

The Federal Long Term Care Insurance Program (FLTCIP)

The FLTCIP is:

- ▶ Sponsored by the U.S. Office of Personnel Management (OPM)
- ▶ Insured by John Hancock Life & Health Insurance Company
- ▶ Administered by Long Term Care Partners, LLC
- ▶ A group policy; individual premiums are based on age and the type of coverage chosen at the time of application



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



OPM.GOV

Long Term Care: The Basics

Long term care is the ongoing care you need if you can no longer perform basic personal tasks (activities of daily living) by yourself due to chronic illness, injury, disability, or the aging process. It also includes supervision due to a severe cognitive impairment.

Why plan for long term care?

- ▶ People are living longer: most Americans turning age 65 will need long term care at some point in their lives.¹
- ▶ Long term care is generally not covered by traditional health insurance plans (including the FEHB Program, TRICARE, and TRICARE For Life).
- ▶ The cost of care is expensive and may present a financial strain if you haven't planned for it.

1. U.S. Department of Health and Human Services. "Who Will Provide Your Care?," <http://longtermcare.gov/the-basics/who-will-provide-your-care/> (accessed January 2019).

FLTCIP: Eligibility

- ▶ Federal employees in positions that convey eligibility for the Federal Employees Health Benefits (FEHB) Program (whether or not they are actually enrolled) can apply for FLTCIP coverage.
- ▶ Even if you don't apply, current spouses, domestic partners, and adult children of eligible employees and annuitants are eligible to apply; parents, parents-in-law, and stepparents of eligible employees are also eligible.
- ▶ Unlike the other benefit programs, everyone must apply individually for coverage.

Note: Qualified relatives do not have to be considered your dependents in order to apply. If they are approved for coverage, they will be billed directly. You are not responsible for their premiums unless you choose to pay for their coverage.

FLTCIP: Abbreviated Underwriting

Federal employees and their spouses can take advantage of abbreviated underwriting if they apply for coverage within 60 days of being hired or becoming eligible.

The advantages of abbreviated underwriting include fewer health-related questions:

- ▶ 7 questions for employees
- ▶ 10 for spouses, and they need to authorize access to medical records and possibly interview with a nurse

FLTCIP: Abbreviated Underwriting

- ▶ Online application must be submitted by midnight of day 60 at LTCFEDS.com.
- ▶ Paper applications must be received by mail or fax by day 60.
- ▶ Actively at work requirement for new or newly eligible employees applying with abbreviated underwriting (only)
- ▶ Re-employed Federal employees must have a break in service of at least 180 days to apply with abbreviated underwriting.
- ▶ Eligible employees or spouses can apply with full underwriting at any time after 60 day window.
- ▶ Qualified relatives can apply with full underwriting at any time even if their eligible family member does not.

FLTCIP: Apply Today

The advantages of applying for coverage today:

- ▶ Premiums are directly related to your age. Generally, this means the younger you are when you apply for coverage, the lower your premium.
- ▶ It's important that you apply for coverage when you're in good health. 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 FLTCIP is portable. If you apply for coverage now and are approved, you can keep that coverage if you change jobs, leave federal service, or retire, as long as you pay your premiums.
- ▶ Even if you don't apply for coverage, your qualified relatives can.

FLTCIP Resources

Learn more about how long term care insurance can help you prepare for the future.

Visit **LTCFEDS.com**, where you'll be able to:

- ▶ Find the average cost of care in your area
- ▶ Calculate premiums
- ▶ Access webinars, podcasts, and videos
- ▶ Apply online

Call **1-800-LTCFEDS** (1-800-582-3337) **TTY** 1-800-843-3557 to speak with a knowledgeable program consultant (available weekdays 8 a.m.–6 p.m. ET), who can answer questions and assist with plan design and the application process.