

New Employee Talking Points

The Federal Long Term Care Insurance Program (FLTCIP) is an important topic to include in every New Employee Orientation. It is also easier for employees to apply for the FLTCIP as a new or newly eligible employee. So, it's important to provide information about the Program on a timely basis. In the event that a Long Term Care Partners Account Manager is not present at your New Employee Orientation, we have provided you with some "talking points"—important highlights that every new employee and newly eligible employee should know.

To order supplies of the Program Overview brochure, which includes information for new and newly eligible employees, and their qualified relatives, please contact your Account Manager directly, email mmcnally@lhcpartners.com, or call **1-800-LTC-FEDS** (1-800-582-3337) (TTY: 1-800-843-3557).

It may never be easier to apply for this important coverage

- ▶ This Program is medically underwritten, which means that you will have to answer questions about your health on your application. Certain 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.
- ▶ New and newly eligible employees, and their spouses, have a 60 day period (starting with their hire date or date of eligibility) to apply for long term care insurance coverage with abbreviated underwriting, which means that you'll answer fewer health questions on your application.
- ▶ After the 60 day period, eligible individuals can still apply, but must answer more medical questions.

The advantages of planning now

- ▶ The coverage you buy for the future can also help protect you today. If an accident or illness occurs while you are relatively young, and you require long term care, your FLTCIP coverage will be there to help pay for the cost of care.
- ▶ If you are currently in good health, you avoid the risk that a future illness may disqualify you from obtaining coverage at a later date.
- ▶ If you wait until you need long term care, you will not be able to obtain long term care insurance coverage under the FLTCIP.

Qualified relatives can also apply

- ▶ Even if you don't apply for coverage, your spouse, parents, parents-in-law, stepparents, and adult children can. (Qualified relatives other than your spouse must complete the Full Underwriting Application.)

What about the future?

- ▶ The FLTCIP is portable. If you apply for coverage now and are approved, you can keep that coverage if you change jobs, leave Federal service, or retire—as long as you pay your premiums.
- ▶ When you apply, you can choose from three different inflation protection options, to help ensure that benefits can keep up with inflation.

Here's how you can learn more for yourself or a qualified relative

- ▶ Review the Program Overview brochure, and/or pass the information to your qualified relatives.
- ▶ Visit www.LTCFEDS.com to explore benefit options, utilize the interactive long term care insurance tools, or create a personalized rate quote with the online premium calculator—you can even apply online!
- ▶ Speak to a Certified Long Term Care Consultant at **1-800-LTC-FEDS** (1-800-582-3337) (TTY: 1-800-843-3557).