

November 1, 2013

Your 2014 SAMBA Health Plan

Dear High Option Member:

Outlined below are the plan's 2014 benefit changes:

2014 High Option Premium		
	Biweekly Premium	Monthly Premium
Self Only	\$127.03	\$275.23
Self & Family	\$324.72	\$703.56

Pharmacy Benefits

- **At Retail:** The generic drug copay will be reduced from \$10 to \$8. Coinsurance for preferred name brand drugs will increase from 15% to 20%, with a \$40 minimum and a \$55 maximum. Coinsurance for non-preferred name brand drugs will increase from 30% to 35%, with a \$60 minimum and a \$100 maximum.
 - *Please note: Retail purchases of maintenance prescription medications will be limited to the initial fill (not to exceed a 30-day supply) and one 30-day refill. Maintenance medications exceeding the retail purchase limit will need to be purchased through our Mail Order Program (or at a CVS retail pharmacy under the Maintenance Choice Program).*
- **At Mail:** The generic drug co-payment will remain at \$12. Coinsurance for preferred name brand drugs will increase from 15% to 20%, with an \$80 minimum and a \$110 maximum. Co-insurance for non-preferred name brand drugs will increase from 30% to 35%, with a \$120 minimum and a \$225 maximum.
- **Specialty Medications:** A separate tier will be added for specialty medications. Specialty medications are used to treat chronic complex conditions, include biotech drugs, and usually require special handling and close monitoring. Specialty drugs will require pre-authorization. The co-payment will be \$80 for each 30-day supply. Current users of specialty medications will be notified of this change by separate letter. A list of all specialty medications can be viewed on our web site under the Health Plan tab.

Precertification Requirements (Does not apply to members enrolled in Medicare Part B)

- **High-Tech Radiology Services:** The following outpatient radiology/imaging services will require precertification. We will reduce our benefits for these procedures by \$100 if precertification is not obtained.
 - CT/CAT scan – Computed Tomography/Computerized Axial Tomography
 - MRA – Magnetic Resonance Angiography
 - MRI – Magnetic Resonance Imaging
 - NC – Nuclear Cardiology Studies
 - PET – Positron Emission Tomography

- Other Services: The following outpatient services will also require precertification. If precertification is not obtained, we will reduce our allowance by 20% per occurrence.
 - Durable Medical Equipment
 - Nursing Care and Home Infusion Therapy
 - Speech Therapy
 - Spinal Procedures

Health & Wellness

Maintaining a healthy lifestyle is a goal we all share. Completing a Personal Health Assessment is an important first step toward developing a healthier lifestyle. Our online health assessment tool will help evaluate your health status and offer suggestions to improve your health. As an incentive to complete a Personal Health Assessment, SAMBA will make a \$20 charitable contribution to the Federal Employee Education and Assistance Fund (FEEA) for each health assessment completed during the year, maximum \$40 per family. To complete your health assessment, visit our web site and click on Personal Health Assessment.

Remember that SAMBA members have access to several excellent resources and interactive tools to improve their health and maintain a healthy lifestyle. Please take advantage of the health and wellness programs SAMBA offers. Visit www.SambaHealth.com or call us at 1-800 638-6589 for more information.

SAMBA is very proud of the fact that in a participant survey conducted by the Office of Personnel Management (OPM), the SAMBA's High Option achieved the highest overall plan satisfaction score of all plans in the Federal Employees Health Benefit Program.

Please note: With the exception of Members of Congress and designated Congressional staff, the Health Insurance Marketplace (Exchange) does not affect FEHB Program enrollees.

In keeping with OPM's "Going Green" initiative, we are not mailing paper copies of the SAMBA Health Benefit Plan Brochure. The 2014 Brochure is available on our web site for viewing or downloading. You may request a paper copy of the brochure by visiting our web site (click on the Open Season link) or calling us at 1-800 638-6589.

Sincerely,



Walter E. Wilson
Executive Director

Required Notice of Summary of Benefits and Coverage:

Availability of Summary Health Information: The Federal Employees Health Benefits (FEHB) Program offers numerous health benefits plans and coverage options. Choosing a health plan and coverage option is an important decision. To help you make an informed choice, each FEHB plan makes available a Summary of Benefits and Coverage (SBC) about each of its health coverage options, online in early October. The SBC summarizes important information in a standard format to help you compare plans and options. A paper copy of the SAMBA SBC is available, free of charge, by calling 1-800-638-6589. To find out more information about plans available under the FEHB Program, including SBCs for other FEHB plans, please visit www.opm.gov/insure.