

A Guide to Health Plans for Federal Employees and Annuitants is now available for your use. This Guide has been developed by *Consumers' Checkbook*, a nonprofit consumer information and service resource. The Guide takes you through a few simple steps to help you identify the best Federal Employees Health Benefit Plan for you and your family. This Guide offers summary ratings and cost comparisons, coverage features, provides advice and explanations of plan quality and services, and offers tips on plan selection.

The online Guide found at <http://www.checkbook.org/newhig2/hig.cfm> includes:

\* Real Cost Comparisons - Using actuarial models, plans are ranked by estimates of actual out-of-pocket costs calculated based on a customized user's profile, providing a real dollars and cents comparison.

\* Quick Access to Answers - CHECKBOOK has continuously improved the online features of the Guide to help federal employees find answers quickly.

\* Dental & Vision Plans - The CHECKBOOK Guide will evaluate the new Dental & Vision plans available to federal employees

\* Premium Conversion - CHECKBOOK's Guide takes into account the effects of premium conversion in its plan rankings, a significant factor when comparing plans that have higher premiums combined with lower deductibles to those that might have lower premiums but higher deductibles.

\* Layering of Information - CHECKBOOK has found that many users find the answers they need at basic levels of plan comparison. For others, CHECKBOOK offers more detailed layers of plan information to address specific needs like prescription drugs and dental care.

\* Thorough Explanation - Health plan coverage options can be complicated. CHECKBOOK offers detailed explanations and suggestions in full text coverage of the FEHB system.

The 2008 Guide is available now for your use as you make decisions during the Open Season that runs through December 10, 2007, and it will continue to be available to you through calendar year 2008.

The accessibility option purchased by ORO enables access to the Guide from your office computer. You will not be able to access it from home. If you should have any difficulties accessing the Guide, please contact Mark Roberts, Human Resources Specialist, at (865) 576-2803.