

Fort Knox CPAC...



HR Tip of the Week

The Federal Long Term Care Insurance Program (FLTCIP) Open Season is from April 4, 2011 through June 24, 2011. Current Federal civilian employees and their spouses/same-sex domestic partners, and active members of the uniformed services and their spouses, are eligible to apply with abbreviated underwriting (applicants answer fewer health questions). This is the first Open Season since 2002. After the FLTCIP Open Season you generally need to undergo full underwriting.

Long term care is the care you need if you cannot perform activities of daily living (such as bathing or dressing) on your own. It is generally not covered by health insurance, including FEHB or Medicare, and the costs are increasing. Do you have a plan to pay for care if the need arises? The best time to learn more about FLTCIP coverage is before you think you may need it.

Note: Premiums are based on your age when your application is received. 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

Additional information is available on the Federal Long Term Care Insurance website, <http://www.ltcfeds.com>.

Long Term Care Partners has provided the following articles on their website to provide information on long term care and the FLTCIP:

- [Build Long Term Care Planning into Your Financial Plan](#)
- [Planning Ahead for Long Term Care](#)
- [Family Caregivers Shoulder Enormous Burdens; The Federal Long Term Care Insurance Program Can Help](#)
- [Aging in Place with the Federal Long Term Care Insurance Program](#)

The FLTCIP website also provides a Frequently Asked Questions link that include answers to:

- [What is long term care? Do I need Long Term Care Insurance?](#)
- [Who is eligible to apply for Long Term Care Insurance?](#)
- [How much does it cost?](#)
- [How do I apply?](#)

You may request a FLTCIP Open Season kit be sent to you by accessing the link on the website. You can also reach Long Term Care Partners (LTCP), the administrator of the FLTCIP at 1-800-LTC-FEDS (1-800-582-3337); TTY (for hearing impaired): 1-800-843-3557. LTCP regular hours of operation are Mon - Fri, 8 a.m. to 7 p.m., Eastern Time.

Look for our next HR Tip regarding Time in Grade