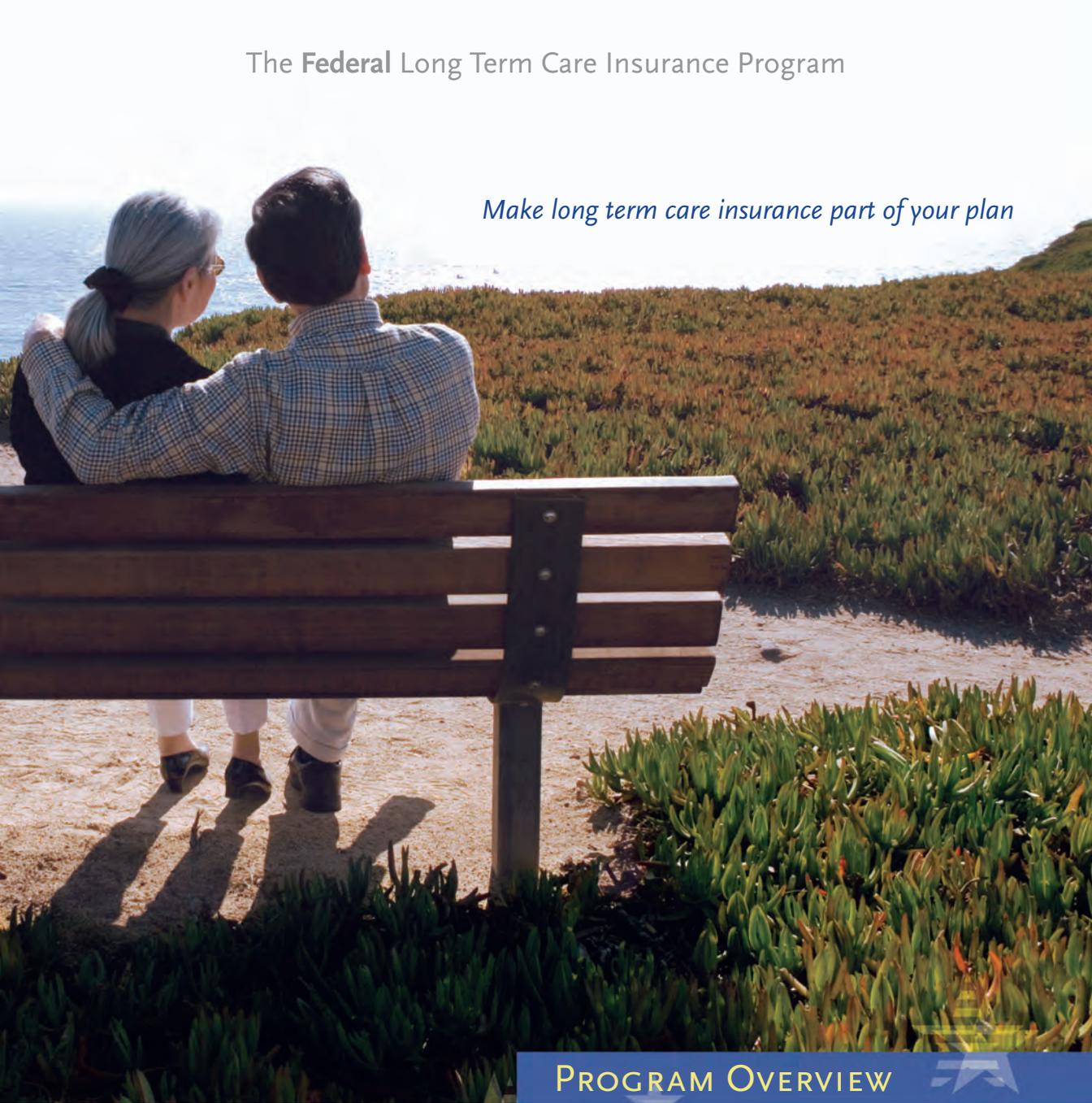


# The Federal Long Term Care Insurance Program

*Make long term care insurance part of your plan*



## PROGRAM OVERVIEW

### See inside for:

- ▶ Long term care and long term care insurance facts
- ▶ Program benefits
- ▶ Eligibility to apply, including
  - ▶ Qualified relatives
  - ▶ New and newly eligible employees
- ▶ And much more!



The Federal Long Term Care Insurance Program™



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

## The realities of long term care

*The need for long term care can arise from injury or illness at any age—the Federal Long Term Care Insurance Program offers protection and support when needed most*

Long term care is personal care and other related services provided on an extended basis to people who need help with specific everyday activities (called activities of daily living) or who need supervision due to a severe cognitive impairment, such as Alzheimer's disease. It's common for people to think of this type of care as only for the elderly and only taking place in nursing homes. Actually, the need for long term care can strike at any time in life due to an accident, illness, or injury. And most long term care is provided at home and not in facilities.

