



FLTCIP 2023 Enrollee Decision Period Fact Sheet

This fact sheet can help you answer general questions from employees and retirees about the Federal Long Term Care Insurance Program (FLTCIP) 2023 Enrollee Decision Period. You may also direct FLTCIP enrollees to our Customer Service Center at **1-800-LTC-FEDS** (1-800-582-3337) TTY 1-800-843-3557, Monday through Friday, from 8 a.m. to 6 p.m. (ET).

Why is a premium increase needed?

Because long term care insurance is a complex, experience-based product, many factors are considered at the time premium rates are established. Examples include the frequency and duration of claims, expected lifespan of enrollees, length of time an enrollee is expected to keep their coverage, cost of care, estimated returns on investment, and overall program expenses. These factors can change over time. Recent analysis of the program's actual and projected experience concludes that a premium rate increase is needed.

Who is impacted by the premium increase?

Most FLTCIP enrollees are impacted by the current premium increase effective January 1, 2024. In general, you are impacted if you have FLTCIP 1.0, FLTCIP 2.0, or FLTCIP Alternative Insurance Plan (AIP) coverage and are not currently eligible for benefits or waiting for a decision on a pending claim.

There may be exceptions to this depending on your issue age (the age you applied and were approved for coverage). If you are excluded from the current premium increase based on issue age or your current claim status, you will receive a letter indicating this.

Note: If you have FLTCIP 3.0 coverage, you are not impacted by the current premium increase.

When will I receive my Enrollee Decision Period letter?

Long Term Care Partners, LLC, administrator of the FLTCIP, mailed Enrollee Decision Period letters to FLTCIP enrollees impacted by the current premium increase effective January 1, 2024. The mailings started in September 2023 and were sent over several days, so you may not receive your letter at the same time as other enrollees. The letter includes information about the premium increase with personalized options to help mitigate the impact of the increase.

You may also access important resources, review your personalized options, and make your selection online at any time during the decision period within your My LTCFEDS account at **LTCFEDS.com/login**.

How was my premium increase determined?

The exact amount of the premium increase can vary based on your group. Each group is determined based on a combination of:

- ▶ benefit options (such as your Benefit Period and/or inflation protection option)
- ▶ issue age (the age when you applied and were approved for coverage)
- ▶ the plan you originally purchased (FLTCIP 1.0, FLTCIP 2.0, or FLTCIP AIP)

Review your 2023 Enrollee Decision letter or visit **LTCFEDS.com/login** to view your personalized options online.

When will the premium increase be effective?

The current premium increase is effective January 1, 2024. We must receive your selection by November 9, 2023. If we do not receive a selection by this date, your premium will automatically increase effective January 1, 2024, as outlined in Option 1 of your personalized options.

Is there an alternative to paying higher premiums?

Yes. We are offering you personalized options to help mitigate the impact of the premium increase. Please review your Enrollee Decision Period letter or go to your My LTCFEDS dashboard to see what options are available to you.

What support is available to help me make a decision?

Your 2023 Enrollee Decision Period letter includes information on personalized options you can select in order to help reduce the impact of the premium increase. An informational brochure is included with this letter. If you still have questions after reviewing your letter, we also have the following educational resources:

- ▶ instructional video and webinar that you can access in your My LTCFEDS online account
- ▶ experienced program consultants

Can I make changes to my coverage outside the options provided in my 2023 Enrollee Decision Period letter?

You may request other benefit decreases outside of the personalized options provided in your letter and My LTCFEDS account based on program options available at this time.

If you make this type of request during the decision period, we will process it after the decision period ends on November 9, 2023, and your new coverage will be effective on January 1, 2024.

Contact our Customer Service Center at **1-800-LTC-FEDS** (1-800-582-3337) **TTY** 1-800-843-3557 if you wish to make changes to your coverage outside of your personalized options.

How do I submit my selection?

Visit **LTCFEDS.com/login** to view or make your selection online, or complete and return the selection form in your 2023 Enrollee Decision Period letter in the enclosed, postage-paid envelope, by November 9, 2023, to Long Term Care Partners, LLC, P.O. Box 8330, Portsmouth, NH 03802-9908.

Is there a deadline to respond?

Yes. The deadline to make your selection is November 9, 2023. If we do not receive your selection by this date, your premium will automatically increase effective January 1, 2024, as outlined in Option 1 of your personalized options. Go to your My LTCFEDS dashboard to see what options are available to you and make your selection online.

If I select an option now and then change my mind, will I be able to change to a different option?

Yes. If you select an option and determine later that you wish to change your selection, you may do so until November 9, 2023. Your last selection submitted will be processed and will take effect on January 1, 2024.

If my premium is increasing or changing, when will I pay the new premium amount?

Any change in your premium will be effective January 1, 2024, and will appear in your January billing cycle according to your payment method as outlined below.

Direct bill: You will receive your January bill for the new amount in December 2023.

Automatic bank withdrawal: The new amount will be withdrawn from your bank account on January 8.

Payroll deduction: The new amount will be deducted from the paycheck that covers the first full pay period that begins on or after January 1.

Annuity/pension deduction: The new amount will be deducted from the annuity/pension check that covers January.

What happens if I miss the deadline for reasons beyond my control?

Please notify Long Term Care Partners immediately if you are unable to meet the deadline by calling our Customer Service Center.

For agency benefits officer and HR use only.

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, under a group long term care insurance policy, and administered by Long Term Care Partners, LLC.



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