



***Retirement and Insurance Service  
Benefits Administration Letter***

Number: 00-112

Date: October 23, 2000

**Subject: Benefits Information Resources for Counselors and Employees**

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This letter provides a consolidated listing of the benefits information resources available to benefits counselors and Federal employees from the Retirement and Insurance Service and information on how to obtain/access them. The 45 resources listed include 40 tools currently available in various forms (web sites, CDs and videos, publications) and 5 additional tools that will be available shortly. You will find that the majority of these tools are quickly accessible via the Internet, but are also available either on CD or as a publication. We have included executable links to all Web resources to speed you on your way to these valuable benefit information resources.

***Listing of OPM sources of Benefits Information for Counselors and Employees:***

I. You may purchase the following tools from OPM's Benefits Officers Resource Center:

- A. CD-ROM or Disk: CSRS and FERS Handbook
- B. Interactive CD-ROM, single user or network license: Benefits Center
- C. Video: "Benefits...Get Serious"
- D. Video: "Stepping into Retirement"
- E. Video of Live Satellite Broadcast: "Planning Ahead: Saving and Your Financial Future"

Note: We are putting the finishing touches on a new video for newly hired Federal employees. We will announce it through a BAL when it is available.

II. You may purchase the following tools from OPM's Office of Insurance Programs:

- A. CD-ROM: Federal Employees Health Benefits (FEHB) Program: A Handbook for Enrollees and Employing Offices
- B. CD-ROM: Federal Employees' Group Life Insurance (FEGLI) Program: A Handbook for Employees, Annuitants, Compensationers, and Employing Offices  
(Note: FEGLI CD is currently being revised. You will receive a BAL with full details when the new version is available.)

- III. You can download the following tools from OPM's Benefits Home Page:
- A. Benefits Administration Letters ([www.opm.gov/asd/htm/bal-1.htm](http://www.opm.gov/asd/htm/bal-1.htm))
  - B. Financial Management Letters ([www.opm.gov/asd/htm/fml.htm](http://www.opm.gov/asd/htm/fml.htm))
  - C. Payroll Office Letters ([www.opm.gov/asd/htm/pol.htm](http://www.opm.gov/asd/htm/pol.htm))
  - D. Retirement and Insurance Handbooks:
    - 1) CSRS and FERS Handbook for Personnel and Payroll Offices ([www.opm.gov/asd/htm/hod.htm](http://www.opm.gov/asd/htm/hod.htm))
    - 2) Federal Employees' Group Life Insurance Program: A Handbook for Employees, Annuity, Compensation, and Employing Offices ([www.opm.gov/insure/life/handbook/index.htm](http://www.opm.gov/insure/life/handbook/index.htm))
    - 3) Federal Employees Health Benefits Program: A Handbook for Enrollees and Employing Offices ([www.opm.gov/insure/health/index.htm](http://www.opm.gov/insure/health/index.htm))
    - 4) Federal Employees Health Benefits Program and Medicare (<http://www.opm.gov/insure/MCare/MHb01.htm>)
  - E. FEGLI Calculator (<http://apps.opm.gov/calculator/index.htm>)
  - F. FEGLI Program Booklet, 4/99, RI-76-21 ([www.opm.gov/insure/life/feqli99/federal/booklet/PAGE1.HTM](http://www.opm.gov/insure/life/feqli99/federal/booklet/PAGE1.HTM))
  - G. Other Retirement and Insurance Publications ([www.opm.gov/asd/htm/pub.htm](http://www.opm.gov/asd/htm/pub.htm)):
    - 1) Benefits for Employees in Career Transition, 10/00 (RI 10-96)
    - 2) Federal Employees Group Life Insurance Program, 3/97 (RI 76-12)
    - 3) Federal Employees Health Benefits Guide (RI 70-1)
    - 4) Thinking About Retirement, 12/97 (RI 83-11)
    - 5) Handbook for Attorneys on Court-Ordered Retirement, Health Benefits and Life Insurance under CSRS, FERS, FEHB Program, and FEGLI Program, 7/97 (RI 83-116)
    - 6) Court Ordered Benefits for Former Spouses, 11/97 (RI 84-1)

7) Work-Related Injuries and Fatalities – What You and Your Family Need To Know About Your Benefits, 11/97 (RI 84-2)

NOTE: A new publication, FEHB Facts (RI 75-13), that will replace much of the information on the SF-2809A, will be posted to the OPM Web site shortly.

