NTEU is pleased to announce that CHECKBOOK’s online Guide to Health Plans for Federal Employees and Annuitants is once again available to NTEU members at no cost. The online guide, found in the member benefits section of www.nteu.org, provides:

- **Real Cost Comparisons** – Plans are ranked by estimates of actual out-of-pocket costs, providing a real dollars-and-cents comparison.
- **Quick Access to Answers** – CHECKBOOK has improved the guide to help you find answers quickly.
- **Dental and Vision Plans** – The guide will evaluate FEDVIP plans available to you.
- **Premium Conversion** – The guide takes into account the effects of premium conversion in its plan rankings, a significant factor when comparing plan deductibles.

Beginning Nov. 11, NTEU members may access the 2020 Guide online by:

1. Visiting the NTEU website, [www.nteu.org](http://www.nteu.org);
2. Logging in with your username and password (if you do not have them, you will have the chance to create them);
3. From the top-navigation, click on Benefits and then on the Consumers’ Checkbook icon.