September 20, 2004

Welcome to SAMBA

Dear SSEHA Member,

SAMBA is pleased to announce that the Secret Service Employee Health Association (SSEHA) has merged with SAMBA. All former SSEHA members are now SAMBA members. On behalf of the more than 37,000 members of SAMBA, we welcome you to our association. This merger will not change your 2004 health plan benefits.

The idea of merging the two associations grew out of the SSEHA Governing Board's concern for the future of the health plan. Already the smallest of all the fee-for-service plans in the Federal Employees Health Benefit Program (FEHB), the continued viability of the SSEHA plan was growing increasingly doubtful given its declining enrollment, aging membership and escalating premiums.

The SSEHA Board was aware of SAMBA's dedication to serving the federal law enforcement community and for offering one of the most comprehensive health plans in the FEHB Program. SAMBA has access to a far greater potential membership base than SSEHA since it is open exclusively to employees of federal law enforcement and homeland security agencies, including the USSS. And too, SAMBA sponsors the USSS's Employee Benevolent Fund and has an established working relationship with the agency.

A major difference between the two associations was that SAMBA, unlike SSEHA, self insures its health plan and has a professional staff to administer the plan, pay claims and provide member services. SAMBA's Board of Directors viewed the merger as an excellent opportunity to offer a choice of quality health plan options. To ensure that former SSEHA members would continue to have a voice in the management of their SAMBA/SSEHA health plan, SAMBA amended its bylaws to provide that either an active or a retired USSS member will always fill at least one of the six positions on the SAMBA Board of Directors. With the endorsement of the Office of Personnel Management, the respective Boards unanimously approved the merger of the two associations. A copy of the press release announcing the merger is enclosed for your additional information.

You need take no action. You will automatically be enrolled in the SAMBA/SSEHA Standard Option for 2005 unless you change health plans during the FEHB fall open season. For your convenience, we have outlined the upcoming changes in your plan should you
choose to remain in the SAMBA/SSEHA Standard Option for 2005 (see the “SSEHA Benefit Changes for 2005” document enclosed).

The 2005 Standard Option premium rates are listed below. You will notice a significant reduction over your current premiums.

<table>
<thead>
<tr>
<th>Type of Enrollment</th>
<th>Enrollment Code</th>
<th>Biweekly Employee Premium Rates</th>
<th>Monthly Annuitant Premium Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>2005 Premium</td>
<td>Premium Reduction</td>
</tr>
<tr>
<td>Self Only</td>
<td>444</td>
<td>$41.74</td>
<td>($12.60)</td>
</tr>
<tr>
<td>Family</td>
<td>445</td>
<td>$98.92</td>
<td>($40.49)</td>
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</tbody>
</table>

Within the next 30 days you will receive additional information in the mail, including your 2005 SAMBA Health Benefit Plan brochure. Your new SAMBA health plan identification cards should arrive in late December.

Remember, you are now part of our family and eligible to enroll (at any time) in SAMBA’s other (non-FEHB) insurance plans which include: Group Term Life, Disability Income Protection, Dental/Vision, LegalRx, and Long Term Care plans. Additionally, if you have dependent children between ages 22 and 27, be sure to check out our Dependent Children Health Benefit Plan. More information about these plans can be obtained from our web site at www.SambaPlans.com or by calling us at 1-800-638-6589.

Again, welcome to SAMBA. We pledge our best efforts to meet your insurance needs.

Sincerely,

William P. O’Hanlon
SAMBA President

Walter E. Wilson
SAMBA Executive Director

Enclosures (2)