

## Pre-retiree Talking Points

The Federal Long Term Care Insurance Program (FLTCIP) is an important topic to include in every pre-retirement seminar or retirement benefits review. In the event that a Long Term Care Partners Account Manager is not available, we have provided you with some “talking points”—important highlights that every pre-retiree should know.

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

### Retirement security

- ▶ At least 70% of people over age 65 will require some form of long term care services at some point in their lives.<sup>1</sup> Because long term care is not covered by Medicare or most traditional health plans, it could be the most expensive type of care you or your family will ever need.
- ▶ By including long term care insurance in your retirement plan, you’re helping to protect everything you’ve worked for, and your family’s accustomed lifestyle.

### The advantages of planning now

- ▶ 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.
- ▶ By applying while you’re in good health, you avoid the risk that a future illness or condition may disqualify you from obtaining coverage at a later date.
- ▶ The coverage you buy for the future can also help protect you today. Once you’re enrolled, your FLTCIP coverage will be there to help pay for the cost of care, whenever you may need it in your life.
- ▶ 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. (Parents, parents-in-law and stepparents cannot apply once you retire.)

### What about the future?

- ▶ When you apply, you can choose from three different inflation protection options, to help ensure that benefits can keep up with inflation.
- ▶ The FLTCIP is portable. If you apply for coverage now and are approved, you can keep that coverage when you retire, as long as you pay your premiums.
- ▶ Once retired, many enrollees choose to have their premiums deducted right from their annuity.

### 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](http://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).

<sup>1</sup>U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information [www.longtermcare.gov/LTC/main\\_Site/index.aspx](http://www.longtermcare.gov/LTC/main_Site/index.aspx) (accessed July 23, 2009).