

November 1, 2024

The 2025 SAMBA Health Benefit Plan Important Plan Information

Dear High Option Member,

This letter is to inform you about changes to your health plan for 2025. The table below shows the 2025 High Option Plan premiums.

In setting our rates for next year, OPM looked at our past claims experience and tried to project what the claims might be in 2025. OPM set the premiums high enough to cover projected claims.

Medical claims the past two years have been unusually high compared to historical amounts across the FEHB program. High dollar medical claims, including behavioral health, along with increased utilization of certain high-cost prescription drugs were the driving forces of our rate increase for next year.

2025 High Option Premium		
Type	Biweekly	Monthly
Self Only (code 441)	\$160.97	\$348.77
Self Plus One (code 443)	\$359.92	\$779.83
Self & Family (code 442)	\$387.50	\$839.58

High Option Benefit Changes for 2025:

- **Prior Authorization:** The Plan will no longer require prior authorization for partial hospitalization and electroconvulsive therapy for mental health or substance use disorder treatment and speech therapy.
- **Drug Screening/Testing:** The Plan will no longer limit the benefits provided for covered presumptive (screening) and definitive (confirmatory) drug testing/screening.
- **Travel/Lodging Benefit:** The Plan will reduce the mileage criteria for the Organ/tissue transplants Travel/Lodging Benefit to 60 miles from a Plan-designated transplant facility. The \$10,000 per transplant benefit limitation for lodging expenses will still apply.
- **PDP EGWP Opt-in Process:** The Plan will **limit** to one (1) time annually the ability for an annuitant to opt back in to the PDP EGWP after having opted out.

- **EncircleRx Program**: The Plan will offer the Weight Management EncircleRx solution and the Diabetes EncircleRx solution programs through our partnership with Express Scripts. These programs are designed to help ensure GLP-1 access to clinically necessary patients and improve clinical outcomes.
- **Applied Behavior Analysis (ABA) Therapy**: The Plan will provide out-of-network benefits for covered ABA therapy services and prior authorization will no longer be required.

Maintaining a healthy lifestyle is a goal we all share. SAMBA members will continue to have access to several excellent resources and interactive tools to improve their health and maintain a healthy lifestyle. We urge you to take advantage of the health and wellness programs SAMBA offers. And remember to visit www.SambaPlans.com to take your Health Assessment and earn a \$25 credit toward your 2025 calendar year deductible.

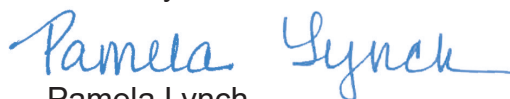
The official 2025 SAMBA Health Benefit Plan Brochure and the Summary of Benefits and Coverage (SBC) documents are available to view and download on our web site. You may also request paper copies of these documents by calling us at (800) 638-6589.

Please continue to use your current SAMBA ID card in 2025. Your 2024 ID card will continue to be accepted at your provider offices.

Also included in this packet is information on other SAMBA products that we offer that can help protect you and your family. You will find information about Dental & Vision, Long Term Disability, Term Life Insurance, and Personal Accident Insurance.

As always, we pledge to you our best efforts to deliver the excellent benefits and services you have come to expect from SAMBA and 2025 will be no exception.

Sincerely,



Pamela Lynch
Executive Director

Enclosures

This communication is a summary. For complete information on benefits, see the Plan's 2025 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 about the plans available under the FEHB Program, including SBCs for other FEHB plans, visit www.opm.gov/insure.

Premium for Tribal employees are shown under the Monthly column. The amount shown is the maximum you will pay. Your Tribal employer may choose to contribute a higher portion of your premium. Please contact your Tribal Benefits Officer for exact rates.