

November 16, 2005

MEMORANDUM

TO: Chapter Presidents

RE: Online Guide to Federal Employees Health Benefit Plans for NTEU Members

SUMMARY: NTEU members have online access to Consumer Checkbook's Online Guide to Health Insurance Plans for Federal Employees beginning November 14, 2005.

I am pleased to announce that NTEU members have access to Consumer Checkbook's Online Guide to Health Insurance Plans for Federal Employees. All NTEU members who are currently or are planning to participate in Federal Employees Health Benefit (FEHB) are eligible to use this online guide.

The guide is available through NTEU's website (www.nteu.org) in the "Member Benefits" and the "Members Only" sections throughout Open Season (November 14 – December 12, 2005). It will also be available throughout 2006. The online guide was developed by Consumers' Checkbook, a nonprofit organization that has published an annual paperback version of its guide for more than 25 years.

This online guide is an innovative way to obtain reliable, useful information about the many health plans available under the FEHB, and make fast, easy, personalized plan comparisons. The guide compares and ranks plans based on total costs including account premiums and estimated out-of-pocket costs (e.g., deductibles, co-payments, and prescription drugs); and on the yearly maximum that an enrollee could possibly have to pay out-of-pocket. The site has been praised for its ease of use. Members will be able to compare plan costs, review quality ratings, consider plan features and gauge plan flexibility on issues like choice of doctors and other factors.

Please let members know that this online tool is available by logging on to the NTEU's website (www.nteu.org) with their username and password. They then click on the "Members Only" or "Member Benefits" sections and will have access to the link to this online guide.

If you have any questions, please contact Tamara Schultz, NTEU's Benefits Coordinator, at 202-572-5500, ext. 7047, or via e-mail at Tamara.Schultz@nteu.org

Colleen M. Kelley
National President