

LTC  
Partners:  
A John  
Hancock/  
MetLife  
Joint  
Venture

# Overview of the Federal Long Term Care Insurance Program

Presented by LTC Partners -  
A John Hancock/MetLife Joint Venture

Federal Long Term  
Care Insurance  
Program

January 28, 2002

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## Discussion Topics

- Background on LTC Partners
- Key Components of the Program
- Description of the Educational Campaign
- Early Enrollment Program
- Open Season

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# Discussion Topics

- Role of the LTC Partners' Account Manager
- Role of the Implementation Coordinator
- Payroll/Pension/Annuity Overview
- Timeline
- Your Input

# About LTC Partners

- A John Hancock/MetLife Joint Venture Company
- Both companies are leaders in group and individual long term care insurance
- Both companies have well-known brand names and strong financial ratings

## About LTC Partners

- LTC Partners will manage all core functions that support the program
- LTC Partners will be located at Pease International Tradeport in Portsmouth, New Hampshire

## Key Components of the Program

- Educational Campaign
- Early Enrollment Program
- Open Season
- Ongoing Education and Enrollment

# Educational Campaign

- Multimedia and multiphase program
- Initial launch will span over the entire year
- Goal is to provide sufficient education to enable informed purchase decisions
- Ongoing efforts will occur in 2003 and thereafter

# Components of the Educational Campaign

- Bulletin series - 5 monthly newsletters
- Internal communications - emails, posters, tent cards, brochures, plan booklet
- Satellite broadcasts
- Web site - [www.ltcfeds.com](http://www.ltcfeds.com)
- Call center - 1-800-LTC -FEDS  
(1-800-582-3337)

# Components of the Educational Campaign

- Early mailing list registration program:
  - To subscribe to Bulletin Series and/or receive enrollment information
  - Sign up via call center: 1-800-LTC -FEDS (1-800-582-3337)
  - Sign up via Web site: [www.ltcfeds.com](http://www.ltcfeds.com)

# Components of the Educational Campaign

- National Public Relations Campaign
- Meetings/Seminars
- National Advisory Committee
- Portraits Panel

# Early Enrollment Program

- What is it ?
  - Limited choice of benefits offered to those who are ready to buy and have waived the educational campaign
- When will it occur ?
  - Begins March 25, 2002 and extends through May 15, 2002
- Who is eligible ?
  - Employees, annuitants, members and retired members of uniformed services, and qualified family members who already know what LTC and LTCI are all about

# Early Enrollment Program

- Underwriting requirements
  - Short form for employees, uniformed service members, and their spouses
  - Full underwriting for all other eligibles
- Billing options available
  - Automatic bank withdrawal
  - Direct billing
  - NO payroll deduction!

# Early Enrollment Program

- How will it be communicated ?
  - LTC Partners' Web site
  - Call center
  - March Bulletin
  - Home mailing to registrants requesting enrollment information
- What is the coverage effective date, if approved ?
  - Later of May 1st or first of month following acceptance
  - Cost of coverage based on age on date that application is received

# Early Enrollment Program

- Can insureds change benefits during Open Season ?
  - Yes, details are being finalized
  - Original age will be preserved
- Can insureds switch to payroll/pension/annuity deduction during Open Season ?
  - Yes



# Open Season

- What is it ?
  - The launch of all benefit options under the Program
    - Standard plan
    - Non standard plan
    - Service package
- When will it occur ?
  - Begins July 1 and extends through December 31, 2002
  - Staggered enrollments
  - 60-day enrollment periods

# Open Season

- Who is eligible ?
  - Employees, annuitants, members and retired members of uniformed services, and qualified family members
- Underwriting requirements
  - Short form for employees, uniformed service members, and their spouses
  - Full underwriting for all other eligibles



## Open Season

- Billing options available
  - Payroll and pension/annuity deduction
  - Automatic bank withdrawal
  - Direct billing
- How will it be communicated?
  - LTC Partners' Web site
  - Call center
  - Information at the workplace
  - Mailings to those registered on our mailing list
  - Mailings to home if addresses provided

## Open Season

- How will it be communicated?
  - Meetings
  - Public relations campaign
- What is the coverage effective date, if approved?
  - Later of October 1, 2002 or first of month following acceptance
  - Cost of coverage based on age of insured as of July 1, 2002

