



November 1, 2007

SAMBA Standard Option Health Benefit Plan

Dear Member:

Your **2008 SAMBA Health Benefit Plan Brochure** and other materials are enclosed.

There will be **no change** in your Standard Option Health Plan premium for 2008.

2008 Standard Option Premium	Employee Biweekly	Annuitant Monthly
Self Only	\$45.91	\$99.47
Self & Family	\$104.85	\$227.18

New for 2008 – SAMBA members will have access to the extensive **CIGNA Nationwide PPO Network**. The CIGNA PPO Network replaces the CareFirst Blue Cross Blue Shield network in Delaware, the District of Columbia, Maryland, and Virginia; and replaces the First Health and Beech Street networks in all other states.

The CIGNA Nationwide PPO Network has more than 800,000 in-network medical providers, including most of the same doctors, hospitals and other providers that our members are now using. In view of the change to the much larger CIGNA PPO network, the out-of-network area benefit (for members not previously served by a PPO network) and Homelink, offered through First Health, will no longer be available. Visit our website at www.SambaPlans.com, or call 1-800-564-7642, to confirm that your provider participates with CIGNA or to locate a CIGNA provider in your area!

Medco will continue as our Prescription Drug Benefit Manager. **There will be no change** to the Plan's prescription drug benefit for 2008. You will continue to enjoy the same comprehensive drug benefits.

Quest Diagnostics – When you use a Quest Diagnostics facility, SAMBA will pay for all covered outpatient laboratory services at 100%. The use of Quest Diagnostics is optional. Visit our website or call 1-800-377-8448 to find a Quest Diagnostics facility near you. Members who use other labs will continue to pay coinsurance (but no deductible) for outpatient laboratory services.

The **calendar year deductible will no longer be applied** to PPO benefits for outpatient hospital and ambulatory surgical centers or adult routine immunizations.

Benefits have been added for screenings, testing, diagnostic evaluations, and treatment by licensed hearing professionals (including hearing aids) for dependent children up to the age of 22.

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The Plan's **100% coverage for routine dental services** limit is now \$400 per person, per calendar year, for two routine dental examinations, including X-rays, and two prophylaxis (cleanings) per person.

In December, **new Identification Cards** (ID cards) will be mailed to all members. It is important that you use your new ID cards starting January 1, 2008 to assure no disruption in medical services or claims processing.

- **Non-Medicare covered members and families**, and "split" families with at least one person not covered by Medicare, and all members with only Medicare Part A coverage will receive **two different ID cards**:
 - 1) a CIGNA PPO ID card for use when visiting health care providers, and
 - 2) a Medco Prescription Drug ID card for use when purchasing medications.
- **Medicare covered members with both Part A and Part B** (member or member and spouse) will receive only **one ID card**:
 - 1) a combination Medical and Medco Prescription Drug ID card for use in obtaining health care services and for use when purchasing medications.

Online services – SAMBA's website, www.SambaPlans.com, offers several helpful online services such as finding a PPO provider, ability to review your prescription drug and medical claims history, ability to order prescription refills, plus much more. SAMBA has recently added more new services:

- **Treatment Cost Estimator**: estimates out-of-pocket medical costs, displaying PPO versus non-PPO average costs, for over 350 common conditions, procedures, tests and visits. Search results include related encounters, tests, and other medical items that comprise the total cost of an episode of care.
- **Hospital Quality Tool**: provides diagnosis and procedure specific comparisons of hospitals. You can compare selected hospitals quality ratings according to evidence-based measures deemed important for their analysis. The tool offers an array of quality outcomes and ratings (*such as; patient volume, severity adjusted length of stay, severity adjusted complications and mortality rates*).
- **Health Risk Assessment Tool**: provides advanced health profiling risk assessments that scores an individual's health status, calculates risk levels, and provides recommendations for personal health improvement actions and behavior changes. You simply supply answers to a questionnaire that is put through more than 5,000 calculations that screen for 21 clinical risk factors.

We pledge to you our best effort to deliver the benefits and services you have come to expect. If you ever have any questions, please contact us at 1-800-638-6589, or email us at feedback@sambaplans.com.

Sincerely yours,



Walter E. Wilson
Executive Director

Enclosures