Dear High Option Member:

We are pleased to announce that your High Option health plan premium for 2019 will decrease, as shown in the chart below.

<table>
<thead>
<tr>
<th>Type of Enrollment</th>
<th>Biweekly Employee Premium</th>
<th>Monthly Annuitant Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2019 Premium</td>
<td>Premium Reduction</td>
</tr>
<tr>
<td>Self Only</td>
<td>$191.06</td>
<td>-$0.93</td>
</tr>
<tr>
<td>Self Plus One</td>
<td>$434.45</td>
<td>-$1.27</td>
</tr>
<tr>
<td>Self and Family</td>
<td>$485.65</td>
<td>-$3.74</td>
</tr>
</tbody>
</table>

The 2019 High Option benefit changes are outlined below:

- You will have access to a Personal Medication Coach (PMC) through Express Scripts. The PMC Program is designed to optimize outcomes for patients with chronic and complex conditions in particular disease states.

- We have expanded our patient safety and effectiveness programs through the Express Scripts SafeGuard Rx Program. These programs ensure that, if needed, you receive the appropriate therapy and specialized care for your specific condition.

- Accredo, the Express Scripts Specialty Pharmacy, will fill all of your long term specialty medication prescriptions. These medications are typically used to treat chronic and complex conditions and are generally not available at a retail pharmacy. Accredo will promptly deliver these drugs to your home or doctor’s office.

- We have expanded our existing Step Therapy program to include additional therapeutic categories. Step Therapy helps to ensure that the prescriber considers cost-effective alternatives before prescribing more expensive drugs. In situations where the targeted drug is prescribed, doctors are notified of lower-cost generics and preferred brands which can ultimately save you money.

1 These premiums do not apply to all enrollees. If you are in a special enrollment category, please contact the agency which maintains your health benefits enrollment.
We will waive the prescription drug copay or coinsurance for the first two fills per person, per calendar year, for the purchase of Naloxone-based opioid rescue agents.

We will no longer provide coverage for over-the-counter Vitamin D supplements (400 and 1000 units) for members age 65 and older.

We are implementing coverage limitations for substance use disorder drug testing and screening. These limitations help prevent provider fraud which can cause costs to rise.

Your 2019 SAMBA ID card(s) will be mailed in early January. Prior to receipt, please note that your current ID card will be accepted by all medical providers and pharmacies.

The official 2019 SAMBA Health Benefit Plan Brochure and the Summary of Benefits and Coverage (SBC) documents are available on our web site (www.SambaPlans.com) for viewing or downloading. You may also request paper copies of either document by visiting our web site or calling us at 1-800-638-6589 for more information.

Through our web site, SAMBA members have access to several excellent resources and interactive tools to improve their health and maintain a healthy lifestyle. Remember, you can reduce your In Network calendar year deductible by $25 simply by going online and completing a Health Risk Assessment.

Sincerely,

Walter E. Wilson
Executive Director

Enclosures

This communication is a summary. For complete information on benefits, see the Plan’s 2019 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. To find out more information about plans available under the FEHB Program, including SBCs for other FEHB plans, please visit www.opm.gov/insure.