# Role of LTC Partners' Account Manager

- Our Goals
  - To ensure a successful introduction of the Program
  - To fully support the Implementation Coordinators in every aspect of the rollout in every way possible

# Role of LTC Partners' Account Manager

- The Strategy
  - Work with the assigned Implementation Coordinator from each agency/department/military service
  - Act as single point of contact at LTC Partners
  - Minimize work for Coordinators
  - Help facilitate program rollout
  - Maintain direct, frequent contact with Coordinators

## Role of LTC Partners' Account Manager

- The Strategy
  - Act as a resource for everything related to the Program - an LTC expert on demand
  - Deliver high quality customer service
  - Provide ongoing support throughout 2002 and beyond

## Role of the Implementation Coordinator

- Provide feedback regarding most effective means of communicating within each agency
- Disseminate education and enrollment materials as the Program is rolled out
- Help schedule worksite meetings in cafeterias, auditoriums, etc.

## Role of the Implementation Coordinator

- Not expected to be an LTC expert!
- Refer LTC related questions and issues to:
  - 1-800-LTC -FEDS (1-800-582-3337)
  - [www.ltcfeds.com](http://www.ltcfeds.com)
  - Their designated Account Manager

## Payroll/Pension/Annuity Deduction Overview

- Application forms will be returned directly to LTC Partners
- LTC Partners will send a file to agencies indicating who to withhold premiums from and the amount to be deducted
- Payroll and pension/annuity deduction will begin the first pay period on or after October 1, 2002

# Payroll/Pension/Annuity Deduction Overview

- Authorization for payroll and pension/annuity deduction will be given directly to LTC Partners on the application form
- Payroll/pension/annuity deduction will be available for employees, annuitants, members/retired members of uniformed services, and their qualified family members
- All changes/adjustments/corrections will be initiated by LTC Partners, not agency

# Timeline

- December 2001:
  - Contract awarded to LTC Partners
  - Call center went live
  - LTC Partners' Web site went live
- January 2002:
  - Conduct focus groups week of January 28th
- February 2002:
  - Bulletin offer mailed to annuitants
  - Provide Implementation Coordinators with Bulletin offer for actives

## Timeline

- March 2002:
  - 1st Bulletin released: Theme #1  
Long Term Care: What It Is,  
What It Isn't  
Early Enrollment Announced
  - Collaterals supporting Theme #1  
released to Implementation  
Coordinators
  - First satellite broadcast - LTC  
Overview: March 6th
  - Postcards sent to early mailing list  
registrants who requested enrollment  
information only

## Timeline

- March 2002: - Early Enrollment Program goes live:  
March 25
- April 2002: - 2nd Bulletin released: Theme #2:  
You're Not Covered
  - Collaterals supporting Theme #2  
released to Implementation  
Coordinators
- May 2002: - 3rd Bulletin released: Theme #3  
Cost of Services and Funding Options

## Timeline

- May 2002: - Collaterals supporting Theme #3 released to Implementation Coordinators
  - Second satellite broadcast - LTCI and Who Should Purchase It
  - Early Enrollment Program ends May 15th
- June 2002: - 4th Bulletin released: Theme #4 How to Choose a Plan

## Timeline

- June 2002: - Federal Benefits Conference, Norfolk, VA
  - Collaterals supporting Theme #4 released to Implementation Coordinators
  - Collaterals supporting Open Season mailed to Implementation Coordinators
- July 2002: - Open Season begins July 1st



# Timeline

- July 2002:
  - 5th Bulletin released: Theme #5  
The Federal LTC Insurance Plan  
Why Now?
  - Collaterals supporting Theme #5  
released to Implementation  
Coordinators
  - Third satellite broadcast: Review  
of the Federal LTCI Program

# Timeline

- July 2002:
  - Enrollment kit offer mailed to  
applicable eligibles
  - Enrollment packages mailed upon  
request
  - Reminders mailed 2 weeks after  
enrollment packages mailed upon  
request
  - Meetings to support rollout

## Timeline

- July 2002:
  - Collaterals supporting Open Season provided to Implementation Coordinators
  
- August - December 2002:
  - Open Season Enrollment continues
  
  - Enrollment kit offer mailed to applicable eligibles
  
  - Enrollment packages mailed upon request

## Timeline

- August - December 2002:
  - Reminders mailed 2 weeks after enrollment packages mailed
  
