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# FEHB Program Carrier Letter

## All Carriers

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

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**Letter No. 2000- 31**

**Date: July 7, 2000**

Fee-for-service [ 26 ]    Experience-rated HMO [ 27 ]    Community-rated [ 29 ]

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### **Subject: Contract Year 2001 Brochure Language and Format**

Here are revisions to the brochure frame we sent to you with Carrier Letter 2000-23. We believe that, with these revisions, the 2001 plain language brochure will accurately and fully convey health insurance information to our customers. As you work with your OPM contract specialist on your brochure, be sure to include these edits.

#### **What we changed**

- Based on your comments, we developed new mental health and substance abuse language.
- We added language for patient safety.
- When we put one part of the mastectomy benefit into plain language, we found that it inappropriately applies only to women, even though it is our administrative policy that the benefit will apply to all members who have mastectomies. The language we want you to use is this: "Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure." We expect that you will not incur additional costs by changing this language.
- We added text for the benefits summary page.
- We corrected typos and clarified some text.

This edit note follows the revised text: *{RV: 6-xx}*. The edit note shows that the section was revised and the date it was revised. If you view the brochure on the carrier web page, revised text is blue. When you typeset your brochures later this summer, do not typeset edit notes.

#### **Before you finalize your brochure**

Please review the enclosed brochure frame carefully. You must create a version of your contract year 2001 brochure that incorporates your plan's benefits into the plain language frame. When creating your brochure, you must:

1. Refer to the preparation instructions with Carrier Letter 2000-23. Soon, we will send you more detail about typesetting and distributing your brochure.
2. Identify those sections marked *Plan specific*. Add to or edit the plan-specific text to describe the benefits you negotiate with our contract staff. Work closely with your contract specialist; you must write your benefits plainly.

3. Work with your contract specialist to make sure that the substance of your 2000 brochure benefits agrees with your 2001 draft brochure. You must describe actual benefit changes and clarifications on the brochure change page.

### **Special thanks**

The 2001 brochure frame resulted from many 2-day biweekly workgroup sessions with several of your colleagues. We thank all the plan and industry representatives who volunteered for this important project. We want to especially thank the nine of you who devoted many long hours meeting in -- and traveling to and from -- Washington to develop the brochure frame. Special thanks to:

- ◆ Denise Burrows, Blue Cross/Blue Shield Service Benefit Plan
- ◆ Mark Jordan, Kaiser Permanente
- ◆ Dave Lorenz, NALC Benefit Plan
- ◆ Mary Beth Lynch, Mail Handlers Benefit Plan
- ◆ Rene' Marshall, GEHA Benefit Plan
- ◆ Jill Sacks, George Washington University Health Plan
- ◆ Patti Scott, NALC Benefit Plan
- ◆ Heidi Tackett, Pacificare
- ◆ Larry Waligora, Rural Carriers Benefit Plan

### **If you need more information**

If you have questions about developing your brochure language or about your benefits negotiations, call your contract specialist. For information about the plain language initiative, contact Agnes Kalland at 202-606-0745.

Sincerely,

(signed)

Frank D. Titus  
Assistant Director  
for Insurance Programs

Enclosure