



Department of the Navy Civilian Benefits Center

Date: April 30, 2012

From: DON Benefits Officer
To: All Civilian employees

Subj: Long Term Care Insurance

1. During the spring of 2011 there was an open season for the Federal Long Term Care Insurance Program (FLTCIP). The FLTCIP open seasons are held infrequently but you don't have to wait until the next open season to apply for long term care insurance. You can apply for FLTCIP coverage anytime using the full underwriting application. Because premiums are based on your age at the time of application, this is a good time to learn more. With the FLTCIP's educational Web site and knowledgeable program consultants, you can easily find the information you need to get started today.

2. You can learn more about FLTCIP by using the Online Consultant Tool available at http://tx.info.ltcfeds.com/track.aspx?1146204.1777918.5036226983.6386.285776_1724_H which uses video and interactive features to help you learn about long term care and design a FLTCIP plan that suits your needs. Online webinars available at http://tx.info.ltcfeds.com/track.aspx?1146204.1777918.5036226983.6386.295417_1725_H demonstrate how the FLTCIP can help secure a comfortable retirement and highlight the FLTCIP's comprehensive benefits and features.

3. You can apply for FLTCIP online at http://tx.info.ltcfeds.com/track.aspx?1146204.1777918.5036226983.6386.457020_1726_H or download an application at http://tx.info.ltcfeds.com/track.aspx?1146204.1777918.5036226983.6386.457021_1727_H. Note: Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under this program.

4. For personalized assistance, call 1-800-582-333 to speak with a program consultant. The TTY is 1-800-843-3557.

Thank you.

Mary E. Foley