



November 1, 2008

SAMBA..... always a wise choice

Dear Standard Option Member:

Due to increases in medical costs over the last three years, a modest premium increase (less than 3%) is needed for the 2009 plan year. As you know, the Standard Option premium has not increased since the 2006 plan year. Nevertheless, we hope you will agree that the SAMBA Standard Option remains a wise choice for you and your family. You can take comfort in knowing that the SAMBA Standard Option plan continues as one of the best health plan values available to federal employees and annuitants.

SAMBA Standard Option for 2009

Type of Enrollment	Biweekly Employee Standard Option Premium			Monthly Annuitant Standard Option Premium		
	2006–2008 Premium	2009 Premium	Change	2006–2008 Premium	2009 Premium	Change
Self Only	\$45.91	\$47.29	\$1.38	\$99.47	\$102.46	\$2.99
Family	\$104.85	\$108.00	\$3.15	\$227.18	\$234.00	\$6.82

Some of your Plan benefits have changed for 2009:

- Coverage of routine mammograms for women age 65 and older has been increased from one every two consecutive calendar years to one every calendar year.
- The Plan will now cover all routine adult immunizations (endorsed by the Centers for Disease Control and Prevention) at 100% with no deductible.
- PPO benefits will now be paid for services rendered by a non-PPO assistant surgeon when treatment is received in a PPO facility.
- Non-PPO benefits for orthopedic and prosthetic devices will be covered at 50% (from 70%) of the Plan allowance.
- The Plan calendar year deductible will increase from \$250 to \$300 per person and from \$500 to \$600 per family. Additionally, the catastrophic protection will no longer include out-of-pocket expenses for deductibles and copayments.

(over, please)

- Your prescription drug copayment amounts have changed as follows:
 - at Retail** – No change in generic drug copayments of \$10. Preferred drug copayments will increase from a flat \$30 to 25% coinsurance with a \$30 minimum/\$60 maximum per prescription. Non-preferred drug copayments will increase from a flat \$45 to 35% coinsurance with a \$45 minimum/\$90 maximum per prescription.
 - at Mail** – No change in generic drug copayments of \$20. Preferred drug copayments will increase from 25% coinsurance with a \$45 minimum/\$80 maximum per prescription, to 25% coinsurance with a \$50 minimum/\$100 maximum. Non-preferred drug copayments will increase from 25% coinsurance with a \$60 minimum/\$100 maximum per prescription, to 35% coinsurance with a \$65 minimum/\$120 maximum.
- A catastrophic out-of pocket limit of \$5,000 per person, per calendar year has been added to the Prescription drug benefits for both retail and mail order drugs combined.
- Benefits for the diagnosis and treatment of infertility will be reduced from \$5,000 to \$2,500 per person, per lifetime. Infertility drugs will no longer be covered.
- PPO benefits for "other inpatient hospital services and supplies" have been reduced from 100% to 85% of the Plan allowance.

Additional Announcements:

- The SAMBA Board of Directors has obtained approval from the U. S. Office of Personnel Management (OPM) to extend eligibility for the SAMBA Health Benefit Plan to all federal employees and annuitants.
- Effective January 1, 2009, the Terrorism plan and the Accidental Death and Dismemberment (AD&D) plan, previously provided free of charge to all health plan members, will be discontinued.
- Our online web services continue to expand: Visit www.SambaPlans.com for our Health Risk and Hospital Quality Assessment tools and a Treatment Cost Estimator. You can also review your medical and prescription claims history, order prescription refills, find a PPO provider, and so much more.

Enclosed is your 2009 SAMBA Health Benefit Plan brochure, along with other materials and special offerings. Please take a moment to review the enclosures. As always, we pledge to you our best effort to deliver the benefits and services you have come to expect. If you have any questions, please contact us at 1-800-638-6589 or email us at healthplan@sambaplans.com.

Sincerely,



Walter E. Wilson
Executive Director

Enclosures