



November 8, 2006

Your 2007 SAMBA Health Benefit Plan

▶ Same Low Premium ▶ Added Benefits ▶ Plus free AD&D Coverage

Dear SAMBA Standard Option Plan Member,

I am please to inform you that there will be **no premium increase** in our Standard Option Plan for 2007. Next year, you will continue to enjoy the same great benefits, plus even more...

- We have added a Lab Savings Program.* This voluntary program pays 100% of covered laboratory services when *Quest Diagnostics*[®] performs the testing and bills SAMBA directly (see page 22 of your 2007 SAMBA health plan brochure for more details).
- We have enhanced our organ/tissue transplant program. SAMBA will now pay up to \$10,000 travel and lodging expenses when one of our plan-designated transplant facilities is used (see page 38 of your 2007 SAMBA health plan brochure for more details).
- We have added an Out-of-Network Area benefit for those members who reside in areas where access to a PPO provider network is limited. Non-PPO benefits will generally be increased from 70% to 80% for Out-of-Network Area residents (see page 54 of your 2007 SAMBA health plan brochure for more details).
- During 2007, **without charge**, members will automatically be enrolled in SAMBA's \$10,000** Accidental Death and Dismemberment (AD&D) plan. This special Association-paid benefit helps protect you and your family from the financial effects of a serious accident or death.

Remember: You can find PPO providers in your area by using the Provider Lookup feature on our web site or by calling SAMBA Customer Service at 1-800-638-6589. Be sure to watch your mailbox in January. SAMBA will issue new Identification Cards for 2007. You should continue to use your current cards until your new cards arrive.

* The Lab Savings Program is not available in the CareFirst BlueCross BlueShield service areas of the District of Columbia, Delaware, Maryland, and Virginia.

** \$5,000 AD&D benefit for members age 70 and over.

Sincerely,

Walter E. Wilson
Executive Director