8) The CSRS “Retirement Facts” Series:

- a) #1: The Civil Service Retirement System, 11/97 (RI 83-1)
- b) #2: Military Service Credit under CSRS, 12/97 (RI 83-2)
- c) #3: Deposits and Redeposits under CSRS, 3/95 (RI 83-3)
- d) #4: Disability Retirement under CSRS, 11/97 (RI 83-4)
- e) #5: Survivor Benefits under CSRS, 3/95 (RI 83-5)
- f) #6: Early Retirement under CSRS, 11/97 (RI 83-6)
- g) #7: Computing Retirement Benefits under CSRS, 3/95 (RI 83-7)
- h) #8: Credit for Unused Sick Leave under CSRS, 11/97 (RI 83-8)
- i) #9: Refunds under CSRS, 3/95 (RI 83-9)
- j) #10: Voluntary Contributions under CSRS, 3/95 (RI-83-10)
- k) #11: Information for Separating CSRS Employees Who Are Not Eligible for an Immediate Annuity, 11/97 (RI 83-13)
- l) #12: Information about Reemployment in the CSRS, 11/97 (RI 83-18)
- m) #13: CSRS Offset Retirement, 9/96 (RI 83-19)
- n) #14: Law Enforcement and Firefighter CSRS Retirement, 9/96 (RI 83-20)

9) FERS Publications:

- a) FERS (An Overview of Your Benefits), 4/98 (RI 90-1)
- b) Information for Separating FERS Employees Who Are Not Eligible for an Immediate Annuity, 9/96 (RI 90-11)
- c) FERS Transfer Handbook – A Guide to Making Your Decision (RI 90-3)
- d) Information for FERS Annuitants, January 2000 (RI 90-8)

- e) Applying for Immediate Retirement under FERS, January 1997 (SF 3113)
- f) Applying for Death Benefits under FERS, January 1997 (SF 3114)
- g) Savings Education Web Page  
(<http://www.opm.gov/benefits/savings/savings.htm>)
- h) FERS Election Opportunities Web Page  
([http://www.opm.gov/fers\\_election/index.htm](http://www.opm.gov/fers_election/index.htm))

Note: Some of the pamphlets and booklets listed in items 7 and 8 are also available in hardcopy through the Government Printing Office. They can also be periodically ordered in bulk at significant savings through the Retirement and Insurance Service (RIS) Rider we offer once each year. A separate Benefits Administration Letter on next year's RIS Rider will be issued in 2001.

IV. Currently you can only find the following tools in hardcopy (from the Government Printing Office through the rider system), but we will have them up on the Web very soon. Watch for them on our Federal Benefits Site ([www.opm.gov/asd/htm/pub.htm](http://www.opm.gov/asd/htm/pub.htm)).

- A. Temporary Continuation of Coverage (TCC) under the FEHB Program (RI 79-27)
- B. FERS Facts #2 Information About Reemployment for FERS Annuitants (RI 90-18)
- C. Life Events and Your Retirement and Insurance Benefits (for employees) (RI 84-3)

**Further Information and Ordering Details on Items Currently Available for Purchase:**

**From OPM's Benefits Officers Resource Center:**

You may purchase any of the following benefits information CDs and videos through the Benefits Officers Resource Center. We have included detailed media descriptions and features, prices, ordering details, and a consolidated order form.

***Handbook on CD - -***

The current ***CSRS and FERS Handbook on CD*** (April 1998) is available to you on CD-ROM. The Handbook contains the instructions that agency personnel and payroll offices need to carry out their responsibilities for basic benefits under the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS).

*You know what it is!*

The Handbook on CD brings you the entire ***CSRS and FERS Handbook for***

***Personnel and Payroll Offices*** in an electronic format that allows you to search for any word or phrase and use hypertext links to jump directly to linked parts of the Handbook.

