

## Federal Benefits *FastFacts*

### The Federal Long Term Care Insurance Program (FLTCIP)

- \* **What is the FLTCIP?** The Federal Long Term Care Insurance Program (FLTCIP) allows eligible individuals to apply for insurance to help them pay for the costs of long term care.
- \* **What is long term care?** Long term care is care you need if you can no longer perform activities of daily living (such as bathing or dressing) due to a chronic illness, injury, disability or the aging process. Care may include the supervision you might need due to a severe cognitive impairment (such as Alzheimer's disease).
- \* **Why would I want this type of insurance?** As we age and our expected life span increases, the chance of needing long term care may increase. Also you may, at any age, have an accident or medical situation which requires long term care. Most health insurance programs, including the Federal Employees Health Benefits (FEHB) Program, provide little or no coverage for long term care. Long term care insurance can help protect your assets and may allow you to remain financially independent if you ever need long term care services.

\* **Am I eligible to apply for FLTCIP coverage?** Most Federal and U.S. Postal Service employees and annuitants, and their qualified relatives (including same sex domestic partners), active and retired members of the uniformed services, and their qualified relatives can apply and a few other groups such as D.C. Government court employees.

\* **Can I simply enroll?** No. You must first apply. Long term care insurance is medically underwritten, which means you'll be asked questions about your medical history on the application. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. The only way to know for sure if you will be approved to enroll is to apply.

\* **When can I apply?** Newly hired eligible employees, newly eligible employees and their spouses, and newly married spouses of eligible employees can apply for long term care insurance using the abbreviated underwriting application (fewer questions about health) within 60 days of becoming eligible. After that time, employees and their spouses can still apply, but must use the full underwriting application (more questions about health).

Members of all other eligible groups can apply for coverage at any time using the full underwriting application.

**\* Do I have to wait for an open season?** No. If you are eligible, you can apply for FLTCIP coverage at any time.

**\* How do I apply?** Go to the FLTCIP website at [www.ltcfeds.com](http://www.ltcfeds.com) to apply on-line or call Long Term Care Partners (LTC Partners) at 1-800-582-3337 to request an application.

**\* If I am approved and enroll, how do I pay my premiums?** Premiums may be deducted automatically from your pay or annuity; deducted automatically from your checking or savings account; or you can receive a monthly bill. It is up to you.

**\* If I am approved and enroll, can I pay my premiums pre-tax?** No. Section 125 of the Internal Revenue Code specifically excludes long term care insurance premiums.

**\* Does the Government contribute anything toward the premiums?** No. The law that established the FLTCIP does not authorize a Government contribution. Enrollees pay 100% of the premiums.

**\* Where are the premiums held?** FLTCIP premiums are held by the Program's insurer(s) in an Experience Fund, and kept separate from their other assets. This fund bears all of the costs of the Program. FLTCIP funds are not available to the insurers for any purpose other than to cover FLTCIP costs.

**\* What are some other important things I should know?**

- Your initial premium is based on your age on the date your application is received and the benefit options you select.
- Your enrollment automatically continues each year; you do not have to reenroll.
- Your long term care insurance enrollment will continue into retirement.
- Once enrolled, you can keep your coverage even if you leave your job with the Federal Government, as long as you pay the required premium.
- Premiums may change in the future; they are not guaranteed. However, they cannot increase just because you get older or your health declines, or for any reason related solely to you.

**\* If I am approved and enroll, where can I find information on my coverage?** If you are enrolled in the FLTCIP, you can view your enrollment information (including the details of your coverage) by establishing an account at [www.ltcfeds.com](http://www.ltcfeds.com) or by calling 1-800-582-3337.

**Where can I go for more details or additional information?** You may either call 1-800-582-3337, TTY: 1-800-843-3557 or visit [www.ltcfeds.com](http://www.ltcfeds.com).