
FEHB Program Carrier Letter

All Carriers

U.S. Office of Personnel Management
Office of Insurance Programs

Letter No. **1999-026**

Date: June 18, 1999

Fee-for-service [22] Experience-rated HMO [23] Community-rated HMO [24]

SUBJECT: OIP Plain Language Style and Usage Guide

Enclosed is your copy of the Office of Insurance Programs (OIP) Plain Language Style and Usage Guide. All of us have had eight hours of Plain Language training. We're prepared to use the guide to create documents, including brochures (see Carrier Letter 1999-025), the *Guide to Federal Employees Health Benefits Plans*, and customer letters. We encourage you to use it as well!

If you have any questions about the plain language initiative, please contact Mike Hodges at (202) 606-0745.

Sincerely,

{*signed*}
Frank D. Titus
Assistant Director
for Insurance Programs

Enclosure

I. STYLE

Active voice

Perhaps the greatest block to smooth, fast writing lies in the passive voice. It convolutes language and creates wordiness. It takes the emphasis away from the subject of the sentence -- as if the action occurred all by itself. As a result, the reader can become confused, misunderstand the document or become distracted and ignore it altogether.

How do you create clear, direct sentence structure? In four ways:

1. Use the traditional active voice.

Two parts

Every well written sentence must have two components: an *actor* and an *action*.

Remember the first sentence you learned in grammar school? It probably involved Dick, Jane and Spot and they were running, talking or doing some other basic activity:

actor *action*
Spot runs to Jane.

Here, Spot is the actor and runs is the action. Jane, of course, receives the action. The sentence is in the active voice. The reader immediately knows who the actor is and what the actor did -- in that order. Most businesspeople get into trouble when they create the passive voice by separating the actor and action this way:

Brochures will be received by all full-time employees.

The action is buried somewhere in the middle of the sentence and the actor does not appear until the sentence is done. In the active voice this sentence becomes:

All full-time employees will receive brochures.

2. Use sentences that include an actor: whether an organization, individual or abstract idea.

Actor

Perhaps the greatest passive problem lies in sentences like this one:

New guidelines for employee benefits have been drawn up and will be sent out next week.

Drawn up and *sent out* are the actions, but who is the actor? In this simple example, a reader won't really be confused, but may wonder why nobody acknowledges responsibility, as in this active version:

The Office of Personnel Management drew up new guidelines for employee benefits and will send them out next week.

3. Use strong, active words -- not empty phrases.

Action

Empty phrases -- such as *it is*, *there are*, and all their variations -- will slow your sentences. Look at these examples:

There are numerous differences between these two types of plans.

It is everyone's responsibility to provide open and honest feedback about our reports.

In both cases, the *to be* form - *are* and *is* - occupies the beginning of the sentence, linking empty subjects. For example, in the first sentence, what does *there* represent? Try these alternatives:

Numerous differences exist between these two types of plans.

Everyone is responsible for providing open and honest feedback about our reports.

Additional options abound, such as, Everyone must provide open and honest feedback... and, Be sure to provide open and honest feedback . . .

4. Use words ending in *tion* or *ly* in the correct way.

Shun 'TION'

Some familiar words, such as *implementation* and *development* appear to be nouns as in this example:

The Office of Personnel Management announced that the implementation of the new procedure would begin in August.

Who is implementing the new procedure? The sentence does not say. The revision would read:

The Office of Personnel Management announced it will implement the new procedure in August.

Concise word use

Cut words

As a business writer, your most important task is simple: to keep your language as fast and interesting as possible. To create concise, rather than wordy documents, cut unnecessary words without disrupting your tone or message.

In today's meeting, we were happy to be able to welcome John Spaulding. He gave us very valuable feedback about some of our programs. If you have any questions about these comments, feel free to call him at extension 2134. (40 words)

Some of the extra words to cut here are:

Cut extras

were happy to be able to... very... some of... if you have any... about these comments... feel free to...

Now, look at the improved sentence:

In today's meeting, we welcomed John Spaulding. John provided valuable feedback about our programs. To speak with him further, call extension 2134. (22 words)

Notice that you cut 17 words without altering the meaning at all.

Cut repeats

Unnecessary words also conceal themselves in repeated words and meaning. To detect repeats, look for words that appear approximately three or more times in a paragraph and cut.

Here's an example:

As has been previously mentioned, an important focus of these reviews is an evaluation of the office environment. At this time, I would like to summarize the results of our evaluation. During the course of the on-site review, we found the following aspects of your area were acceptable...

The repetitions here lie in the words evaluation and review. By simply cutting the repeats and combining the sentences, you have a faster, more flowing message:

Our focus on the office environment revealed that your department was acceptable for the following reasons...

Other times, redundancies lurk in sets of words that repeat, rather than reinforce or modify, meaning. A typical example is past history, as in: Past history shows inflation will return. Rather than two words, use the most logical one. For example, write complete rather than absolutely complete. Write free or clear, but not free and clear.

Jargon

Jargon refers to words that people in specific fields or occupations use to describe their services or products. The

Junk jargon

high-tech and financial industries are loaded with jargon. When you see jargon, you probably get confused and distracted, wanting familiar terms instead.

On the other hand, insurance industry jargon probably seems natural to you. But beware. Use jargon and the average reader -- your potential customer -- will feel alienated from your message, put the document aside, and forget it. In fact, you should avoid using jargon even when writing to people in the industry. This does not mean that you'll lower your standard of writing or sound less professional. Nor does it mean that you'll develop one writing style for all audiences. You can still use terms such as risk management when writing to corporate executives who negotiate insurance for their companies.

By using jargon-free language, you'll create a relaxed, even message that everyone from the corporate risk manager to the CEO will want to read.

When writing OPM documents you never need to use jargon. If this seems difficult, if not impossible, you're probably confusing jargon with industry terminology. Look at the difference between the two:

Jargon. . . .

- ◆ Specific to your field -- or one or two others
- ◆ Grammatically incorrect
- ◆ Can be replaced with other words

Problem? Yes. Solution: Rewrite the entire phrase.

