

October 26, 2016

The 2017 High Option Health Plan

Dear High Option Member:

This letter will inform you of the 2017 premiums and benefit changes to your health plan. Although your premium will increase next year, there will be no changes in the annual deductible, co-pays or co-insurance amounts. SAMBA has been able to hold the line on these items for several years in spite of rising medical and pharmacy costs and increased member utilization of plan benefits.

Benefit Changes for 2017 are:

Hearing Services: Hearing aids will be eligible for replacement every three years (previously every five years) for both adults and children up to age 18 (previously age 22).

Applied Behavior Analysis (ABA) Therapy: We have added In-Network only benefits for ABA therapy for children up to age 18 with autism spectrum disorders (precertification required).

Special Features: The Cigna Healthy Pregnancies, Healthy Babies Program® has been added to the Plan's special features.

Out-of-Pocket Catastrophic Limit: The out-of-pocket limit for prescription drug expenses will be combined with the out-of-pocket limit for medical expenses. The 2017 catastrophic limits will be:

- In-Network Only – \$6,000 per person;
– \$12,000 for Self Plus One and Family enrollments (\$6,000 per person)
- In-Network combined with Out-of-Network – \$9,500 per person;
– \$19,000 for Self Plus One and Family enrollments (\$9,500 per person).

Well Child Care: The Plan's age limit for well child care examinations and related services will decrease from age 22 to age 18. Regular benefits will apply to all Members and dependents age 18 and over.

2017 High Option Premium		
Type	Biweekly	Monthly
Self Only (code 441)	\$172.01	\$372.68
Self Plus One (code 443)	\$390.31	\$845.67
Self & Family (code 442)	\$439.61	\$952.49

If you are in a special enrollment category (such as postal employees), please contact the agency which maintains your health benefits enrollment for exact rates.

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Gender Reassignment: The Plan will add benefits for gender reassignment surgery to treat gender dysphoria for eligible patients age 18 or older. See the Plan's official 2017 brochure for a list of covered procedures and requirements.

Special Features: The Accordant Care Program under the Plan's special features will no longer be offered.

Your 2017 SAMBA ID cards will be mailed to you in late December. Should there be a delay in the mail, please note that your current ID card will be accepted by all medical providers and pharmacies.

The official 2017 SAMBA Health Benefit Plan Brochure and the Summary of Benefits and Coverage (SBC) documents are available on our web site for viewing or downloading. You may also request paper copies of either document by visiting our web site (click on the Open Season link) or calling us at 1-800-638-6589.

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

Remember to take your Health Assessment and earn a \$25 credit toward your 2017 calendar year deductible. The incentive is limited to two covered individuals per family per calendar year. To complete your Health Assessment, go to SambaHealth.com and click on *My Health Assessment*.

We encourage everyone to read our quarterly newsletters for articles about your Plan's benefits. Copies of past newsletters are available in the archival section of the SAMBA web site.

Sincerely,



Walter E. Wilson
Executive Director

Enclosures

This communication is a summary. For complete information on benefits, see the Plan's 2017 Federal brochure (RI 71-015). All benefits are subject to definitions limitations, and exclusions set forth in the Federal brochure.

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.