

Chapter 17

ELDERCARE ISSUES

GENERAL INFORMATION

Deciding how to best meet the needs of elderly loved ones can be one of the most difficult aspects of Foreign Service life. The Family Liaison Office offers a helpful 28-page publication, *Caring for Elderly Parents*, which should be required reading for anyone concerned with eldercare issues (<http://www.state.gov/m/dg/hr/flo/rsrscs/pubs/2048.htm>). Even if you are not currently facing these issues, it is wise to begin to learn about the topic before a crisis strikes.

Family members no longer need to shoulder the majority of the burden of eldercare. An increasing number of local services provide meals, transportation, and so on, allowing older adults to stay in their homes, even without family to care for them. Retirement communities of different kinds offer living situations ranging from independent living to skilled nursing care.

Nevertheless, the elderly relative may not always be able to make decisions about these services. Family members may need to coordinate care, help make transitions (including sorting and disposing of possessions), provide extra assistance and transportation, supervise home care services, offer companionship, and/or monitor medications.

Begin the discussion about eldercare before it becomes a crisis, during relaxed times together. Find out the aging person's preferences and discuss options hypothetically. Knowing this information will help if the time comes when an elderly relative becomes unable to perform everyday tasks independently.

To help start the advance planning process, the Document Locator List (included in *Caring for Elderly Parents*) is a helpful device for older relatives putting their papers in order. They should provide a copy to the person responsible for making arrangements in case of emergency. The list can provide a catalyst for constructive dialogue.

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FEDERAL LONG-TERM CARE INSURANCE PROGRAM

The U.S. Government now offers the Federal Long-Term Care Insurance Program (FLTCIP) to help defray costs that employees may incur when caring for an elderly relative. The program encompasses several attractive features. For example, a family member may get reimbursement for care for an insured aging parent whose incapacity triggers the insurance benefit. In addition, an employee with the insurance can use the Care Coordination service to research support services/providers for a parent even if the parent is not insured. Moreover, FLTCIP can cover costs of services provided in a variety of settings, including the person's home, an assisted living facility, or a nursing home. It also pays for services/facilities overseas.

Many people think that Medicare will cover a long stay in a nursing home. It will not, but long-term care insurance can help pay for this kind of custodial care, as well as for home health care aides and other services that are not strictly medical.

Individuals eligible to apply for the Federal Long-Term Care Insurance Program include employees, annuitants, spouses of employees and annuitants, adult children (at least 18 years old), parents, parent-in-laws, and stepparents of employees. This program can help increase your care options and protect your estate should you ever need extended health care services.

Note that under FLTCIP the cost of the premium is paid entirely by the employee and there is no government subsidy as is the case with the Federal Health Benefits program. FLTCIP offers an opportunity to all federal employees to buy an insurance product at group costs.

For more information on the Federal Long-Term Care Insurance Program, visit <http://www.ltcfeds.com>.

DEPARTMENT OF STATE ELDERCARE PROGRAM

The Department of State Eldercare Program provides support services and programs for employees caring for elderly relatives. For personnel working abroad, the Department seeks additional ways within budget

constraints to defray some of the increased eldercare costs that are due to the employees' serving overseas. Meanwhile, employees in any location can access eldercare information through IQ:Information Quest.

IQ:Information Quest

Department of State Resource and Referral Service

IQ:Information Quest (formerly "LifeCare") can help State Department employees, as well as those of certain other agencies, find U.S. programs, providers, and information needed to manage dependent care. IQ:Information Quest offers around-the-clock counseling, education, and referral services. IQ also offers a wide variety of educational materials, including on eldercare issues. Upon request, IQ will provide a customized listing (price range, services offered, location) with a point of contact for eldercare needs such as:

- independent, assisted, or skilled care living facilities
- moving and real estate services, including those that assist an older person selling or leaving a large family home for a smaller apartment
- geriatric case managers to assess and help you monitor your elderly relative's health care and well-being

Employees and family members caring for aging loved ones will want to request the free Adult Care Kit, a collection of guides, checklists, resource lists, and practical items like a pill sorter, night light, and jar opener. This will be sent directly to any address upon request to IQ:Information Quest.

