
Section 2. How we change for 2005

Do not rely on these change descriptions; this page is not an official statement of benefits. For that, go to Section 5 Benefits. Also, we edited and clarified language throughout the brochure; any language change not shown here is a clarification that does not change benefits.

Program-wide changes

- In Section 3 under Covered providers, Alaska is designated as a medically underserved area in 2005. Maine, Utah and West Virginia are no longer designated as medically underserved areas in 2005.
- In Section 9, we revised the Medicare Primary Payer Chart and updated the language regarding Medicare Advantage plans (formerly called Medicare + Choice plans).
- In Section 12, we revised the language regarding the Flexible Spending Account Program - FSAFEDS and the Federal Long Term Care Insurance Program.

Changes to this Plan

Standard Option

- SAMBA now offers a **Standard Option** and has contracted with CareFirst BlueCross BlueShield to offer our members access to the BlueCross BlueShield PPO network nationwide.
- The former SSEHA Health Benefit Plan has been folded into the SAMBA Health Benefit Plan Standard Option. Those members previously in the SSEHA Health Benefit Plan (code Y7) are encouraged to review the SAMBA Standard Option benefits listed in this brochure as benefit design changes have been made.
- Medco Health is the Prescription Benefit Manager (PBM) for both mail order and retail prescription purchases under the Standard Option.
- The Plan has a drug formulary and has implemented programs to promote patient safety, which will assess the medical necessity and drug utilization of certain medications.
- Services, drugs and supplies related to sex transformations, sexual dysfunction or sexual inadequacy (e.g., Viagra, Muse, Caverject, or penile prosthesis) are not covered.

High Option

- Your share of the SAMBA premium will **increase** by 6.7% for Self Only or 7.3% for Self and Family.
- **BlueCross BlueShield** is now the Plan's PPO network nationwide. SAMBA has contracted with CareFirst BlueCross BlueShield to offer our members access to the BlueCross BlueShield PPO network nationwide. (Previously, First Health was the Plan's PPO network for those members residing outside of the Baltimore/Washington, D.C. Metropolitan areas.)
- The Managed Care Advisor (MCA) Program, offered through First Health Group Corp., will no longer be available to SAMBA members. The Plan has contracted with CareFirst BlueCross BlueShield to be the SAMBA PPO network for our entire membership area. Therefore, the First Health PPO network is no longer available.
- The calendar year deductible has been **reduced** from \$350 to \$250 per person and from \$700 to \$500 per family.
- The catastrophic (out-of-pocket) limit has been **reduced** from \$4,000 to \$3,500 per person or family for PPO services and from \$6,000 to \$5,000 per person or family for non-PPO services. (Previously, there was no family limit.)
- The office visit copayment for well childcare has been **reduced** from \$20 to zero.
- The prescription drug provision which allows Dispense as Written (DAW) has been eliminated. The member will be responsible for the difference between the name brand drug and the generic equivalent (plus the generic copay). Previously, the member was not responsible for the difference between the name brand and generic drug when the doctor indicated DAW, even when a generic equivalent was available.

- SAMBA has implemented programs under the Prescription drug benefits to promote patient safety which will assess the medical necessity and drug utilization of certain medications. Please contact the Medco Health at 1-800/753-2851 for further details.
- For non-Medicare Part B beneficiaries, the Mail Order per prescription copayment will **increase** from \$35 to \$45 per formulary name brand drug and from \$50 to \$60 per non-formulary name brand drug. The copayment for generics will remain at \$10 per prescription.
- For Medicare Part B beneficiaries, the Mail Order per prescription copayment has been **reduced** from \$10 to \$5 per generic, from \$35 to \$20 per formulary name brand drug, and from \$50 to \$35 per non-formulary name brand drug.
- The \$100 per person per accident deductible for treatment of accidental injury to sound natural teeth has been removed. These expenses will now be subject to the calendar year deductible.
- The non-PPO benefit for accidental injury to sound natural teeth has been **reduced** from 75% to 70% of the Plan allowance.
- The \$10,000 Travel/Lodging Benefit under the Organ/tissue transplant provision has been eliminated. Charges incurred for this type of expense will be the responsibility of the member.
- Regular Plan benefits will now apply to expenses incurred for Organ/tissue transplants. Previously, benefits were paid in full when services were performed through the National Transplant Program/Centers of Excellence.
- Inpatient and outpatient hospice care benefits are now paid at 90% of the Plan allowance for PPO expenses and 70% of the Plan allowance for non-PPO; preauthorization will also be required. Previously, we paid \$2,000 of covered outpatient services and supplies for each period of hospice care and 60 days of inpatient care, up to a maximum of \$300 per day until you incurred \$700 of out-of-pocket expenses.
- Extended care/Skilled nursing care facility benefits are now coordinated through CareFirst's care management and paid at 100% of the Plan allowance for PPO expenses and 70% of the Plan allowance for non-PPO.
- Benefits for occupational therapy are now included in the physical therapy \$3,000 per person, per calendar year maximum. Also, non-PPO benefits have been reduced from 70% to 50% of the Plan allowance. PPO benefits remain payable at 90% of the Plan allowance.
- The Plan no longer covers hygiene supplies (i.e., diapers for incontinence).

Other Changes

- Open enrollment in the SAMBA Health Benefit Plan has been extended to include the Office of Criminal Enforcement, Forensics and Training (OCEFT) of the environmental Protection Agency (EPA), the United States Postal Inspection Service, and all U.S. Department of Justice components.
- The Medco Health Home Delivery Service address has been changed to P. O. Box 2201, Pittsburgh, PA 15230-2201.

Clarifications

- SAMBA's subrogation procedures in Section 9. "When others are responsible for injuries," have been revised.
- The definition of Confinement under Section 10. "Definitions of terms we use in the brochure," has been revised.
- We have clarified that the Plan does not cover wigs and exercise equipment.