

**U.S. Office of Personnel Management
Fact Sheet**



**Federal Long Term Care Insurance Program (FLTCIP) and
Federal Flexible Spending Account Program (FSAFEDS)**

Federal Long Term Care Insurance Program (FLTCIP)

Contact Long Term Care Partners at **1-800-582-3337** if you and/or your family member are enrolled in the FLTCIP and have any questions about your coverage or eligibility for benefits.

Federal Flexible Spending Account Program (FSAFEDS)

FSAFEDS is a program allowing employees (but not retirees) to contribute pre-tax salary to an account(s) that may be used to pay for out-of-pocket medical expenses and dependent care expenses. Agencies in the executive branch and a few other agencies offer FSAFEDS, which is administered by OPM. Other agencies may administer their own flexible spending account (FSA) program. Your employing agency can tell you if you are enrolled in FSAFEDS or another FSA program.

In an emergency, it is possible, though rare, that a payroll servicing agency may miss taking an FSAFEDS allotment from an employee's pay for one or more pay periods. That should be rare, because these agencies make changes in FSAFEDS allotments only if there is a change in the amount of the allotment. For most enrollees, there is no change in FSAFEDS allotments from one pay period to the next. No further funds would be contributed to an FSA if an FSAFEDS enrollee dies. Claims will be accepted for expenses paid on behalf of any surviving spouse and dependents until all previously allotted funds are reimbursed.

Please email fsa@opm.gov or call FSAFEDS at **1-877-372-3337** (TTY **1-800-952-0450**) if any issues involving FSAFEDS allotments or claims are causing a hardship for you or your family.