



The **Federal** Long Term Care Insurance Program™



Face your future with confidence

knowing you've planned ahead to protect it.

Call **1-800-LTC-FEDS** (1-800-582-3337) TTY 1-800-843-3557
or visit **LTCFEDS.com** to request a rate quote or view a webinar today.

What is long term care?

Long term care is the care you need if you can no longer perform everyday tasks by yourself due to chronic illness, injury, disability, or the aging process. Long term care also includes the supervision you may need due to a severe cognitive impairment (such as Alzheimer's disease). This type of care can be expensive and is generally not covered by traditional health insurance plans, including Medicare, the Federal Employees Health Benefits (FEHB) Program, TRICARE, and TRICARE For Life.

Why the FLTCIP?

The Federal Long Term Care Insurance Program (FLTCIP) is designed to reimburse for qualified long term care services and can lessen or eliminate an individual's reliance on a loved one to provide hands-on care. Insurance coverage under the FLTCIP can also help to protect your savings and assets from being exhausted by long term care costs.

New employees:
take advantage of the
60-day abbreviated
underwriting
application period!

Who is eligible?

Federal and U.S. Postal Service employees and annuitants and active and retired members of the uniformed services are eligible to apply for FLTCIP coverage. The following family members are also eligible to apply, even if you don't:

- ▶ spouses and domestic partners of eligible employees and annuitants
- ▶ adult children of living eligible employees and annuitants
- ▶ parents, parents-in-law, and stepparents of living eligible employees

Coverage under the FLTCIP

- ▶ The FLTCIP offers coverage in a variety of settings—at home or in a facility, such as an assisted living facility, an adult day care, or a nursing center—and your choice of caregiver.
- ▶ The stay-at-home benefit includes a range of covered services that support care in your home, helping you maintain your quality of life in familiar surroundings.
- ▶ Informal care provided by friends and family members, as long as they do not live in your home at the time you become eligible for benefits. (Benefits for family care are limited to 500 days.)
- ▶ The premium stabilization feature is designed to reduce the potential need for future premium increases. Under certain conditions, this feature may be used to offset your future premium payments or provide a refund of premium death benefit to your estate or designated beneficiary.
- ▶ The FLTCIP is portable and guaranteed renewable, which means you can continue to keep your coverage as long as you pay your premiums.

Apply today!

Visit [LTCFEDS.com](https://www.ltcfeds.com) to submit an application at any time. For personalized assistance, call **1-800-LTC-FEDS (1-800-582-3337)** TTY 1-800-843-3557 to speak with a program consultant.

Note: Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under the FLTCIP.

The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management, insured by John Hancock Life & Health Insurance Company, and administered by Long Term Care Partners, LLC.