Regardless of the setting—home, assisted living facility, or nursing home—long term care can be expensive. And making decisions about long term care can be difficult. **The Federal Long Term Care Insurance Program (FLTCIP)**, the group long term care insurance program that only members of the Federal Family can apply for, can help.

### You might think you're covered

Many people think that long term care is covered by traditional medical insurance plans. It's important to know that long term care expenses generally are not covered by the Federal Employees Health Benefits Program (FEHB), TRICARE, TRICARE For Life, or by disability income insurance. While Medicare covers some care in nursing homes and at home, it does so only for a limited time and is subject to restrictions.

The Department of Veterans Affairs provides limited long term care services, with restrictions on who can receive them. And Medicaid (Medi-Cal in California)—the government health care program designed to help those who meet their state's poverty guidelines—cannot be accessed until virtually all of your assets have been depleted to state-required levels and may provide little choice or control over the care you receive.

## Comprehensive features and services\*

### Home, assisted living, and nursing home care

The Federal Long Term Care Insurance Program (FLTCIP) provides comprehensive coverage for care provided in a variety of settings, including the following:

- ▶ At home, care provided by a nurse, home health aide, therapist, or other authorized provider (including a friend or family member authorized to act as an informal caregiver) is covered.
- ▶ Within the community, services provided at adult day care centers are covered.
- ▶ Care provided in assisted living facilities is covered, including those that specialize in the care of persons with Alzheimer's disease.
- ▶ Within a nursing home facility, skilled, intermediate, and custodial care are covered.

### More on home care

*Family members and friends can provide care as informal caregivers*

One of the FLTCIP's most popular benefits is coverage for care provided in the home by friends, family members, and other unlicensed caregivers who did not normally live in your home at the time you became eligible for benefits. When informal care is provided by family members, it is covered for up to 500 days.

With its inclusive home care and stay-at-home benefits, the FLTCIP helps enrollees remain at home for as long as possible.

### The value of long term care insurance

Long term care insurance helps pay for long term care services in many settings—at home or in an adult day care facility, assisted living facility, or nursing home. Long term care insurance can help ensure your independence and reduce your reliance on loved ones should you need long term care. The coverage also offers greater control over the type of care you will receive and where you receive it.

Long term care insurance can also improve your financial security. It helps protect your income, including pensions and annuities, and your savings, such as your Thrift Savings Plan, IRAs, or other investments, from being exhausted by long term care costs. No matter your age, long term care insurance should be a key part of your financial planning activities.

### Coverage under the FLTCIP

The FLTCIP provides valuable protection from the potentially high costs of long term care. Enrollees can feel secure about the program's comprehensive coverage because the FLTCIP is:

- ▶ The largest long term care insurance program in the nation
- ▶ Sponsored by the U.S. Office of Personnel Management (OPM)
- ▶ Insured by one of the nation's leading insurers, John Hancock Life & Health Insurance Company

The FLTCIP provides industry-leading benefits and offers flexible options that allow enrollees to tailor coverage to meet their needs.

This voluntary program can be an important part of your Federal benefits package. It is paid for entirely by enrollee premiums, with no government contribution. This program is medically underwritten, which means that you will have to answer questions about your health on your application. 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 this program.



\* This is a general description of coverage and is not an insurance contract. Only the FLTCIP Benefit Booklet contains governing contractual provisions.

## Consultative services

*Pressure-free advice and support for the Federal Family*

The FLTCIP provides access to experienced and knowledgeable Certified Long Term Care Insurance Consultants who can help guide decision-making, compare plans, provide personalized rate quotes, and assist in completing an application for coverage.

## Expert care coordination

*A valuable support system—making a difference in the lives of families*

Care coordination services help individuals manage the challenging transition from living independently to receiving long term care. Care Coordinators (registered nurses) provide enrollees with information and offer assistance and advice about their long term care options.

Care Coordinators can assist in providing access to discounted services, help monitor the care that is being delivered, and assist with updating your plan of care as needs change. Care Coordinators can also authorize an alternate plan of care, under which you can receive benefits for services that are not specifically covered under the program.

If you ever need to initiate a claim, you or your legal representative (including a physician or caregiver) should call us. An individual Care Coordinator is assigned for the life of your claim, so each time you call, you will speak to the same person who knows your particular situation. Additionally, all Care Coordinators have experience with the emotional, social, and financial issues surrounding long term care. You can contact your Care Coordinator to ask any questions you may have, even if you are not receiving benefits.

