

November 1, 2019

The 2020 SAMBA High Option Health Plan

Dear High Option Member,

We are pleased to inform you that for the second consecutive year there will be a reduction in your health plan premium.

The table shows the 2020 High Option premium for all enrollment codes, along with the reduction amounts from the current year's premium¹.

Benefit changes for 2020:

- **Reduced Deductible:** The calendar year deductible will be reduced from \$350 to \$300 per person and from \$700 to \$600 for a Self Plus One or Self and Family enrollment.
- **Reduced Primary Care Physician Office Copayment:** The PPO office visit copayment will be reduced to \$15. The PPO specialist office visit copayment will remain at \$25.
- **Fewer Prior Authorization Requirements:** The Plan will no longer require prior authorizations for durable medical equipment. And, we will no longer require prior authorizations for outpatient doctor visits for mental health or substance use disorder treatments.
- **Free Teladoc Services:** The Plan will waive the copayment for the first two (2) Teladoc visits per person, per calendar year. After the first two "free" visits, the Teladoc service copayment will remain at \$10 per visit.
- **Increased Drug Benefits for Medicare Part B Primary Members:** The Plan will reduce the copayment for generic drugs from \$10 to \$5 for a 30-day supply, and from \$15 to \$10 for a 90-day supply.

Additionally, the coinsurance for preferred brand name drugs will be reduced from 30% to 25% of the Plan's cost for both 30-day and 90-day supplies. The coinsurance for non-preferred brand name drugs will not change.

2020 High Option Premium		
Type	Biweekly	Monthly
Self Only (code 441)	\$180.42 (-\$10.64)	\$390.91 (-\$23.06)
Self Plus One (code 443)	\$411.49 (-\$22.96)	\$891.56 (-\$49.74)
Self & Family (code 442)	\$452.37 (-\$33.28)	\$980.13 (-\$72.12)

We are changing all SAMBA ID numbers to better protect our members' personal information. Your new SAMBA ID number will be printed on your 2020 ID card(s). However, your current ID number will continue to be accepted next year by all medical providers and pharmacies. We encourage you to start using your new ID card(s) after the new year. You can expect to receive your new ID card(s) in the mail in late December.

The official 2020 Health Benefit Plan Brochure and the Summary of Benefits and Coverage (SBC) documents are available on our web site (www.SambaPlans.com). You may also request paper copies of either document by visiting our web site or calling us at (800) 638-6589.

Remember, you can reduce your in-network calendar year deductible by \$25 simply by completing the Health Risk Assessment on our web site. Visit our web site to access several excellent resources and interactive tools that aid in improving your health and maintaining a healthy lifestyle.

As always, we pledge to you our best efforts to deliver the excellent benefits and services you have come to expect from SAMBA.

Sincerely,



Walter E. Wilson
Executive Director

Enclosures

This communication is a summary. For complete information on benefits, see the Plan's 2020 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 online a Summary of Benefits and Coverage (SBC) about each of its health coverage options. The SBC summarizes important information in a standard format to help you compare plans and options. To learn more information about the plans available under the FEHB Program, including SBCs for other FEHB plans, visit www.opm.gov/insure.

ⁱ The premiums in the table do not apply to all enrollees. If you are in a special enrollment category, please contact the agency which maintains your health benefits enrollment.