



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

Number: 01-903

Date: May 15, 2001

**Subject: Long Term Care Insurance Program: Letter from OPM's Acting Director**

**The Letter**

You may have already seen the letter that our Acting Director, Mr. Steven R. Cohen, recently sent to the heads of all departments and independent agencies. We also emailed a copy of his letter to members of the Human Resources Management Council. If you haven't already, please take a few minutes to read the attached letter.

**Implementation Coordinators**

Mr. Cohen asked department and agency heads to support the new long term care insurance program and designate an Implementation Coordinator to direct and coordinate implementation and roll-out activities for their department/agency. We expect the Implementation Coordinators to become supporters of the product and to be available throughout the enrollment period that starts sometime in 2002 and may extend into 2003. We will work with a representative team of Implementation Coordinators to develop a roll-out strategy that will be successful and doable from an agency perspective.

**Federal Benefits Officers**

We recognize the vital role that Federal Benefits Officers and other agency human resources professionals already play with respect to retirement and insurance benefits for employees. You may be asked to serve as an Implementation Coordinator, or you could be working with someone else. Either way, I imagine you'll be involved.

**The Good News**

As we envision the program, we are NOT expecting agency human resources professionals to become conversant with long term care issues and be responsible for educating their employees about the new program. This is very different from the way we handle the retirement, health and life insurance programs. In those programs, the HR professionals ARE the front-line for providing information about the programs.

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*Civil Service  
Retirement  
System*

*Federal Employees'  
Group Life  
Insurance Program*

*Federal Employees  
Health Benefits  
Program*

*Federal Employees  
Retirement  
System*

*Long Term  
Care Insurance  
Program*

We envision that this new program will take an entirely different direction -- the long term care insurance carrier will be responsible for educating employees and answering their questions using such avenues as auditorium meetings, the web site, a toll-free phone number, satellite broadcasts, pamphlets, enrollment kits, etc.

But we are NOT expecting HR professionals to become long term care experts. We are not expecting you and other HR professionals to converse knowledgeably with employees about activities of daily living, non-forfeiture benefits, inflation protection, claims triggers, estate planning, etc. That's what the insurance carrier will do. What we will expect is that when an employee approaches you with a question, you would know to refer him/her to the toll-free number (not set up yet), refer him/her to the website, the pamphlets, the schedule of employee meetings, etc. HR professionals will be conduits in directing employees where to go for answers, as opposed to answering the questions directly.

And we will tell you what the information channels will be (through Benefits Administration Letters, the annual Federal Benefits Conference, our new email listserv (described below), our HR page on the long term care website ([www.opm.gov/insure/ltc/hr.htm](http://www.opm.gov/insure/ltc/hr.htm)), etc.)

We already know that we WILL need your help with:

- arranging for the distribution of educational and marketing materials,
- setting up employee briefings,
- showing and possibly participating in satellite broadcasts, and
- interacting with our insurance partners and us during the open enrollment period.


Please stay tuned for more information on how you can help with these items.

### **Listserv**

As you'll also see in the attached letter, we set up an automated email "listserv" for human resources professionals. We'd like each benefits officer and designated Implementation Coordinator to subscribe to the listserv. We plan to use it throughout the educational and enrollment process. We're also asking human resources professionals at field installations to subscribe to the listserv to receive information about the upcoming open enrollment period. Instructions on how to subscribe are included in the attached letter.

As soon as a substantial number of people subscribe, we will begin sending out detailed information via the listserv and asking for feedback on a number of items.

We sure appreciate your support of this exciting new program!



Frank D. Titus  
Assistant Director  
for Long Term Care

Attachment

## Attachment to BAL 01-903

[Signed May 4, 2001]

### MEMORANDUM FOR HEADS OF DEPARTMENTS AND INDEPENDENT AGENCIES

FROM: STEVEN R. COHEN  
Acting Director

Subject: Long Term Care Implementation Coordinators

I need your help in identifying an agency coordinator who can work with us as we implement the new long term care insurance program.

As you know, the Long Term Care Security Act authorized the Office of Personnel Management to contract for a long term care insurance program for the “Federal family” - active employees, members of the uniformed services, civilian and military retirees, their survivors, spouses and a host of other qualified relatives.

Since the passage of the law in September 2000, we have been meeting with stakeholder groups, industry representatives, and independent experts. One result is a tentative product design that we have posted at [www.opm.gov/insure/ltc](http://www.opm.gov/insure/ltc). Another is gaining an understanding of the critical importance of active employer support and endorsement to ensure a successful group long term care insurance offering. While our education and marketing plans will not be fully developed until we have selected our long term care insurance partner(s) this October, I expect that they will include opportunities for your personal involvement. I am writing to request your active support and participation as we develop our plans.

We already know that we will need support in many areas, including:

- arranging for the distribution of educational and marketing materials,
- setting up employee briefings,
- participating in satellite broadcasts, and
- interacting with our insurance partners and us during the open enrollment period.

To that end, I am asking you to identify a Long Term Care Insurance (LTCI) Implementation Coordinator who can direct and coordinate implementation and roll-out activities in your agency. Benefits Officers for the retirement and insurance programs already exist in all agencies. We expect LTCI Implementation Coordinators to become supporters of the product and to be available throughout the enrollment period that will begin in 2002 and may extend into 2003. We will work with a representative team of Implementation Coordinators to develop a roll-out strategy that will be successful and doable from an agency perspective.

While the LTCI program will not be operational until October 2002, we are developing an email “listserv” of the designated Implementation Coordinators now, so that we can interact with them throughout the planning process. We also encourage Coordinators to ask their field installations to subscribe to the listserv to receive information about the upcoming open enrollment period. Instructions on how to subscribe are attached.

We appreciate and thank you for your support of this very important benefits program. If you have any questions, please call Frank Titus, Assistant Director for Long Term Care, or a member of his team at 202-606-1413.

Attachment

## Attachment

### How to Subscribe to the New Listserv for Long Term Care Insurance

1. Send an email to [listserv@listserv.opm.gov](mailto:listserv@listserv.opm.gov)
  - a. Put whatever you want in the subject line of your email. The subject is not used in the subscription process.
  - b. In the BODY of the message type:  
SUBSCRIBE LTCINFO firstname lastname, substituting your own first and last names.
  - c. Do not put anything else in the body of the email.
  - d. The computer stores the email address that you used to send the message as the email address that you wish to receive the listserv emails. So if your outgoing email address is different from the address you want to receive the incoming email, you cannot subscribe this way. Instead you must send an email to Laura Lawrence at [ljlawren@opm.gov](mailto:ljlawren@opm.gov) and explain the problem. She can add you to the list manually.
2. You should receive a CONFIRMATION email soon after sending your SUBSCRIBE email. If you do not, then there is something wrong with your outgoing email message. Please double-check that you followed the instructions exactly. If you continue to have problems, please email Laura Lawrence at [ljlawren@opm.gov](mailto:ljlawren@opm.gov).
3. Follow the instructions in the Confirmation email reply exactly. You will not be subscribed to the listserv until you reply to the Confirmation email as stated in that message. The Confirmation email will also contain instructions on how to cancel your subscription.
4. Encourage other human resources professionals to subscribe. This listserv will operate well into 2003, so please make sure that new HR personnel subscribe when they come onboard. We need your support to make this work!

If you have any questions, please call Ms. Lawrence at 202-606-1433.