*Easy to use!*

The ***CSRS and FERS Handbook for Personnel and Payroll Offices*** can be at your fingertips, right on your PC.

*Tell me more...*

The ***same CSRS and FERS Handbook for Personnel and Payroll Offices*** available on our web site (<http://www.opm.gov/asd/htm/HOD.htm>) is also on CD-ROM. Since paper copies are no longer published through GPO, and some of you may have only limited access to the Internet, we will continue to make the CD version available to you.

*Handbook on CD provides...*

- ! ***enhanced productivity***
- ! ***improved customer service***
- ! ***document integrity***
- ! ***reduced costs.***

Since the Handbook on CD puts information at your fingertips, staff time is spent more productively providing customer service. No more searching through stacks of paper looking for the right chapter and then wondering if all the update pages have been inserted. The Handbook on CD contains all published chapters with updates integrated into the chapters.

*Changing the way you work...*

- T Search capabilities allow the user to search for any word or phrase and jump to that location in the document.
- T Hypertext links allow the user to jump directly to other linked parts of the Handbook on CD.
- T You can copy sections of the Handbook on CD to use in other documents without the need for re-keying. For example, you can copy employee information sheets and sample letter text directly into your word processing program.
- T You can also print selected pages, or sections to use as worksheets or employee handouts.

The Handbook on CD is complete. All text, tables, charts and forms are on CD for you. All future updates will also contain the complete Handbook on CD. The need for the time consuming, and frequently incomplete, process of inserting change pages is eliminated.

*Reducing costs...*

The cost of the Handbook on CD is significantly lower than paper copies. The Handbook on CD will run on a LAN, so one copy can be accessible to everyone at their own desktop PC. You can provide desktop access to all

staff members who need it for a fraction of the cost you'd normally pay.

*PDF Format*

The chapters are in Adobe Acrobat PDF format. Adobe Acrobat creates documents that look the same on the screen as they do on paper. You can view and/or print Acrobat PDF ("Portable Document Format") files even if you do not own a copy of the software that created it by using the Acrobat Reader. Since Adobe Acrobat Readers are required to view, search, read and print, that software is also provided.

*System Requirements*

The Handbook on CD comes on CD-ROM and requires 15 MB available hard disk space. DOS Acrobat Reader requires 4 MB RAM and DOS 4.0 or higher. Windows Acrobat Reader requires 4 MB RAM and Windows 3.1 or higher.

*Ordering*

The Handbook on CD subscription price of \$100.00 includes the current complete handbook, plus any update versions produced in the same Fiscal Year as your original purchase. To order, simply complete the attached Benefit Officers Resource Center, multi-product order form and mail or fax to us. We can accept Purchase Orders or Government Purchase card payment. For additional information email [asd@opm.gov](mailto:asd@opm.gov), fax (202) 606-1108.

*Updating in progress*

The April 98 version of the Handbook is in the process of being updated to reflect changes that have occurred over the past 2 years. The Handbook is also under plain language review to ensure that the new edition is even easier to read and understand. But that is no reason to delay your purchase. If you purchase the Handbook now, we will automatically ship the updated version to you, at no additional charge, as soon as it is available.

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***Benefits Center  
CD-ROM - -***

The ***2000 Benefits Center (Version 4.0) Interactive CD-ROM*** is also available for purchase through OPM's Benefits Officers Resource Center.

*What Is It?*

This virtual, interactive CD-ROM provides easy to understand, accurate information about benefits for employees who are in career transition, as well as those who simply want information about their benefits.

***Benefits Center*** was developed to help agencies cope with increased workloads. It can help an agency maximize efficiency by providing a tool which employees can use to quickly and easily obtain their own clear, concise answers to many questions. By helping to answer many questions, the program facilitates better use of the time counselors spend with employees, making counseling resources go further.

***Benefits Center*** allows employees to go directly to information specific to

their situation. As a result, the options become clearer and when they do speak with a counselor, they know what questions to ask.

**Benefits Center** is ideal for Career Transition Centers, agency facilities without benefits specialists, and any site where you are trying to maximize the use of resources. The program was developed by Office of Personnel Management experts on Federal employee benefits.

