

WELCOME NEW AND RETURNING SAMBA MEMBERS



See what your 2019 SAMBA Plan offers.

Start at SambaPlans.com

We're glad you're a part of SAMBA! We're committed to providing you affordable, quality health care coverage and excellent customer service.

Visit SambaPlans.com for the latest information about the SAMBA Health Plan. Be sure to register on our website. Once you do, you'll be able to:

- › Review your claims history
- › Sign up to get electronic EOB (explanation of benefits) notices instead of paper
- › Locate Cigna network providers
- › Check out our wellness programs available at no extra cost
- › Get information about your prescription benefits
- › Take a health assessment and earn a \$25 credit

Be sure to contact us with any questions about your 2019 Health Plan benefits or any other plans that SAMBA offers. Call SAMBA customer service at **800.638.6589** between 8:00 am and 5:00 pm EST, Monday through Friday. Or, send us a secure email by going to SambaPlans.com and clicking on the "Contact Us" tab.



Get extra protection with other SAMBA plans

SAMBA offers other plans and products that provide valuable coverage to you and your family. The plans are available to all federal employees and retirees, and you can enroll for coverage at any time - there is no enrollment waiting period.

- › Dental and Vision Plan
- › Group Term Life Insurance
- › Personal Accident Insurance
- › Long-term Disability



Your prescription drug benefits

Express Scripts is contracted with SAMBA to serve as our pharmacy benefit manager. Prescription copays and coinsurance amounts did not change for 2019.

The National Preferred Formulary is a list of prescription drugs, both generic and brand name, used by Express Scripts to identify drugs that offer the greatest overall value to you and SAMBA. To maximize your prescription drug benefit, use generic drugs whenever possible. If you're taking a brand-name drug that is not on the National Preferred Formulary, ask your health care provider if a formulary drug or a generic would be right for you.



A drug's position (tier level) in the formulary pricing system determines your overall drug expense.

Tier 1: Generic drugs – the lowest-cost drugs

Tier 2: Formulary or preferred name brand drugs – on the National Preferred Formulary and cost less than non-preferred medications

Tier 3: Non-formulary or non-preferred name brand drugs – not on the list of recommended drugs and may cost you more

Tier 4: Specialty drugs – used to treat complex or rare chronic conditions. The cost is higher than other medications



To see the National Preferred Formulary list, visit [SambaPlans.com/health-benefit-plan](https://www.sambaplans.com/health-benefit-plan) and choose "Preferred Formulary" in the *Prescription Center*. Note: Some drugs are excluded from the formulary and coverage.



Is Medicare your primary insurance?

SAMBA works with your Medicare coverage to offer convenience and savings.

- ▶ When you enroll in Medicare, advise SAMBA immediately to ensure that our records are updated.
- ▶ If Medicare is the primary payor, SAMBA will arrange for your claims to automatically be sent to us after Medicare pays its share.
- ▶ We will then process any covered remaining balances under your SAMBA plan. This eliminates the need for you or your provider to file a separate claim with SAMBA.

However, in cases where SAMBA covers a service not covered by Medicare, we are the primary payor. For these claims, SAMBA will process covered charges according to the terms outlined in the official SAMBA Health Plan brochure.

For example, if the rendering provider is a Cigna network-participating provider, your claim will be considered based on the Cigna contracted allowed amount for the services rendered. The patient's financial responsibility to the Cigna provider is only for the amount of any applicable copay, coinsurance or deductible. You would not be responsible for paying the difference between the provider's billed charges and the Cigna-allowed charges.



Although the Cigna logo is not shown on the SAMBA ID card for members with both Medicare Part A and Part B, you still have access to the Cigna network, which can help reduce your out-of-pocket costs when the provider does not accept Medicare or Medicare does not cover the procedure.

If you have any questions about how your Medicare enrollment affects your SAMBA benefits, please call SAMBA customer service at **800.638.6589**. You can also find more information by visiting [SambaPlans.com/health-benefit-plan](https://www.sambaplans.com/health-benefit-plan) and choosing the "SAMBA and Medicare" link in the *Health Plan Center*.



How to control high blood pressure*

Lifestyle plays an important role in treating high blood pressure. With these lifestyle changes, you might avoid, delay, or reduce the need for medication.

› Maintain a healthy weight

In general, men are at risk if their waist measurement is greater than 40 inches; for women it's greater than 35 inches.

› Exercise regularly

Make time for regular physical activity – such as 150 minutes a week, or about 30 minutes most days of the week.

› Eat a healthy diet

Make sure it's rich in whole grains, fruits, vegetables and low-fat dairy products, and skimps on saturated fat and cholesterol.

› Reduce sodium intake

A sodium intake of 1,500 mg a day or less is ideal for most adults.

› Limit alcohol intake

Drinking more than moderate amounts of alcohol can actually raise blood pressure by several points and reduce the effectiveness of blood pressure medications.

› Quit smoking

Each cigarette you smoke increases your blood pressure for many minutes after you finish.

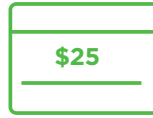
› Reduce stress

Chronic stress may contribute to high blood pressure. Try to avoid stress triggers.



Stay in touch

Have you recently moved or changed your phone number or email address? Please contact SAMBA customer service at **800.638.6589** or change your contact information at **SambaPlans.com**. Be sure to include your name and SAMBA ID number.



Earn a \$25 deductible credit

Complete your health assessment and SAMBA will apply a \$25 credit toward the covered individual's calendar year deductible. This incentive is limited to two covered individuals per family (over age 18) and allowed once per calendar year.

This assessment tool asks general questions about your lifestyle, medical history and your attitude toward making health changes. Then, the assessment evaluates your health status and estimates your level of health risk. You'll receive specific recommendations to promote better health and prevent diseases. To get the most out of the health assessment, you should share the results with your primary care provider.



To take your Health Assessment

Go to **SambaPlans.com**

- › Enter "health assessment" in the Search field.
- › Click on the health assessment link to be redirected to the SAMBA/myCigna web page.
- › Register as a new user or sign in to your **myCigna®** account.

A survey of medical customer satisfaction and measurements of success

As part of SAMBA's commitment to promoting quality service, we take part in the Consumer Assessment of Healthcare Providers and Systems (CAHPS®) to obtain your feedback on how we are doing. This annual survey measures performance in key areas of care and service delivery. SAMBA attempts to maintain and improve results each year by taking action on opportunities identified from your feedback.

To view the current survey results, visit **SambaPlans.com/health-benefit-plan** and select "Member Satisfaction Survey Results" under the *Information Center*.



* Mayo Clinic, "Ways to Control High Blood Pressure," January 9, 2019, mayoclinic.org, accessed February 7, 2019.

The information provided in this document is for educational purposes only. It is not medical advice. Always consult with your doctor for appropriate examinations, treatment, testing and care recommendations or prior to starting a new diet or exercise program.

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EARN A \$25 CREDIT. See details inside.



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