  - Meetings to support rollout
  
  - Collaterals supporting open season provided to Implementation Coordinators
  
  - Payroll/Pension/Annuity deduction begins: October

# Your Input

- Portraits Panel
- Collateral Materials

# Portraits Panel

- Testimonials of caregivers
- Seeking volunteers who are comfortable sharing a long term care experience
- Sample profiles:
  - Sandwich generation
  - Long distance caregiver
  - Disabled spouse
- Please contact Anne Colby at [ltpartners@jhancock.com](mailto:ltpartners@jhancock.com) with nominees

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Partners:  
A John  
Hancock/  
MetLife  
Joint  
Venture

# Collateral Materials

- Table Tent Card
- Large (8 1/2 x 11) Flyer
- Small (6 x 9) Flyer
- Poster without date and location
- Poster with date and location
- Counter card with take one
- Stand-alone counter card

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# Collateral Materials


LEARN
▶
What Long Term Care  
*Is* and *Isn't!*

Sharpen Your Understanding of Long Term Care...  
and Make a Smart Decision about Long Term Care Protection!

Long Term Care <i>Isn't</i>	Long Term Care <i>Is</i>
<p>Long term care is not the same as medical care. It is not provided mainly by doctors, and it is not meant to cure a medical problem you may have.</p>	<p>Long term care is ongoing assistance, typically provided by nurses and other health care professionals to people who need lengthy or even lifelong treatment. The goal of long term care is to help with day-to-day living.</p>
<p>Long term care is not always administered in a nursing home. In fact, more than 50% of all people receiving long term care assistance are not in nursing homes.*</p>	<p>Long term care is provided in a number of settings including assisted living facilities, adult-day care centers, hospices, even in your own home!</p>
<p>Long term care is not covered by Medicare or health insurance plans such as FERRP. Medicare provides coverage for a hospital stay, and pays a limited amount of "skilled nursing care." Neither Medicare, FERRP, nor most other health care plans pay for "custodial" care — which is the kind of long term care most people need.</p>	<p>Long term care is covered completely or in part by long term care insurance, which typically provides a lifetime maximum benefit for custodial care. Most plans let you choose the amount of the coverage you want, as well as when and where you want to use your benefits.</p>
<p>Long term care coverage is not only for people over 65. In fact, 40% of the people who need long term care are under age 65. What's more, if you wait until you actually need long term care insurance, chances are you will not qualify for it.</p>	<p>Long term care insurance is usually much less expensive the younger you are when you buy it. According to statistics, a 75-year-old will pay twice as much for long term care insurance as a 65-year-old — and up to 10 times more than a 50-year old!<sup>10</sup></p>

\*The Percentage  
<sup>10</sup>William J. Brackley, "Is Long Term Care Really Worth It?", National Health Care Administration (NHCA), "Long Term Care: Early Review (2002) Update for Health Care Planning," (2002) 10(1) 11-12.

Find out if the new Federal Long Term Care Insurance Program is right for you!

Call **1-800-LTC-FEDS** (1-800-582-3337)  
 or visit our web site at [www.FTCFEDS.com](http://www.FTCFEDS.com) for free information today!





## Collateral Materials

**TAKE THIS  
LONG TERM CARE  
QUIZ NOW!**



In less than a minute, you can get a good idea if you know what long term care really is -- and **what it's not**. Knowing the right answers now can make a big difference in your life!

1. Long term care insurance is a health insurance plan.  Yes  False
2. Long term care rules only apply to people living home.  Yes  False
3. Medicare and Medicaid cover long term care expenses.  True  False
4. Long term care insurance can protect your nest egg.  Yes  False

**Take One...** 

and find out why the new Federal Long Term Care Insurance Program may be right for you!

Be smart! Call **1-800-LTC-FEDS** (1-800-582-3337) or visit our web site at [www.FLTCFEDS.com](http://www.FLTCFEDS.com) for more information today!



**Be Smart**

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## Individuals Interested in Learning More About the Program

- Call 1-800-LTC -FEDS (1-800-582-3337)
- Monday through Friday 8:00 a.m. to 8:00 p.m., Eastern Time
- Via Web Site: [www.ltcfeds.com](http://www.ltcfeds.com)