Industry terminology. . . .

- ◆ Specific to your industry -- or one or two others
- ◆ Grammatically correct
- ◆ Cannot be replaced with other words

Problem? Maybe. Solution: Assume your reader is not familiar with an industry term; define it the first time you use it.

Lively word use

Let's take another look at your average reader. Chances are, he or she is inundated with reading material at work and at home: bills, advertisements, letters, and newspapers. For your document to rise above this paper slush pile, you must create a message that will get and keep the reader's attention. Yet you don't want to be flashy or cute.

After all, you're trying to inform or get a specific response, not host a spot on MTV. To create lively and appropriate documents, use these devices:

1. Specific words

Specificity

Specificity is certainly one of your strongest weapons against tired language. It gives readers a definite sense of proportion and enables them to witness the scene for themselves. Look at these general statements:

There is now a \$100 non-PPO copayment (which applies to your catastrophic protection out-of-pocket limit) for services rendered and billed by an outpatient facility under Other Medical Benefits.

This form is used for anything that requires proof of employment.

By using specific words, your messages become clearer:

You must make a \$100 non-PPO copayment -- which we will apply to your catastrophic protection out-of-pocket limit -- for services rendered and billed by an outpatient facility under Other Medical Benefits.

You can use this form to prove you are a Federal employee.

To create a specific message, you don't always need to create a longer one. Often one specific word can replace one general one. But even when specific words lengthen a sentence, they're adding pure protein.

Lists

Lists are also helpful here. Rather than say, Our benefits program is different in many ways, say: Our benefits program has changed in these five ways. Then, you set up a clean list that the reader can quickly anticipate and follow.

2. Fresh or Direct Words and Phrases

Simplicity

A second way you can create lively language is to replace tired phrases with fresh or simple alternatives. Beware: You might think worn-out phrases are business-like, professional or more appropriate and allow them to stay in your writing. Don't.

Here's a list of typical tired phrases and their replacements:

Use: _____ Rather than:

	about	in regard to, in the matter of, with reference to, in relation to, with regard to
	although	despite the fact that, in spite of the fact
<i>Direct words</i>	because since	as a result of, as a consequence of in view of the fact that, owing to the fact that
	before for if in	in advance of, prior to, previous to in favor of, for the period/purpose of in the event that, if for some reason in terms of
	later near	at some future time, at a later date in the proximity of
<i>Direct words</i>	now	at the present time, as of this date, as of this writing, at this point in time
	on soon	on the occasion of at an early date, in the near future, as soon as possible, sometime soon
<i>Direct words</i>	to	in order to, for the purpose of, so as to, with a view toward
	use	utilize, utilization of

3. Strong Verbs

Strength

A third key to tightening and improving your writing is to use strong verbs as in the following example:

Controlling healthcare fraud is important to our employees.

Controlling is an adequate word, but numerous other options are stronger, such as:

Our employees are dedicated to ending health care fraud.

4. Hook Lines

Entice

Count aloud: One, Two, Three, Four. Unless your message is absolutely compelling, you'll lose the reader's attention in half the time you needed to reach four. To get -- and keep -- the reader's attention, your openings must hook them in as in the following:

Cost --- certainly the premium you pay is important to you.

5. Focus

Target

A strong reader focus targets what the reader will get from your message, rather than what you'll give. For example, rather than starting with:

Health care fraud raises the costs for everyone. Anyone who intentionally makes a false statement or a false claim in order to obtain FEHB benefits or increase the amount of FEHB benefits is subject to prosecution for fraud.

This could result in criminal penalties. Please review all medical bills, medical records and claims statements carefully. If you find that a provider, such as a doctor, hospital or pharmacy charged your plan for services you did not receive, billed for the same service twice or misrepresented any other information, you should...

say:

You pay more in health care costs because of those who commit fraud. They make false statements or false claims to obtain or increase FEHB benefits. Anyone who commits fraud could be subject to criminal penalties. You can help fight fraud. Carefully review all medical bills, medical records and claims statements. If you find that a provider, such as a doctor, hospital or pharmacy:

- charged your plan for services you did not receive,*
- billed for the same service twice, or*
- misrepresented any other information, you should...*

The difference in content may seem small, but remember, you need to get the reader's attention. And nothing interests them more than them.

6. Interesting Words

Interesting word use tantalizes or engrosses the reader. Tired openings, such as, Attached for your

Tantalize...

review, are definitely out. Instead, show what the reader should do: Please read through the enclosed brochures...or why he or she should care: The information in the enclosed brochures will inform you of your benefits. Please read them carefully.

...don't tire!

Also, avoid boring words and phrases that will turn away even the most intrigued audience, such as: As you probably know. If they probably know it, then why say it?

Tone

Manner

Tone is the way you communicate to someone. For example, when you call a meeting of your own department to order, you might say this:

Okay, gang, can we get started? We want to keep this meeting under an hour.

If you were starting a meeting of the entire organization, on the other hand, you'd be more likely to say in a voice the slightest bit louder than the hubbub:

Good afternoon. May I have your attention please?

Appropriate

How do you create an appropriate tone - one that is friendly and professional? Pretend that the reader is standing by your desk. If he or she is a senior executive, you're not about to say: Hi, how the heck are ya? Rather, you'd say, It's nice to meet you in person. If the person is angry, you

Friendly

would try to calm him or her down by saying, How can I help you? rather than, What do you want?

Professional

Most of us can negotiate these distinctions in daily life. In writing, we sometimes bend over so far backward to avoid the overly familiar, we fall into pomposity.

Examples

Here are examples of the hyperformal, informal and professional tones. Note that the professional tone -- your best choice for any message -- captures the seriousness of one message and the friendliness of the other.

Hyperformal:

Dear Ms. Smith:

Attached please find a survey to be completed at your convenience regarding the content to be determined for the communications program next year. Please

Hyperformal

answer the attached questions. Then, please return them to our office by August 15. Your comments will be used in the determination of content for next year's program.

If you require assistance, please feel free to call me at extension #423.

