January, 2007

Your Basic Accidental Death & Dismemberment and Terrorism Plan Certificates

Dear Health Benefit Plan Member,

SAMBA members enrolled in the 2007 Health Benefit Plan are provided $10,000 coverage ($5,000 if age 70 or older) in SAMBA's Basic Accidental Death and Dismemberment (AD&D) plan. This plan is underwritten by the Prudential Insurance Company of America and is paid for by the SAMBA Association. The plan provides valuable protection for you and your family in the event of a serious accident.

Enclosed is your Basic AD&D Statement of Coverage and the policy certificate booklet. In the event of your accidental death, the life insurance benefit will be paid to the first of the following: (1) your spouse; (2) your surviving children in equal shares; (3) your surviving parents in equal shares; (4) your surviving siblings in equal shares; or (5) to your estate. Should you wish to designate a different beneficiary (or change the beneficiary order) for this policy, a designation of beneficiary form is enclosed for you to complete and return to SAMBA.

Also enclosed you will find a certificate of insurance issued by the Zurich North America Company, the carrier for SAMBA's Terrorism Plan. SAMBA members enrolled in the Health Benefit Plan are covered by this $100,000 accident policy, payable upon the death or dismemberment of the SAMBA member caused by an act of terrorism within the United States or $50,000 if on official assignment overseas. This coverage is provided by the SAMBA Association.

Due to a printing error in the 2007 Health Benefit Plan brochure, a corrected page to replace page 58 of the brochure, the Non-FEHB benefits available to Plan members, is enclosed.

Be sure to keep this communication and enclosures with your important papers. If you have any questions please contact SAMBA.

Sincerely,

Walter E. Wilson
Executive Director

Visit our Web Site at www.SambaPlans.com