*How Does It Work?*

**Benefits Center** is an **interactive** learning adventure --- a fast and easy way for employees to learn about their benefits. Employees explore a **virtual** information mall where they learn about the benefits that are available to them in retirement, reemployment, or career transition. Each of the stores in the mall provides information about a specific benefit, such as severance pay. The program actually allows the users to specifically tailor their questions to their personal situations by selecting different options on the screen. This allows **Benefits Center** to provide a quick and accurate response that is both useful and easy to understand!

*Ease of use...*

In **Benefits Center**, specialty stores are always there when you need them and are easily found. For example, where there are different benefit options under the Civil Service and the Federal Employees Retirement Systems, you will find a store for each. If you are eligible to retire immediately, you will be presented with different selections than if your retirement will begin at a later date. In **Benefits Center**, there is no one size fits all. Options are available to fit the differences in each employee's specific situation. In addition, you will find stores for life insurance, health insurance, and the Thrift Savings Plan.

**Benefits Center** is a truly unique package that quickly delivers accurate answers to your questions. Whether you are just browsing or doing some serious comparison shopping, **Benefits Center** is the tool you need. For a quick demonstration of **Benefits Center**, please visit our web site (<http://www.opm.gov/bc-demo>). For additional information you can email us at [benefits@opm.gov](mailto:benefits@opm.gov) or sent a fax to (202) 606-1108.

*Ordering*

**Benefits Center** expires each year as of March 31<sup>st</sup>, when an updated version is made available containing any changes in the law or regulations. You can be confident that employees are getting accurate information. When you purchase **Benefits Center** (\$100 per single user copy, \$550.00 for the network version) you will automatically be shipped any updates done within the same Fiscal Year at no additional charge.

Order the **2000 Benefits Center (Version 4.0) CD-ROM** now and you will automatically be shipped a free update in March 2001. Simply complete the attached Benefit Officers Resource Center, multi-product order form and fax or mail to us. We can accept Purchase Orders or Government Purchase card payment.

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**Benefits...Get  
Serious Video**

Also available through OPM's Benefit Officers Resource Center, the retirement video, *Benefits ... Get Serious*.

What is it? This 12-minute video developed by our office emphasizes the flexibility in the Federal employee benefits package to meet employees' needs throughout their lives, and through life events such as marriage, the arrival of children, or divorce.

*Benefits ... Get Serious* focuses on the retirement, health insurance, and life insurance components of the benefits package. It points out that, while some changes occur automatically, others require employees to take action-sometimes within certain time frames.

Why you want it

The *Benefits...Get Serious* video is intended for use as part of employee briefings or for viewing by individual employees. It is also well suited for continuous showing in a lobby or cafeteria. It is close-captioned. For additional information you can send us an email at [benefits@opm.gov](mailto:benefits@opm.gov) or a fax to (202) 606-1108.

Ordering

Yes, it is true that *Benefits...Get Serious* is not a new product. It has been in the field for a few years, but has received rave reviews from agency critics for being both informative and hilarious! We recently reviewed *Benefits...get Serious* for "content," and all of its valuable benefits information is still current. You can purchase the *Benefits ... Get Serious* video for only \$20 each. Please see the attached Benefit Officers Resource Center, multi-product order form for details.

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**Stepping Into  
Retirement Video - -**

Also available from OPM's Benefits Officers Resource Center is the retirement video, *Stepping Into Retirement*.

What is it? This 18-minute video developed by our office is designed to encourage CSRS and FERS employees who are approaching retirement eligibility to plan ahead so that, when they do retire, their retirements can go smoothly.

*Stepping Into Retirement* points out the steps that employee need to take when planning to retire from Federal Service. Along the way, it provides basic information on eligibility rules, how annuities are computed, deposits and redeposits, and eligibility to continue health and life insurance.

*A must for your*



library...

