



Special Agents
Mutual Benefit
Association

November, 2005

As always, You can count on SAMBA...

Dear Member:

2006 Standard Option Rates	
EMPLOYEE RATE — BIWEEKLY	
Self Only (code 444)	\$45.91
Self & Family (code 445)	\$104.85
ANNUITANT RATE — MONTHLY	
Self Only (code 444)	\$99.47
Self & Family (code 445)	\$227.18

It's comforting to know that you can always count on SAMBA. When you compare our rates and benefits with other health plans, we are sure you will agree that our Standard Option Plan is the right choice for you in 2006.

You will also be pleased to know that there will be no reduction in the Standard Option Plan's comprehensive benefits and services for 2006. In fact, SAMBA's Standard Option Plan has been further enhanced to reduce your out-of-pocket costs while eliminating several of the Plan's prior precertification requirements:

- You will now receive the Plan's PPO benefit level for all outpatient anesthesia services even if the anesthesiologist does not participate in our PPO network (provided services are rendered at a PPO facility).
- Precertification will no longer be required for – durable medical equipment, private duty nursing services and hospice care. And, we have combined the benefits for inpatient and outpatient hospice care allowing up to \$5,000 in benefits per person per year.

In order to offer members a greater choice of PPO providers, SAMBA has rearranged the PPO provider networks available to our members who are not covered by Medicare:

- Members who reside in Delaware, Maryland, Virginia or the District of Columbia will continue to have access to the **CareFirst** BlueCross BlueShield PPO provider network. Members may conduct an online search for CareFirst BC/BS PPO providers by visiting our web site at www.SambaPlans.com.
- SAMBA members who do not reside in the above CareFirst BC/BS service area will have access to the **First Health** PPO provider network. What's more, in over 40 states these members will also have access to a second PPO network – the **Beech Street** PPO network – thereby expanding the possible choices of PPO network providers (see page 6 of the 2006 SAMBA Health Benefit Plan brochure). A personalized First Health/Beech Street PPO provider directory is enclosed for members in this PPO service area. The directory lists those PPO providers closest to the member's home

(over, please)

zip code. Members may also conduct an online search for First Health/Beech Street PPO providers by visiting our web site at www.SambaPlans.com.

In December, new Identification Cards will be issued **only** for those members residing in the First Health/Beech Street service area (mentioned above). The new card is shown below. The new cards will be issued in the member's name only, but can be used by all eligible family members in 2006 to obtain health care services and prescription drug purchases. Members residing in the CareFirst BlueCross BlueShield area (mentioned above) and those who have Medicare A and B primary coverage should continue to use their current SAMBA ID cards next year.

 ESTABLISHED 1948 Special Agents Mutual Benefit Association	 The First Health Network	 Beech Street CORPORATION
RxBin 610014 RxGrp SAMBA00 Issuer MEDCO ID No. 123456789 Name JOHN Q. SAMPLE	For member service inquiries call SAMBA: 1 800-638-6589 Submit claims electronically through clearinghouse using: payor ID 37259	Utilize the Beech Street Network for PPO providers not in First Health's network (not available in all states)
PPO OV Copay = \$20 SAMBA Health Benefit Plan and Pharmacy Identification Card		Mail Claims to: SAMBA PO Box 8600 London, KY 40742
		Mail Correspondence to: SAMBA 11301 Old Georgetown Rd. Rockville, MD 20852-2800
		Precertification is required for all inpatient hospital confinements. Outpatient mental health treatment requires precertification after 10 visits. To precertify call ENCOMPASS Health Management at: 1 888-249-2595.
		To locate a PPO network provider call First Health at: 1 800-346-6755. To expand your PPO search call Beech Street at: 1 866-862-3459. Or for a complete list of PPO providers visit: www.sambaplans.com .
		Medco Customer Service call: 1 800-283-3478
		2006

Front

Back

A special note about the new Medicare Part D prescription drug plan

- You do not need to enroll in a Medicare Part D prescription drug plan. SAMBA has determined that your SAMBA prescription drug coverage is expected to pay as much or more than the new Medicare Part D prescription drug coverage. Therefore, as long as you continue to be enrolled in the SAMBA Health Benefit Plan, you do not need to also enroll in Medicare Part D.

Once again, SAMBA will continue to provide our \$100,000 Accidental Death or Dismemberment Terrorism Coverage, free to all active or retired members enrolled in our health plan (a non-FEHB plan*).

Enclosed with other materials is your 2006 SAMBA Health Benefit Plan brochure. 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.

Sincerely yours,



Walter E. Wilson
Executive Director

Enclosures

* This benefit is neither offered nor guaranteed under contract with the FEHB Program, but is made available to members in the SAMBA Health Benefit Plan.

This is a brief description of the features of the 2006 SAMBA Health Benefit Plan. Before making a final decision, please read the Plan's Federal brochure (RI 72-006). All benefits are subject to the definitions, limitation, and exclusions set forth in the Federal brochure.