



**Retirement and Insurance Service
Benefits Administration Letter**

Number: 02-904

Date: March 18, 2002

Subject: Federal Long Term Care Insurance Program (FLTCIP): Early Enrollment

As you probably know, early enrollment for the FLTCIP runs March 25 – May 15, 2002. Many of you have been asking us whether you should send your employees information about early enrollment.

Should I send my employees a notice about early enrollment?

We are NOT expecting you, or even encouraging you, to publicize the early enrollment to your employees. Early enrollment is for individuals who already know about long term care and long term care insurance. They know the FLTCIP is coming and will be in a position to make an informed decision about whether to apply for the FLTCIP as soon as they see the final benefits and premiums. They've been motivated to obtain this information themselves. They've been following the program's implementation since it was established by the Long-Term Care Security Act of 2000. They already know about the early enrollment because they've been reading all about it at www.opm.gov/insure/ltc and/or have called us already for information.

The vast majority of your employees are not in that group. They need extensive education about the program to learn why long term care insurance is important to consider, but also why it is NOT something that everyone should buy. They are not candidates for early enrollment.

So what do I tell employees who ask about it?

Certainly if someone asks you about early enrollment, you can give them the dates and tell them all the information on applying will be at www.ltcfeds.com, starting late in the afternoon on March 25. They can also call Long Term Care Partners at 1-800-582-3337 to request an early enrollment kit or discuss the benefits available. We also have Frequently Asked Questions on early enrollment on our website at www.opm.gov/insure/ltc and will be posting updates of those FAQs on March 25th. Premiums and benefits for early enrollment are not available yet, but will be announced late in the afternoon on March 25 at www.ltcfeds.com. We will also have a rate calculator at www.opm.gov/insure/ltc.

*Civil Service
Retirement
System*

*Federal Employees'
Group Life
Insurance Program*

*Federal Employees
Health Benefits
Program*

*Federal Employees
Retirement
System*

*Federal Long
Term Care
Insurance
Program*

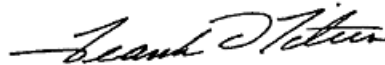
How do I know if an employee is eligible for this program (whether it's for early enrollment or open season)?

The answer is easy. If an employee is in a position that conveys eligibility for the Federal Employees Health Benefits (FEHB) Program coverage, that employee is eligible to apply for FLTCIP coverage. There are only two exceptions – Tennessee Valley Authority employees ARE eligible for FLTCIP, and D.C. Government employees are NOT eligible for FLTCIP, regardless of FEHB eligibility. We have extensive FAQs about eligibility at www.opm.gov/insure/ltc/faq/eligibility.htm.

Note that it does NOT matter if employees are actually enrolled in FEHB, only that they are eligible to enroll. We are not asking you to police this eligibility. Employees will self-certify their eligibility on their applications. But if employees asks you if they are eligible, you should be able to answer based on their eligibility for FEHB.

Thanks for your continued support of the FLTCIP, and please stay tuned for more educational materials about the new FLTCIP!

Sincerely,



Frank D. Titus
Assistant Director
for Long Term Care