The value of care coordination—which is available to all FLTCIP enrollees and their qualified relatives—is illustrated by the many warm relationships that have developed between families and coordinators over the years. This helpful support system, which makes a real difference in the lives of families, is a key part of FLTCIP coverage.

## Valuable standard features

The FLTCIP delivers superior value by offering the following standard features to its enrollees:

**Waiver of premium:** Once you have completed your waiting period, you do not pay premiums while you are receiving benefits.

**Guaranteed renewable:** Your coverage will not be canceled as long as you pay your premiums on time. And your coverage cannot be canceled due to your age or a change in your health. Your premium can only be changed on a group, not an individual, basis.

**International benefits:** The FLTCIP provides coverage if you require care in a country outside the United States. Some restrictions apply.

**Portability:** Even if you are no longer a member of an eligible group (for example, if you are an employee who leaves government employment), you can keep your coverage as long as you continue to pay the required premium and have not exhausted your maximum lifetime benefit.

**Respite services:** The FLTCIP pays benefits to provide your primary caregiver with temporary relief from his/her caregiving responsibilities.

**Stay-at-home benefit:** The FLTCIP offers enrollees numerous options that support care at home, including care planning visits, home modifications (such as installing wheelchair ramps), emergency medical response systems, durable medical equipment (such as wheelchairs, walkers, or hospital-style beds), caregiver training, and home safety checks.

**Bed reservations:** If you are in an assisted living facility, nursing home, or hospice facility and need to leave that facility for any reason (for example, you need to be hospitalized), the FLTCIP pays benefits to hold your space.

**Hospice care:** Hospice care provided at home or within a facility is covered under the FLTCIP.

## A personalized plan that works for you

Because there is no one-size-fits-all when it comes to long term care insurance, the FLTCIP offers the opportunity to make personalized benefit selections in three key areas:

- ▶ Daily benefit amount (DBA): the maximum amount the FLTCIP will pay for a single day of long term care services.
- ▶ Benefit period: the length of time your benefits will last if you receive care every day that is reimbursed at a level equal to the DBA.
- ▶ Inflation protection: options that increase the value of benefits over time to keep pace with increasing costs of care.

Applicants have the choice of selecting a prepackaged plan or customizing a plan to meet their specific needs.

For detailed benefit information, see Book 1, Program Details and Rates, at [www.LTCFEDS.com/documents](http://www.LTCFEDS.com/documents) or call us for an Information Kit and personalized rate quote.



## Long term care is not just for the elderly

*Think you're too young?*

Nearly 41% of long term care is provided to people under age 65.

*Georgetown University Long-Term Care Financing Project, Long-Term Care Financing: Policy Options for the Future, June 2007.*

## Who is eligible to apply?

- ▶ Federal and U.S. Postal Service employees and annuitants
- ▶ Active and retired members of the uniformed services
- ▶ Active members of the Selected Reserve
- ▶ Retired "grey" reservists even if they are not yet receiving retirement pay
- ▶ Separated Federal and U.S. Postal Service employees with title to a deferred annuity
- ▶ D.C. Government employees and annuitants first employed before October 1, 1987
- ▶ D.C. Courts employees and annuitants
- ▶ Tennessee Valley Authority employees and annuitants
- ▶ Navy Personnel Command (BUPERS) NAF employees and annuitants
- ▶ Compensationers receiving compensation from the Department of Labor
- ▶ Qualified relatives are also eligible to apply. See the following pages for details.

**Visit [www.LTCFEDS.com](http://www.LTCFEDS.com) for the full eligibility listing.**

Federal and U.S. Postal Service employees must be in positions that convey eligibility for the Federal Employees Health Benefits Program (whether enrolled or not). Members of the uniformed services must be in active duty status or National Guard duty for at least 30 days, or be in the Selected Reserve.

This program is medically underwritten, which means that you will have to answer questions about your health on your application. 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 this program.

## Have premiums deducted directly from your pay!

Most enrollees take advantage of convenient payroll or annuity/pension deductions to pay premiums for themselves and/or their qualified relatives.



