March 1, 2007

Your Immediate Response is Required!

Dear Member,

You have received this notice because either you have been paying an Associate Member fee or your SAMBA payroll allotment was rounded up to the next whole dollar amount, or both. Effective April 1, 2007, SAMBA will no longer charge an Associate Member fee. Additionally, Treasury regulations no longer require payroll allotments to be in whole dollar amounts.

Due to these changes, your SAMBA payroll allotment is being reduced effective the first pay period that begins in April. In order to effect these changes you must complete and return the enclosed pre-printed SAMBA 299 Payroll Allotment Form.

• Review the personal coverage information printed on the reverse side of the enclosed SAMBA Payroll Allotment Form 299. It lists the SAMBA plans in which you are currently enrolled and reflects your new (reduced) bi-weekly payroll allotment that will be effective at the beginning of the first full pay period in April.

• Sign and date the enclosed pre-printed SAMBA Payroll Allotment Form 299 and return to SAMBA by March 30, 2007. A pre-addressed envelope is enclosed for your convenience or you may fax your form to 301-816-0191.

Please note: If you do not return the completed Payroll Allotment Form 299 to SAMBA, we will be unable to reduce your payroll allotment to effect these changes. Any excess allotment amounts we continue to collect due to the above two changes will be donated to charity.

If you have any questions, please call 1-800-638-6589 to speak with a SAMBA Group Plans Representative.

Sincerely,

Walter E. Wilson
Executive Director

Enclosures