November 24, 2008

Premium Increase Notice
Dependent Children Health Benefit Plan

Dear Member:

Our records show that you have a child(ren) enrolled in the SAMBA Dependent Children Health Benefit Plan (DHBP). This notice is to inform you of an increase in the DHBP premium.

SAMBA offers the DHBP to our health plan members as a cost effective means of providing comprehensive health coverage for your child(ren) between the ages of 22 and 27. The Plan has not had a premium increase since 2006. Unfortunately, due to the increasing cost of medical care and the Plan's experience, we find it necessary to increase the DHBP premium at this time.

Effective January 4, 2009, the DHBP premium will increase from $85 to $99 per pay period. Additionally, a premium discount will no longer be offered to families who have multiple dependent children enrolled under the plan.

Enclosed you will find a personalized SAMBA Payroll Allotment Form 299. This form lists your current coverage(s) and includes the 2009 DHBP premium adjustment. Please sign and date this form and return it to the SAMBA office by December 12, 2008. Use the enclosed self addressed envelope to return your form or fax it to 301-816-0191. Note: Should you wish to cancel your child's coverage in the DHBP, notate your change request in "Section 6" of the form and return it to SAMBA as indicated above.

We are confident that you will agree that in today's health insurance market, the SAMBA Dependent Children Health Benefit Plan remains an exceptional value. If you have any questions, please contact us at 1-800-638-6589 or email us at Insurance@SambaPlans.com.

Sincerely,

Walter E. Wilson
Executive Director

Enclosures

This notice updates the Dependent Children Health Benefit Plan Summary Plan Description (SPD) previously issued. The DHBP SPD is available on SAMBA's web-site at www.SambaPlans.com.