Yours sincerely,

Professional:

*Dear Judy,
I enjoyed our lunch yesterday afternoon -- thanks so much for your advice about the manual.*

Professional

As I mentioned then, we are surveying our colleagues throughout the agency to determine the content for next year's communications program. Could you please answer the enclosed questions and return them to my office by August 15? Your valuable input will help us develop next year's program.

If you have any questions, call me at extension #423.

Sincerely,

Informal:

Judy,

Informal

Enjoyed lunch yesterday -- thanks so much for the feedback about the manual. As I said, we're doing a survey of other folks in the organization to help us put together a great communications program next year. Can you help us out by answering the enclosed questions and sending them along by August 15? This will be a big help.

If you have any questions, feel free to call me at extension #423.

How do you create an appropriate tone -- one that is friendly and professional? Let your tone flow as naturally as possible at first. Then rewrite to eliminate inappropriate choices or add useful words from the list on the following page.

Syntax

Sentence structure or syntax also affects your tone. For most communications, use complete sentences:

I have outlined various options on the following pages.

However, if you're trying to sell an idea, you can significantly relax the tone by using incomplete or loosely connected sentences:

*Want to learn more about our many options?
Then call: 800-555-2345.*

Useful words for creating an appropriate tone

	POMPOUS	CONVERSATIONAL
<i>Useful words</i>	accompany	go with
	accordingly	so
	aforementioned	these/the
	appeared to be	seemed
	attributable	due
	by means of	by
	compensate	pay
	considerable	large
	correspondence	letter
	facilitate	help
	foregoing	this/these
	furthermore	also/in addition
<i>Useful words</i>	inasmuch as	because
	indebtedness	debt
	indicates	how
	informed	told
	in order to	to
	in the event that	if
	possessed	had
	prior to	before
	provided that	if
<i>Useful words</i>	purchase	buy
	similar to	like
	stated	said
	terminate	end
	utilize	use
	visualize	see
	whether or not	whether
	with regard to	about

Brochures

Your plan's brochure should be a road map to both benefits and administrative processes. For this reason, the writing from headings to descriptions must be easy for readers to understand.

Regardless of how complex, always make your writing:

- * Active *
- * Concise *
- * Jargon-free *
- * Lively *
- * Reader-focused *
- * Structurally sound *

Bullets

Bullets are useful when you are listing three or more points and the reader could get confused. Here are some general guidelines:

- ❖ Indent each bullet.
- ❖ Be consistent. Use the same kind of structure, whether a sentence or a phrase, with each bullet.
- ❖ Be sure that each item is interesting enough to deserve the spotlight. You can even bold the name of the subject and discuss it later:

Remember, the following steps are critical:

- ♦ ***Find a primary care doctor.*** *This person will be invaluable because...*

- ♦ ***Let your old doctor know that you switched plans.*** *Your new doctor will need you records and...*

- ♦ ***Sign your identification card when it arrives.*** *You should present your identification card every time...*

❖ Use at least two bullets.

❖ Be consistent with punctuation. If you end one bullet with a comma, end all but the last bullet that way. If you use periods once, use them every time.

Beware! Don't overuse bullets! A page with too many bullets is as difficult to read as a page with long, wordy paragraphs.

II. USAGE

Abbreviating Names

Abbreviations and acronyms, where you shorten a word rather than spell it out completely, include such notables as *FBI* and *CIA*. Usually though, you'll abbreviate a lesser-known word that refers to a government agency or an aspect of the insurance industry. The first time you mention that word, write it completely, placing the abbreviation in parentheses immediately afterwards:

- ◆ *Health Maintenance Organization (HMO)*
- ◆ *Identification Card (ID card)*
- ◆ *M.D. Individual Practice Association, Inc. (M.D.IPA)*
- ◆ *National Committee for Quality Assurance (NCQA)*
- ◆ *Office of Personnel Management (OPM)*
- ◆ *U.S. Food and Drug Administration (FDA)*
- ◆ *Joint Commission on Accreditation of Healthcare Organizations (JCAHO)*
- ◆ *Medicare Summary Notice (MSN)*
- ◆ *End Stage Renal Disease (ESRD)*
 - ◆ *Social Security Administration (SSA)*
 - ◆ *Department of Defense (DoD)*
 - ◆ *Department of Veterans Affairs (DVA)*
 - ◆ *Explanation of Benefits (EOB)*
 - ◆ *Explanation of Medicare Benefits (EOMB)*
 - ◆ *Federal Employees Health Benefits Program (FEHBP)*
 - ◆ *Fee-for-Service plan (FFS)*
 - ◆ *Health Care Financing Administration (HCFA)*
 - ◆ *Office of Insurance Programs (OIP)*
 - ◆ *Point of Service plan (POS)*
 - ◆ *Temporary Continuation of Coverage (TCC)*

In most instances, you should capitalize all the abbreviated letters even if the actual name does not take capitals:

- ◆ *third-party administrator (TPA)*
- ◆ *explanation of benefits (EOB)*
- ◆ *human resources office (HRO)*

In most cases, abbreviations do not take periods. Some exceptions include *U.S.*, *U..N.* and *U.K.* Unlike other abbreviations, only use these examples as adjectives with a noun immediately afterward.

- ◆ *U.S. health care is the best in the world.*

Compare the use of *U.S.* with the following example:

Many breakthrough medical treatments are available only in the United States.

Finally, abbreviate these words when part of a name unless the organization spells them out:

<i>Company:</i>	<i>Co.</i>
<i>Corporation:</i>	<i>Corp.</i>
<i>Incorporated:</i>	<i>Inc.</i>
<i>Limited:</i>	<i>Ltd.</i>

When in doubt, check by calling the organization.

Abbreviating Addresses

When writing about a State, be sure to spell out the entire name:

OPM serves Federal employees from California to Massachusetts.

However, you should abbreviate the State name when it follows a city, county, town, village or military base:

Please send this letter to Jack Smith in Boston, Mass.

In address...

Whether you are writing the reader's address on a letter or addressing an envelope, always use the State's two-letter mail-code abbreviation with no periods:

*Forest Heather
16 Meadowview Ln.
Newton, MA 02812*

In text...