For information on how to register, contact, or access IQ:Information Quest, see "Resources," below.

"Five Wishes"

"Five Wishes" is an easy-to-use legal document (sometimes referred to as an advance directive) that helps you and your family plan for serious illness. As part of its Eldercare Program, the Department of

State provides one free copy of “Five Wishes” to every employee in any location upon request. You can pick up a copy of “Five Wishes” at the Overseas Briefing Center or request one from the Office of Employee Relations Work/Life programs (see “Resources”).

ELDERCARE EMERGENCY VISITATION TRAVEL

Eldercare Emergency Visitation Travel (EVT) allows eligible overseas employees and spouses to visit parents in declining health. Unlike other categories of EVT that permit travel at government expense when a parent is dying or to attend a funeral (see Chapter 5, “Medical Information and Issues”), Eldercare EVT is considered a “life benefit.” It is used to help a parent whose health has significantly changed and who needs assistance in making new care or living arrangements.

Definition of “Parent”

Eldercare EVT allows an employee two trips over a career to visit his or her parents and an eligible spouse two trips to visit his or her parents. Under 3 FAM 3740 “parent” is defined as a mother or a father, but also includes biological, step, and adoptive parents, or individuals who have stood in the place of a parent. Typically the traveler designates two “birth” parents for EVT purposes but may instead designate stepparents or other individuals who stood in place of parents. Please note that “under no circumstances may an individual be deemed to have more than two parents,” i.e., once an employee or spouse has made the designation of two parents for EVT purposes, he or she cannot designate different individuals as “parents” for a subsequent EVT. For example, after an employee designates his birth mother and father as “parents” by means of requesting Eldercare EVT for each, he cannot request MED or Death EVT in a subsequent EVT request for his stepmother or stepfather even if those stepparents served in place of his birth parents.

Designated Traveler

For Eldercare EVT only, an employee may designate a spouse to travel in his or her place, which is unlike

the requirement in other EVT categories that requires that the traveler be related to the immediate family member to be visited. In this situation, an employee who designates the spouse to travel in his or her place would be using one of the employee’s Eldercare EVTs.

An employee or eligible spouse may use the two visits to assist the same parent, however, a couple may not pool their four total eldercare visits to assist the parent(s) of only one member of the married couple.

Family and Medical Leave Act

The 1993 Family and Medical Leave Act (FMLA) has some provisions for employees to take leave to care for family members. For expert guidance on using FMLA, contact the leave specialists in the Office of Employee Relations (see “Resources,” below). However, it may take time together to help the older person decide to try an older adult community, assisted living facility, or continuing care retirement community—something not possible during a few days of home leave.

FAMILY MEMBERS AT POST

Establishing Dependency

Another option is that you may decide to bring your elderly relative to live with you, something that is complicated by Foreign Service life. An employee who wishes to establish an elderly relative as an eligible family member, which means he or she is included on travel orders, must first officially declare the relative as a dependent. To establish the family member as a dependent you need to do the following:

- 1) Fill out form OF-126 (available from your Human Resources Officer or State Department e-Forms)
- 2) Write a statement regarding the (changing) circumstances. The intention must be that your elderly relative will reside with you full-time, travel with you, and become a member of your household.

- 3) The Office of Career Development and Assignments (HR/CDA/ASD) will need a written statement that demonstrates the elder is at least 51% financially dependent upon you. This must be quantified in dollar amounts. You must provide your relative's annual income from all sources (e.g., pension, stocks/real estate, other relatives) and an itemized list of your expenses (monthly or annually) in support of your relative.
- 4) Send the form and the statements to the employee's Personnel Technician at HR/CDA/ASD, Room 2419, Harry S Truman building (Main State).

There are advantages to establishing family members as dependents. Relatives that are considered dependents travel on diplomatic passports, enjoy diplomatic immunity, and are placed on travel orders. However, they are not covered by the Foreign Service medical program and may only use the post medical facilities at the discretion of the ambassador and post medical officer.

