO or PPO dentist, or review your claims history. If you have any questions, please contact SAMBA Customer Service at 1-800-638-6589 (press 2) or email us at Insurance@SambaPlans.com.

Sincerely,

SAMBA Federal Employee Benefit Association