In text, however, do not use the mail code; use the State's recognized abbreviation.

The list below includes the correct abbreviations for 42 states and the eight states which, according to the *AP Stylebook*, should not be abbreviated:

Ala.	La.	Ohio
Alaska	Maine	Okla.
Ariz.	Md.	Ore.
Ark.	Mass.	Pa.
Calif.	Mich.	R.I.
Colo.	Minn.	S.C.
Conn.	Miss.	S.D.
Del.	Mo.	Tenn.
Fla.	Mont.	Texas
Ga.	Neb.	Utah
Hawaii	Nev.	Va.
Idaho	N.H.	Ver.
Ill.	N.J.	Wash.
Ind.	N.M.	W.Va.
Iowa	N.Y.	Wis.
Kan.	N.C.	Wyo.
Ky.	N.D.	

When writing about an address, you may abbreviate *avenue*, *boulevard* and *street*, but only with numbered addresses:

I sent your EOB to 654 Westwood Ave.

Otherwise, spell out the entire address:

*The post office forwarded his mail to
Lincoln Street.*

Government Documents and Political Affiliations

“D-R-I”

When mentioning a political party affiliation, add parentheses directly after a Senator's or Representative's name: *D* for Democrat, *R* for Republican and *I* for Independent, followed by the abbreviated State name, not the mail code:

(D-N.Y.)

(R-Alaska)

(I-Vt.)

Public Law

If you are writing out public laws and Senate and House bills, spell out the complete name first, then abbreviate:

At the meeting, the Vice President discussed Public Law 94-766. Later we received handouts which discussed P.L. 94-766 in great detail.

Times and Dates

a.m./p.m.

For an appointment, when you need to specify whether you mean morning or afternoon, use *a.m.* and *p.m.* with periods after each letter:

We should sign the application at 11:00 a.m.

High noon

Also, write *12 noon* and not *12:00 p.m.* or *12 (noon)*:

We must receive your request by 12 noon.

Month

When you write a letter, always spell the month:

October 7, 1998

*Jane Smith
1234 Road Way
Newton, MA 02812*

Also write out the entire month when it stands alone or with a year only:

We expect to be sending out that brochure at the end of May.

January 1998 was an excellent month for our department.

Where the date stands alone, such as on an agenda or document cover, spell out the month for a more professional and formal appearance.

Commas

Finally, use a comma between the day of the month and the year as well as between the year and the following word:

The United States and Japan reached an agreement on October 1, 1994, that may lead to more open Japanese markets with respect to trade in certain goods and services.

Don't use a comma between the month and year:

We introduced the program in February 1991.

Dimensions and Amounts

'"-#

Be sure to spell out *inches, feet, yards, pounds* and other measurements.

The Director will present the Merit Award to Arnold Air Force Base for manufacturing aircraft engines able to produce 100,000 pounds of engine thrust.

\$\$\$

Dollar amounts, however, use the dollar sign. For amounts under \$1 million, include the zeros; spell out amounts over \$1 million, using a decimal if necessary:

Covered expenses for diagnostic tests, procedures and prescription drugs to identify and treat infertility are limited to \$5,000 per person per lifetime.

The lottery jackpot is \$2.5 million.

Appropriate Use of the Organization's Name

OPM

Use *U.S. Office of Personnel Management (OPM)* the first time you cite the name; afterwards *OPM* is acceptable.

Capitalization

Cap?

When should you capitalize words? The following guidelines will help:

Always capitalize complete names of political parties, rivers, streets and locations.

Capitalize common nouns when they form a complete name, as in these cases:

She lives on Cole Street.

Please ask your congressperson in the Democratic Party to repeal the bill.

If you have questions, contact the Humana Health Plan.

When those common nouns are plural, referring to two or more places or things, do not capitalize:

The building is located between State and Boylston streets.

We want to enlist the support of representatives from both the Democratic and Republican parties.

Health plans must submit proposals by May 31.

Words Formed From Formal Nouns

In some cases, you may use a proper noun — a name that gets capitalized — to describe something else. Look at these examples:

The United States health care system has numerous advantages.

Inventiveness is an American tradition.

Work names

Capitalize locations when they refer to specific areas — but not when they refer to directions.

-- the Northeast -- driving northeast

Sometimes, the name of a place includes its geographic location:

Federal employees from Northern Maine to Southern California are meeting their health care needs with the Federal Employees Health Benefits Program.

Names of Organizations, Institutions and Corporations

When writing the names of large organizations, capitalize the significant — not the connecting — words:

Your provider, CapitalCare, Inc., cannot authorize coverage for that prescription drug because the U.S. Food and Drug Administration considers it experimental.

Parts of organizations, such as departments and divisions, are capitalized as part of a full name and when they stand alone:

Show these figures to the Planning and Evaluation Division..

Call the Division for further information.

*Contact the Plan's Member Services
Department.*

An Individual's Title

Titles-people

When a title appears before a person's name, capitalize it as in this example:

Inspector General Jim Smith will talk about ending Medicare fraud at next month's conference.

Assistant Director Frank Titus will attend the meeting.

When a title stands alone or is separated from the subject by a word or several words, don't capitalize it. Here are two examples:

Ed Flynn, an associate director at OPM, wrote an article for the latest issue of National Health Care News.

If you have questions about health care fraud, call or write the inspector general.

Significant Words in the Titles of Publications, Newspapers and Magazines

Titles-articles

Generally, capitalize the key words in titles of articles, products, programs and publications. Examples include:

If you still have questions, download and print the Guide to Federal Employees Health Benefits,

You may select one of several Fee-for-Service plans.

When writing about newspapers, magazines and newsletters — beware. Some include *the* in their names such as *The Boston Globe*. Others do not. The surest way to find out: call the publication and ask.

Always italicize newspapers' names.

Numbers

Numbers

At some point, most business writers get confused about when they should write a number and when they should use numerals. Presenting numbers the right way is important, however, for making a communication as professional as possible. The following are essential rules:

Write out numbers below 10 as in this example:

Please respond with three days of receiving the request.