***Stepping into Retirement*** was developed for use either as part of a pre-retirement seminar or for viewing by individual employees. Feedback from the agencies who have previously received and used this video has been very positive. They say that it is well done, has an appropriate amount of technical information, and good entertainment value to keep people's attention. And while it's true that this video has been available for a few years...well so has retirement! So don't let that put you off. ***Stepping into Retirement*** has been recently reviewed for content and all information is still current. For additional information you can email us at [benefits@opm.gov](mailto:benefits@opm.gov) or a fax to (202) 606-1108.

Ordering

You can purchase the ***Stepping into Retirement*** video for only \$20 each. This video is designed for viewing with captioned version is also available. Please see the multi-product order form for details.

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***Saving Video Available***

**Also available from OPM's Benefits Officers Resource Center are copies November 10, 1999's Satellite Broadcast: *Planning Ahead: Saving and Your Financial Future.***

What is it?

This 60 minute video is a copy of the November 10, 1999 live satellite broadcast entitled ***Planning Ahead: Saving and Your Financial Future***. It drives home the reality that your Federal retirement annuity is not enough...personal savings are vital to augment your retirement income. This video takes a statistical look at the percentage of your pre-retirement income you will need in retirement, and how much of it must come from personal saving efforts. It also introduces you to the American Education and Saving Council (AESC) tool, The Ballpark Estimate, to assist you in projecting your savings objective and the monthly savings rate needed to meet your retirement needs. View this video and you will definitely walk away convinced that the earlier you begin to save, the easier it will be to reach your retirement goals.

Ordering Info

A video of the November 10<sup>th</sup>, 1999 satellite broadcast, ***Planning Ahead: Saving and Your Financial Future*** can be purchased through an OPM contract distributor (sorry, no purchase orders on this one), at a cost of \$10.00 each plus \$5.00 shipping and handling per order. To order copies of the video (government purchase card only), please call our contractor at (703) 620-6000.

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**From OPM's Office of Insurance Programs:**

You may purchase the following benefits information CD through OPM's Office of Insurance Programs.

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## **Federal Employees Health Benefits (FEHB) Program: The New FEHB Handbook**

The FEHB Handbook is currently available on CD-ROM. The Handbook contains complete and detailed information on the FEHB Program, including the information enrollees, agency personnel, and payroll offices need to carry out their responsibilities under the Federal Employees Health Benefits Program.

You may view the Handbook and download it from our web site at ([www.opm.gov/insure/health/index.htm](http://www.opm.gov/insure/health/index.htm)). It is also be available on CD.

*There will be no printed version of the Handbook.*

### **THE FEHB HANDBOOK ON CD**

The **FEHB Handbook on CD** contains the same information as the Internet version. The CD contains all text, tables, and charts.

The **FEHB Handbook on CD** puts information at your fingertips, allowing staff time to be spent more productively providing customer service. We believe this CD will change the way you work.

- Hypertext links allow the user to jump directly to other linked parts of the CD.
- Users can copy sections of the CD to be used in other documents without the need for re-keying.
- You can also print selected pages or sections to use as employee handouts.
- The CD will run on a local area network, so one copy is accessible by everyone at his/her own desktop computer. You can provide desktop access to all staff members who need it for a fraction of the cost of providing each person with a paper copy.

The user friendly CD easily installs the chapters in a directory on your computer hard drive. Some sections are in Adobe Acrobat PDF format. Adobe Acrobat creates documents that look the same on the screen as they do on paper. You can view and/or print Acrobat PDF ("Portable Document Format") files even if you do not own a copy of the software that created it by using the Acrobat Reader. The Acrobat Reader software is free and will be distributed on the CD or may be downloaded from the Adobe web page ([www.adobe.com](http://www.adobe.com)).

The **FEHB Handbook on CD** is available now, at a cost of \$100 per CD. Complete ordering information for the **FEHB Handbook on CD** is included on the attached order form.

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Our goal is to help you find and fully utilize the many resources available to you through the

Office of Personnel Management. We hope this consolidated listing of benefits information resources helps you quickly connect with the tools you need.

Attachment

A handwritten signature in black ink, appearing to read "Mary M. Sugar". The signature is fluid and cursive, with a prominent loop at the end.

Mary M. Sugar, Director  
Benefit Officers Resource Center  
Retirement and Insurance Service