

October 26, 2018

Your 2019 SAMBA Health Plan

Dear Standard Option Member:

We are pleased to announce that your Standard Option health plan premium for 2019 will decrease, as shown in the chart below¹.

Type of Enrollment	Biweekly Employee Premium		Monthly Annuitant Premium	
	2019 Premium	Premium Reduction	2019 Premium	Premium Reduction
Self Only	\$86.85	-\$10.74	\$188.18	-\$23.26
Self Plus One	\$205.22	-\$22.84	\$444.64	-\$49.49
Self and Family	\$203.88	-\$26.28	\$441.74	-\$56.94

You may have noticed that our Self and Family premium is lower than our Self Plus One premium. This is not a mistake and is a direct result of the government contribution being greater for Self and Family enrollments. If you are currently enrolled in Self Plus One, it is allowable for you to move to the Self and Family enrollment by contacting your agency's payroll office or the OPM Retirement Information Center.

SAMBA is also pleased to announce that we have reduced your calendar year deductible and expanded the Plan's patient safety programs. The 2019 Standard Option benefit changes are outlined below:

- Your calendar year deductible will be reduced from \$400 to \$350 for Self Only, from \$800 to \$700 for Self Plus One, and from \$1,200 to \$900 for Self and Family.
- 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.

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.

- 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 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.
- 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 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.

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

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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.