Use numerals for numbers 10 and above:

We offer a 24-hour hotline.

Write out the ordinal numbers *first* through *ninth* when discussing time or location:

Numbers

June 10 was the first time I spoke with you. The second time was on August 23.

If you're using ordinal numbers as part of a name, however, use their numerical form in this way:

Orientation workshops are offered to all new employees working the 1st and 2nd shifts.

Write out two-word amounts over 999,999 by presenting the numerical amount followed by the written amount in this way:

FEHB plans paid \$10 billion in claims last year.

Write out numbers at the beginning of a sentence:

One million Federal employees are able to meet their health care needs with the help of the FEHB program.

But it is usually better to recast the sentence:

We help more than one million Federal employees meet their health care needs.

Numbers

In addition, use a hyphen to connect written numbers where the first ends in y as this example shows:

Our new management team includes more than sixty-one professionals with offices around the world.

½ a loaf?

In text, write out fractions less than one, using hyphens between words:

Your copay is equal to one-half of all charges for the first 30 days you are in the hospital.

Numbers

Use numerals for ages, times and financial amounts:

More people are living to the age of 100 than ever before.

You will pay a \$10 copayment per office visit.

The meeting is at 3 p.m.

Phone #s

With telephone numbers, use numbers with dashes between them as in this example:

If you have any questions, please contact me at 202/555-5500.

Write toll-free long distance numbers this way:

You can reach an investment representative at 800-555-5555.

Don't bother to say *toll free* with 800, 877 or 888 numbers; that is redundant.

1..2..3....

Finally, use numerals if you're explaining something sequential.

For example, you may be explaining how to file claims for non-Plan providers. Or perhaps you're explaining to a new member how to get the most from their coverage. With lists like these, use numbers to guide the reader from one point to the next as in these examples:

The health care system works best when you take the time to become informed. As a responsible consumer, you should:

1. Read and understand your health benefits coverage, limitations and exclusions, health plan rules, and procedures to follow when seeking care.

2. Work with your physician to develop and carry out a plan to treat your injury, illness or condition.

3. Practice healthy habits.

Punctuation

Punctuation

Punctuation, like other aspects of the English language, is loaded with rules. There are far too many rules to discuss here. So this section contains the most common rules you'll need to know, such as the correct placement of commas and the appropriate position of apostrophes with plural possessive nouns.

Possessive

1. Apostrophes

Use apostrophes to show when one person or thing owns or possesses another. For example, if you were writing about the benefits within a certain health plan, you would say:

The High Option Plan's dental benefits include diagnostic, preventive and restorative services.

The apostrophe above shows that the benefits belong to the plan.

Not possessive

Sometimes, it is difficult to decide if the relationship is possessive. The AP Stylebook gives a useful way to decide whether the relationship is possessive. Reverse the words and see whether *of* or *for* fits the case. If *of* fits, the use is possessive. If *for* fits, the use isn't possessive and would not take an apostrophe.

Two exceptions in the insurance industry are the Federal Employees' Group Life Insurance Program and the term workers' compensation. If you reverse the order and use *compensation of workers*, the meaning would be labor costs, which does not describe the program. Compensation for workers is more descriptive of the program, and would usually mean no apostrophe is used. The program, however, is formally named workers' compensation in the legislation that created it. Since the apostrophe is part of the name, use it in your correspondence. If the apostrophe is not part of a name, use the rule mentioned above.

More rules...

Here are other rules that will help you create professional documents:

- ◆ When a name ends in *s* place the apostrophe at the end.

Yesterday, I contacted Mr. Jones' workplace, but he was not available.

- ◆ With a possessive involving two or more subjects, determine whether both parties own the item separately or together. In the below case, OPM and its partners share the same merits. So, you only need one apostrophe for both of them.

OPM and its partners' policy ...

- ◆ In the next example, separate plans have something in common. So, you need two apostrophes to cover both.

The High Option Plan's and Standard Option Plan's benefits ...

- ◆ For plural nouns that end in *s*, place the apostrophe at the end of the word as in this example:

We collated our members' addresses and will send the letters tomorrow.

- ◆ Some plural words do not end in *s*. In these cases, add an *s* at the end of the word:

We would be glad to add your children's names to the account.

Use an apostrophe when letters and numerals appear as symbols:

The confusion resulted from your 8's looking like 3's on your application.

2. Colons

Brief stop

If the world of punctuation could be broken into traffic signals, then a colon would be a blinking red light telling the reader to stop briefly. Colons also provide interesting alternatives to typical sentence structure, creating a lively and interesting message.

Use a colon when introducing a series, whether bullets, numbers or commas connect each item:

For each plan you are considering:

*Check the benefits,
Check the premium, and
Check to see if your doctor participates.*

Be sure that the break in your sentence occurs naturally. Here's an example of a common colon mistake:

Some of the materials we need are: a signed copy of the police incident report, injury summaries for the last four years, copies of your bills, a signed copy of the enclosed form.

Instead, you would write:

Please send these materials: a signed copy of the police incident report, injury summaries for the last four years, copies of your bills, and a signed copy of the enclosed form.

You can create language that is more interesting by using a colon between two sentences when the second explains, illustrates or summarizes the first:

Thank you for your letter Monday: We want to hear how we are doing.

3. Commas

Separate

Commas are, perhaps, the most widely used — and abused — form of punctuation. Their function is a simple one: to separate various parts of a sentence so the message is smooth and clear.

Use commas to join two complete sentences with *and, or, nor, for, but, yet* and *so*.

Remember: a complete sentence has an actor and an action and can stand alone. Here's an example:

You will receive the information you requested, but you must call 800-555-5555 to obtain the necessary forms.

If you're joining two short sentences, don't bother with the comma:

Fred mailed the information kits and Sue called the customers.

Don't forget commas after introductory words and phrases as in these examples:

- ◆ *First, sign the enclosed claim form.*
- ◆ *On Friday morning, I received your letter.*

Commas separate items in a list so your message is clear:

To get the most benefit from the seminar, please bring a pen, paper and a list of any questions you might have.