### Qualified relatives can also apply\*

*Even if you don't apply for coverage, your qualified relatives can, so tell them about the program today!*

Planning ahead for the possibility of needing long term care makes sense. If you wait until you or a loved one needs long term care, options may be limited. Share this information with your qualified relatives today. If they apply and are approved for coverage, they can benefit from the protection and peace of mind the FLTCIP offers. The following relatives are eligible to apply for coverage:

- ▶ Current spouses of eligible persons
- ▶ Adult children of living eligible persons
- ▶ Parents, parents-in-law, and stepparents of living eligible employees and active members of the uniformed services
- ▶ Surviving spouses receiving a survivor annuity
- ▶ Same-sex domestic partners of Federal or U.S. Postal Service employees or annuitants who have submitted (either directly or through their partner) a form affirming this status to the partner's employing agency or retirement system. This does not include a same-sex domestic partner of an active or retired member of the uniformed services.

**Visit [www.LTCFEDS.com](http://www.LTCFEDS.com) for the full eligibility listing.**

This program is medically underwritten, which means that your qualified relatives who choose to apply will have to answer questions about their health on their application. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. They need to apply to find out if they qualify for coverage under this program.

\* Must complete the full underwriting application.



The FLTCIP offers its enrollees greater control and more choices regarding their care. Tell your qualified relatives about the program today!



### Why plan now?

*Reduces financial and emotional stress on families*

Long term care can be expensive. By planning now, you can preserve more of your future income and assets for needs other than long term care. You'll also have greater control over your care.

## New and newly eligible employees

### *Take advantage of your 60-day abbreviated underwriting period*

If you're a new or newly eligible employee, you (and your spouse if you are married) enjoy special incentives to apply for coverage under the FLTCIP within 60 days of your hire or eligibility date:

- ▶ You can apply with abbreviated underwriting, which means that you answer fewer health questions on your application. If you're married, your spouse can also apply with abbreviated underwriting within the same 60-day period, even if you choose not to apply.
- ▶ If you're currently healthy, you avoid the risk that a future illness or condition may disqualify you from obtaining coverage at a later date.

You (and your spouse if you are married) can still apply for coverage after your 60-day abbreviated underwriting period ends, but you must complete a full underwriting application that asks more questions about your health.

### Coverage that meets your changing needs

Coverage includes inflation protection: options that help ensure that your coverage keeps pace with the rising costs of long term care services.

Coverage follows you: the FLTCIP is portable. When you leave Federal service or retire, you can take your coverage with you as long as you pay your premiums.

This program is medically underwritten, which means that you will have to answer questions about your health on your application. 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 this program.

To see a full listing of who is eligible for this 60-day abbreviated underwriting period, or to apply online, visit [www.LTCFEDS.com/apply/whichapp.html](http://www.LTCFEDS.com/apply/whichapp.html).

## Start planning today

When it comes to planning for your future, there are important reasons to address potential long term care needs sooner rather than later:

- ▶ The coverage you buy for the future can also help protect you today. If an accident or illness occurs when you are relatively young, and you require long term care, your FLTCIP coverage will be there to help pay for the costs of care.
- ▶ You'll benefit now from the peace of mind that comes with knowing you have long term care insurance coverage.

### Getting ready to retire?

Retirement planning is essential in today's world—people are living longer and need a plan that can sustain them throughout the course of retirement.

By including the FLTCIP in your retirement planning, you're protecting what you've worked for. Take steps to save your income and nest egg for what you'd really like to use them for.

### Use these helpful tools to weigh your options

At [www.LTCFEDS.com](http://www.LTCFEDS.com), you will find a variety of helpful information and easy-to-use tools:

- ▶ Long term care insurance tools
  - ▶ The **Realities of Paying for Long Term Care Yourself** tool helps you calculate how much money you would have to set aside each month to fund potential long term care costs.
  - ▶ The **Cost of Care in Your Area** tool allows you to calculate the average cost of care for home care, assisted living facilities, and nursing homes in your area.
  - ▶ The **Calculate FLTCIP Premiums** tool allows you to calculate current premiums for many different plan options.\*
- ▶ Information and forms
- ▶ Frequently asked questions
- ▶ Full and abbreviated online applications

### Speak to a Certified Long Term Care Insurance Consultant

Learn more about the benefits and coverage available with the FLTCIP, get premium quotes, and receive help completing an application for coverage. Take the time to call and discuss *your* options.

\* Premiums are not guaranteed. Your premium will not change because you get older or your health changes or for any other reason related solely to you. However, your premiums may increase if you are among a group of enrollees whose premium is determined to be inadequate. While the group policy is in effect, OPM must approve the change.

## Apply for coverage today!

At [www.LTCFEDS.com](http://www.LTCFEDS.com), you can

- ▶ Download an Information Kit and application
- ▶ Apply online

Or call...

**1-800-LTC-FEDS** (1-800-582-3337)  
(TTY 1-800-843-3557)



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*A New Day  
for the Civil Service*