Relatives who are not considered dependents may come to post as tourists, but they are not taken into consideration when housing is assigned, do not have diplomatic passports or immunity, and travel at their own expense. (See Chapter 13, "Family Members and Members of Household.")

In either case, it is essential to investigate medical insurance before having an older relative travel to post, whether the senior is an eligible family member or not. Medicare does not cover expenses outside of the United States, except in limited instances in Mexico and Canada. If proper care for an unexpected medical condition is not available, a medical evacuation can be extremely expensive.

For a list of insurance companies providing a variety of coverage, see http://travel.state.gov/travel/tips/health/health_1185.html (scroll down for list) or contact the Overseas Briefing Center (e-mail: FSIOBCInfoCenter@state.gov, intranet: <http://fsi.state.gov/fsi/tc/default.asp?id=1156>). Inclusion on these lists does not imply endorsement by the U.S. Department of State.

RESOURCES

Offices and Organizations

Office of Employee Relations (HR/ER)

Room H236, SA-1
Columbia Plaza
Department of State
2401 E Street, NW
Washington, DC 20522-0108
Tel: (202) 261-8180
Fax: (202) 261-8182

Intranet: <http://hrweb.hr.state.gov/er>

Employee Programs (HR/ER/EP)

Leave Coordinator
Travel Regulation Coordinator

Work/Life Programs (HR/ER/WLP)

Eldercare Coordinator

"Five Wishes"

To obtain a copy of the "Five Wishes" document, contact Patricia Huff (Office of Employee Relations Work/Life Programs) at huffpa@state.gov or (202) 261-8180 or visit the Overseas Briefing Center (see below).

IQ: Information Quest

Tel: (800) 222-0364 or (800) 262-7848 (TDD)

Internet: <http://www.worklife4you.com>.

New users enter company code: statedepartment;
User ID is: FirstnameMiddleinitialLastnameMMDD,
(Month and Day—four digits from your birthdate)
e.g., JaneCDoe0927. Other U.S. Government employees should check with their agencies about how to access these services.

Family Liaison Office

(M/DGHR/FLO)

Support Services Officer
Room 1239, Harry S Truman Building
2201 C Street, NW
Washington, DC 20520-7512
Tel: (202) 647-1076 or (800) 440-0397
Fax: (202) 647-1670

Internet: <http://www.state.gov/m/dghr/flo/>

Intranet: <http://hrweb.hr.state.gov/flo>

E-mail: flo@state.gov

FLO provides information on eldercare issues, and the Support Services Officer refers people to eldercare resources.

Foreign Service Institute Transition Center

(M/FSI/TC)
George P. Shultz National Foreign Affairs Training
Center (SA-42)
Washington, DC 20522-4202
Physical location: 4000 Arlington Blvd., Arlington, VA
(do not send mail to this address)
Intranet: <http://fsi.state.gov/fsi/tc>
Internet: <http://www.state.gov/m/fsi/tc>

Directions, maps, parking and other information
<http://www.state.gov/m/fsi/tc/c16687.htm>

Overseas Briefing Center

(M/FSI/TC/OBC)
Room E2126
Tel: (703) 302-7277
Fax: (703) 302-7452
E-mail: FSIOBCInfoCenter@state.gov
The Overseas Briefing Center offers information on
medical directives and health care powers of attorney,
copies of “Five Wishes,” lists of supplemental insur-
ance providers, and other related resources.

Transition Center Training Division

(M/FSI/TC/T)
Foreign Service Life Skills Training
Tel: (703) 302-7268
E-mail: FSITCTraining@state.gov

Related Transition Center Training

Regulations, Allowances and Finances in the Foreign
Service Context (MQ 104)
<http://www.state.gov/m/fsi/tc/c6950.htm>

References

3 FAM 3740 – Emergency
<http://foia.state.gov/REGS/Search.asp>

Useful Websites

www.ltcfeds.com
Information on Federal Long-Term Care Insurance

www.aoa.gov
The U.S. Administration on Aging

www.eldercare.gov or (800) 677-1116
Eldercare Locator sponsored by the U.S. Administra-
tion on Aging. Provides local information on senior
services.