We are looking for a representative who is smart, articulate and customer focused.

Do not add a comma before the *and* or other conjunction toward the end of the list unless it is necessary for clarity.

Use commas when you are adding *nonessential* or secondary information to your sentence as in these examples:

The service area for this Plan, where Plan providers' facilities are located, is described on page 13.

The decision, I think, needs some rehashing.

Be sure to place a comma between a city name and the state or nation in addresses and written material:

He was injured in Dublin, Ireland, but treated in Boston, Mass.

*Michael Summer
1234 Lilac Lane
Chelsea, MA 02164*

With “”

Always place the comma inside quotation marks, even when you're only quoting one word or phrase:

Although the enrollee said he found the application “complicated,” he seemed pleased with the overall process.

4. Hyphens

Join

Hyphens, perhaps the most creative punctuation marks, join two or more words to create a single word. Before constructing your own hyphenated words, or using a hyphen in a health insurance term, check the following rules:

◆ These prefixes take hyphens: *all, cross, ex, half, ill* and *well*. Examples:

Even when patients think they're all-knowing, you must be polite.

We received your letter requesting that we take your ex-husband, Paul Rummel, off your plan.

- ◆ The prefix *self* also takes a hyphen when it is not naturally part of the word:

We want our customers to see that we provide excellent service because of professionalism, not self-sacrifice.

- ◆ The suffix *elect* also takes a hyphen:

The Governor-elect will speak at our next meeting.

- ◆ Use a hyphen if the word that follows is capitalized:

Non-Medicare providers are not entitled to payment of more than 115 percent of the approved amount.

- ◆ Don't use hyphens with these prefixes and suffixes:

anti	pro
co	pseudo
counter	re
extra	semi
fold	sub
infra	super
intra	supra
like	ultra
non	un
over	under
post	pre

- ◆ In some cases, hyphens are appropriate when the word that follows the prefix begins with the same letter: *pre-existing*, *anti-imperialist*. In other cases, no hyphen is used: *underreported*.

- ◆ When writing out two-word numbers, use a hyphen:

Twenty-three of our customers called to discuss the notification.

5. Italics

Versatile

In addition to other functions, italics have take the place of underlines. Here are some basic italic rules:

- ◆ Use italics when writing the names of publications, books and other longer works.

Health Care Weekly featured the Federal Employees Health Benefits Program in an article last month.

Unfair and Deceptive Advertising

Above board

The FEHB Program does not allow unfair and deceptive language when writing advertising and marketing materials. FEHB contracts contain the specific rules and guidelines a plan should follow. Keep these general points in mind when writing sales and marketing materials:

- ◆ Do not omit information that your readers need to know.
- ◆ Do not use ambiguous or confusing language that could lead an ordinary consumer to draw a false conclusion.
- ◆ Always use accurate words when describing coverage. Avoid words such as *all*, *full*, *complete*, *comprehensive* or *unlimited* that exaggerate the terms of a policy and mislead a consumer. Only use words such as *free*, *no cost* and *no additional cost* when they are completely true.
- ◆ Review your FEHB contract for specific guidelines governing advertising.
- ◆ Finally, use plain language. This guide has techniques and hints for writing plainly; make it available to the those who write brochures and letters to members.

Standard and Nonstandard Usage

Ah, change

The English language changes slowly, but it changes too quickly for some people. Some words that we all use — *intensify* is an example — were challenged when they first appeared. That goes for new uses for old words, too, especially those that make verbs out of nouns or adjectives. A current list of disputed words would include:

<u>Nonstandard</u>	<u>Standard</u>
finalize	make final, conclude
impact (as a verb)	have an impact on, affect
contact (as a verb)	call or write, make contact with
service (as a verb), comprised of (as a passive verb)	serve consists of
partner (as a verb)	join with
leverage (as a verb)	lever, provide leverage for

Use standard

Use standard usage. Why? If you use, *impact* as a verb, 10 to 20 percent of your audience will gnash their teeth and mutter. The rest of the audience will take it in stride. If you use *have an impact on* or *affect*, no one will object.

Another error you should avoid is using *over* instead of *more than*, especially when it looks contradictory, as in:

Over a 20-percent reduction

Instead, use the following: *A reduction of more than 20 percent*

More rules...

Other Rules

◆ **However.** For more lively language, avoid using *However* to start a sentence. Instead, place it, within commas, just after the word it most closely modifies, as in the sentences that follow:

Your application, however, is not complete.

Your application is not complete, however.

◆ **Restrictive and Nonrestrictive Clauses.** Compare the two sentences that follow:

Enrollees who educate themselves about their benefits will get the most out of their health plan.

The National Committee for Quality Assurance, which was established in 1992, evaluates how well an HMO manages all ways it delivers services to members.

In the first sentence, *who* -- with no comma before or after -- introduces a restrictive clause. Not all individuals will get the most out of their health plan; the possibility is *restricted* to those *who educate themselves about their benefits*. In the second sentence, the clause introduced by *which* -- set off by commas -- is a nonrestrictive clause. This phrase could be left out entirely, and the meaning of the main sentence would remain unchanged.

III. FORMAT Letters

Here is a typical letter. We will take a look at each part.

Paragraph style: Left justify; watch your margins.

Writer's Address: Plan XYZ (On letterhead)

Date Line: June 1, 1998

Reader's Address: Jim Parr
Mt. Edwards Systems, Inc.
31 Rightward St.
Bellingham, MA 02015

Salutation: Dear Mr. Parr:

Introduction: I am sending along the information which we discussed on Friday. As I mentioned, your benefits brochure will provide answers to specific questions that might come up regarding procedures, copayments and other matters.

Body: Your first step is to select a primary care physician who is part of our network of physicians and other health professionals. This is especially important since, if you need a specialist, your physician can refer you to the right one. You may want to look into some of our other programs now such as smoking cessation classes, our 24-hour nurse hotline, our health fairs and more.

Closing:	Call between 9 a.m. and 5 p.m. Monday through Friday if you would like more information.
Complimentary Closing:	Sincerely,
Signature Block:	William Thorton
Enclosures:	You can choose how you want to show the enclosures.
Email:	Email messages can be informal.

