

November 1, 2014

Your 2015 SAMBA High Option Health Plan

The official 2015 SAMBA Health Benefit Plan Brochure is available on our web site for viewing or downloading. You may also request a paper copy of the brochure by visiting our web site (click on the Open Season link) or calling us at 1-800-638-6589.

2015 High Option Premium		
	Biweekly	Monthly
Self Only	\$137.88	\$298.74
Self & Family	\$351.89	\$762.43

Important benefit changes for 2015:*

- **Catastrophic Protection:** This is the maximum amount you could be required to pay for the combined total of all deductibles, coinsurance and copayments. After your Out-of-Pocket (OOP) maximum has been reached, the plan will pay 100% of the plan's allowance for all additional expenses as set forth below.
 - **Rx Out-of-Pocket (OOP) Maximum:** – The annual OOP maximum for prescription drug expenses will be reduced to \$2,000 per person and \$4,000 per family.
 - **Medical Out-of-Pocket (OOP) Maximum:** – The annual OOP maximum for medical services using Cigna preferred providers (PPO) will remain at \$3,500 per person. The family OOP maximum will increase to \$7,000. When a combination of PPO and non-PPO providers are used during the year, the annual OOP maximum for medical services will be \$6,500 per person and \$13,000 per family.
- **Same-Day Services:** The PPO benefit for services performed by a doctor in conjunction with an office visit (i.e., allergy injections, drawing of blood, minor surgical procedures, etc.) will be considered separately from the office visit charge.
- **Non-PPO Outpatient Hospital Services:** The \$150 copayment will no longer apply to covered outpatient hospitals, clinics, and ambulatory surgical center expenses.
- **Mental Health & Substance Abuse:** Outpatient services for the treatment of mental health or substance abuse will no longer require prior authorization.
- **Hospice Care (Outpatient):** This benefit will be limited to \$15,000 for services provided within six months from the date the person entered or re-entered (after a period of remission) an outpatient hospice care program.
- **Christian Science** practitioners and sanatorium facilities will no longer be covered.

continued

SAMBA members have access to several excellent resources and interactive tools to improve their health and maintain a healthy lifestyle. Part of achieving a healthy lifestyle includes assessing your current health and analyzing potential risks. SAMBA offers members the opportunity to do this by completing a health risk assessment (HRA). The HRA provides individualized feedback and gives specific recommendations to promote health and prevent disease. This free and easy tool also comes with an incentive for participation. For completing an HRA, SAMBA members qualify for a \$25 CVS Pharmacy Gift Card – limited to two per family. Visit www.SambaHealth.com to complete your HRA and take advantage of the many health and wellness programs SAMBA offers.

Sincerely,

A handwritten signature in blue ink that reads "Walter E. Wilson". The signature is written in a cursive style.

Walter E. Wilson
Executive Director

* This is a summary. 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.

Required Notice of Summary of Benefits and Coverage:

Availability of Summary Health Information: The Federal Employees Health Benefits (FEHB) Program offers numerous health benefits plans and coverage options. Choosing a health plan and coverage option is an important decision. To help you make an informed choice, each FEHB plan makes available a Summary of Benefits and Coverage (SBC) about each of its health coverage options, online in early October. The SBC summarizes important information in a standard format to help you compare plans and options. A paper copy of the SAMBA SBC is available, free of charge, by calling (800) 638-6589. To find our more information about plans available under the FEHB Program, including SBCs for other FEHB plans, please visit www.opm.gov/insure.