



Federal Employee Benefit Association

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

Your 2007 Dental and Vision Care Program

Dear Member,

Enclosed please find your 2007 Dental and Vision Care Program Brochure Summary Plan Description. As previously advised, the SAMBA Dental and Vision Care Program now provides coverage for orthodontic treatment and enhanced PPO benefits.

Beginning January 1, 2007, both the DMO and Alternate Plan options include orthodontic coverage for adults and children. Plus, under the Alternate Plan, increased benefit levels apply when you visit a dentist participating in the Aetna PPO network. The enhanced plan benefits are outlined below.

Both DMO and Alternate Plan Options

Orthodontic Benefits – In 2007 both plan options will include orthodontic benefits, with no deductible, for adults and children. The DMO plan option has no waiting period and no lifetime maximum. The Alternate Plan option has a \$1,500 per person/per lifetime maximum and a 12 month waiting period from the date of your enrollment in the Plan.

Alternate Plan Option – Increased PPO Benefits

In-Network Benefits – In 2007 the Alternate Plan option will include increased benefits when you visit a dentist participating in Aetna's PPO network. In-network benefit levels will be **increased to 100%** for preventive services, such as office visits, teeth cleaning, and X-rays. PPO benefits will be **increased to 75%** for Basic Services, such as amalgam restorations, root canal therapy, and periodontal treatments.

Take a moment to review the enclosed Dental and Vision Care brochure and remember, you can switch between plan options anytime throughout the year – the choice is always yours. Should you have any questions, please contact a SAMBA Group Plans Representative at (800) 638-6589.

Sincerely,

Walter E. Wilson
Executive Director

Enclosures