Paragraph Style

Left Justify

When writing for the Office of Personnel Management left justify all paragraphs. Do not indent. This gives the letter a clean, streamlined look.

Margins -- For letters, use the following format:

- ❖ Side margins: 1.5 to 2 inches
- ❖ Top margin: 2 ½ inches from the top of the page to the first line of text.
- ❖ Bottom margin: at least 1 inch from the bottom of the page to the last line of text.



Writer's Address

If you are using stationery with your name and address on the top, you do not need to place your name in the writer's address.

Date Line



The date line is exactly what it says: the line for the date. The order of the date is month, day and year:

June 15, 1998

Center the date at the top of the first page.

Reader's Address



The reader's address should contain the person's name, title, company name and complete address. Use *Mr.* or *Ms.* unless the reader indicates a preference for *Miss* or *Mrs.* in the letter to you. If you don't know the person's gender, just use the full, formal name:

*Lee Smith
101 Farm Street
Jamaica, NY 11434*

title

In some cases, you can address your reader by a professional title:

*Dr. Moss
Professor Fuller*

When writing to an attorney, abbreviate the title *Esquire* as follows:

Edward J. Smith, Esq.

Janet Morrow, Esq.

While you use a comma before *Esq.*, you don't need one before *Jr.*, *Sr.* or *III*.

Place the person's title on the following line when applicable. If the title is especially long like *Assistant Senior Manager of Internal and External Operations*, break it into two lines and indent the second line two spaces.

company

Write company names exactly as they appear on the stationery. In the address, spell out *Street*, *Road*, *Avenue*, etc., and spell out numbers under 10:

One Beacon Street

Two Morningside Road

State

Remember, when writing the state in the address, use the Post Office's standard two-letter abbreviation like NY for New York and TX for Texas.

Thus, a letter to a professional might look something like this:

Richard Hopkins, CPC

Principal

Hampshire Staffing Group, LLC

20 Park Plaza, Suite 242

Washington, DC 20005

A letter to an individual would look like this:

*Mr. Richard Hold
12357 Village Green, Apt. #25
East Providence, RI 02915*

Salutation



A salutation is your way of saying *hello*. Since your main objective when writing a letter is to get the reader's attention, be sure to personalize your message. For this reason, try to open the letter with a person's name. If you can't, then write *Dear Sir or Madam*. Never use *To whom it may concern*.

If you've established a relationship with your reader, you can address the letter with the first name:

Dear Ron,

Otherwise, you have several choices. The best is to use *Mr.* or *Ms.* before the person's name. As mentioned, you should use *Mrs.* or *Miss* if the reader has indicated this preference:

Dear Ms. Williams

Occasionally, you won't have any way of determining the reader's gender. In that case, use the person's full name:

Dear Lesley Howard

Since *Lesley* could be a man or a woman, you save yourself potential embarrassment. When writing to an individual within an organization, some people prefer to do a little advance spy work and call to ask the receptionist, secretary or fellow employee to determine the reader's gender. You should also call if you have any doubt about the reader's title, address or the correct spelling of his or her name.

As mentioned, you can also use a title with some professionals. This technique is appropriate only when the title sounds natural before the name. *Dear Manager Boyle*, for instance, seems odd. However, *Dear President Lee* and *Dear Dr. Mannings* are fine.

The next question is whether to use a colon, comma or dash after the salutation. Generally, the colon is more formal and is appropriate for everything from daily business letters to invitations to, say, a \$5,000-a-plate fund-raising dinner:

Dear Governor Winthrop:

Introductory Paragraph

First

First paragraphs function in the same way as an introduction between associates. They establish a connection between the writer and the reader and explain the purpose of the letter. Begin your introduction two lines below the salutation. Be brief: generally, don't go farther than a quarter of the page. In fact, most introductory paragraphs are only a few lines.

A big block of information is usually foreboding, and the reader will be more comfortable with small, organized pieces. On the other hand, avoid one-line paragraphs, which seem skimpy.

Remember that your first paragraph may be the only one your reader will read. For this reason, always start with a hook where you draw an immediate connection with the reader. For example, you could say:

Thank you for sending us the completed forms.

or:

As I stated on the phone last Wednesday, you must send us copies of your prescription receipts before we can reimburse you.

The next three or four lines are your action statement: They give your readers information they need to know to take the action you want. This is especially important since your reader pays the greatest attention to the first paragraph. After this, the reader typically skims the body or puts the letter away.

Here are two examples of action statements:

Thank you for sending us the claim forms. We will process them by the end of the month and contact you at that time.

In this case, you want the reader to know — rather than do — something. This is a *passive* action. Now, look at this example:

As I stated on the phone last Wednesday, you must send us the correct information before we can reconsider reimbursing you. I have enclosed a new set of forms and a list of specific information and support materials that you must send us.

Here, the reader needs to actually *do* something, which is an *active* action. Do not confuse this idea with the passive and active voice, which addresses sentence structure.

Body



The body of your letter provides the reader with details about your main point. The material must look concise and readable. Here are some pointers for creating interesting-looking paragraphs in the body:

- ❖ Restrict each paragraph to eight to ten lines.
- ❖ Beware of one line paragraphs — they appear skimpy and tend to float on the page.
- ❖ Be sure to separate your paragraphs.
- ❖ If you have numerous steps or points, use bullets.

Equally as important, your information must be in clear, logical order. The best option is to determine the order *before* you write the letter, considering the type of information you want to include.

Remember, never save the most important points for last: the reader may not get to them.

Here are some orders to choose from:

Cause and effect:

This order is when one point directly affects another. The transitions include *so*, *therefore* and *as a result*. Look at this example:

Our brochure reads, "If you or a covered family member move outside the service area, you may enroll in another approved plan." Therefore, you may select another carrier now, before open season, since you now live outside the ABC Care service area.

Chronological:

Here you present the reader with information in a sequential order, usually the order in which events occur. Your transitions are time based, numerical, or *first*, *next*, and *then*.

Mr. Miller's health declined dramatically in May of 1996. First, he began experiencing shortness of breath. Next, he had trouble walking and showering. Then, he started spitting up blood.

Equal facts:

Provide the reader with a list of equal information. Transitions include *and*, *also* and *finally* and many other phrases that do not indicate a relationship between points. Here is an example:

As an ABC Health Care member, you must live or work in our service area. Also, you must choose one of our participating providers as

your primary care physician. Finally, in an emergency situation, you may seek care outside our service area from a non-participating provider.

Order of most-to-least importance:

Here you state the most important point first, then the less important ones. This structure may appear to be in *equal facts* order, but one point is more important than the next.

Second Pages

Page 2

According to one old saying, if you give the reader a two-page letter, he or she won't read either page. But, what if you have more information than will fit on a single page? The answer's easy: create enclosures with lists, paragraphs or bullets highlighting new procedures.

Sometimes though, you just have to write a second page. In these situations, type the reader's name at the top left margin. Type the page number on the same line at the right margin, as in this example:

John Harrison

Page 2

Closing Paragraphs

Saying goodbye

The last paragraph is where you make future plans and mention enclosures such as articles, forms or information sheets. Be sure to keep your closings short and sweet:

I hope you find the enclosed copy of The American Medical Association's Guide to Your Family's Symptoms helpful. Please contact me if you have any questions.

We are interested in your comments. Please call us at 831-7300.

Try to be as specific as possible so you sound sincere. If you have special hours when the reader can reach you or an extension number, mention them.

Unless the reader has actually done something for you, avoid *Thanking you in advance*, *Thank you for your attention* and other variations on the thank you theme. It's presumptuous and unnecessary.

Complimentary Closings

Begin your closing at page center, two lines below the end of the last paragraph. Use *Sincerely* as your closing.

Signature Block

At the end of your letter, leave four lines of blank space for the signature, then type the name of the person the letter is representing with the person's position one line beneath that:

Sincerely,

Frank Antonides
Executive Director



Enclosure Line and Copies Distributed

Let the reader know that you have enclosed materials by including an enclosure line two spaces beneath the typed signature at the left margin. You have several options:

Enclosure

3 Enclosures

Use *Enclosure* when you enclose the information in an envelope. If you literally attach the information with a paper clip or staple, as you do with an internal memorandum, use *Attachment*.

The letters *cc*, stand for *carbon copy*. They follow the enclosure line and lets the reader know that you sent the letter to someone else. Usually, list the names in alphabetical order or order of rank:

cc: John Harte
Rhonda McBride
Ken Nealy

cc: Office of the President
Senior Manager

Email

Email

Since electronic-mail messages are the newest form of written communication, no rigid conventions govern their use. And, you don't have to worry about format because you can't know how your message will look on your reader's screen. Still, review the following points before hitting the *Send* button.

Subject

Your subject line should headline your message concisely. It should immediately say something interesting to your reader. And, it should be short enough (20 characters or so) so it won't get snipped in transmission. If you are sending to an email box shared by two or more people, use the subject line to state the name of your reader:

For Bobbi: Advisory Committee Meeting

Salutation

Email messages don't need a *Dear Tara Sharpe* opening, but politeness is always a plus when you first write to someone. After you've established a relationship, you can drop the greeting.

Body

Since people write, read and reply to email quickly, misunderstanding can grow with lightning speed. For this reason, use short paragraphs and direct, factual sentences. Also, avoid *flaming* (exchanging nasty messages). Instead, use the polite and professional tone appropriate for mailed and faxed communications.

Remember that the Internet transmits only standard typewriter characters. Long dashes, curly apostrophes and quotation marks, accent symbols and other characters get scrubbed out, or changed into mysterious combinations — such as ^N — when they enter the Internet. To emphasize words or indicate the title of a book or other work, type **asterisks** or *_underlines_* on either side of the phrase:

The Home Medical Advisor
Submitting a Claim Form

Don't Shout!

Avoid typing in ALL CAPITALS, which some people interpret as shouting.

Signature

A signature is unnecessary in most email messages. But when writing to strangers, it's helpful to sign your message with your name, title, company and email address for replies:

John McBeal
Executive Director
Office of Personnel Management
John_McBeal@OPM.gov

Including a phone number is also helpful.

Don't succumb to the temptation to add cute artwork, clever quotations or unnecessary disclaimers.

Reply

When you reply to someone else's email message, some programs copy the original message on the bottom of the new one. If you can, edit that material so that it includes the parts of the message that you're addressing. Include only relevant data.

Introduction

We hope this plain language guide will help you and your health benefits colleagues write better letters and publications. Although this guide is not meant to be the final word on program policies, procedures, or plain language techniques, it has valuable information on three keys to plain language writing – style, usage, and format. You will want to keep this guide as a reference tool, to help you prepare accurate and user friendly publications and letters.

Writing plainly is good business. One year ago, on June 1, 1998, President Clinton issued a Presidential Memorandum on plain language and we started our initiative. We've been busy. Our first step was the lively presentation Susan Benjamin, *Words at Work, International*, gave at our fall carrier conference. Since then, we convened a plain language work group – that included industry representatives – to help us refine health benefits publications. And Susan -- a noted authority on plain language -- helped us develop this plain language guide.

Special thanks go to the work group members and insurance programs staff who were always ready and willing when we asked them to clear text or ideas for this guide. We could not have completed this project without you.

INTRODUCTION—page 2

To comment

Last but not least, credit goes to the Office of Insurance Programs. Ellen Tunstall and Frank Titus provided direction and support, Mike Hodges, the project leader, nurtured the guide from rough draft to finished product, and Agnes Kalland edited and formatted it.

If you have questions regarding the plain language guide or if you have any suggestions for additional information which might be useful, please share your ideas with the Office of Insurance Programs on 202/606-0745. Send written comments to Mike Hodges, Office of Insurance Programs, Office of Personnel Management, 1900 E Street, NW., Room 3415, Washington, DC 20415, or by email to mjhodges@opm.gov.

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