



## The Federal Long Term Care Insurance Program



# FLTCIP New Hire Talking Points

Thank you for taking the time to briefly review the Federal Long Term Care Insurance Program (FLTCIP) during new hire orientation. Below you'll find some of the most important points for new employees to know about the FLTCIP. If scheduling permits, we also recommend that you air the 17 minute FLTCIP Video.

### **It may never be easier to obtain this important coverage-**

- New hires and newly eligible employees, and their spouses, have a special 60 day period (starting with their hire date or date of eligibility) to apply for long term care insurance coverage with abbreviated underwriting.
- During this special 60 day period, you can apply online at [www.LTCFEDS.com](http://www.LTCFEDS.com).
- After the special 60 day period, eligible individuals can still apply, but must answer more medical questions.

### **Long Term Care is not just for the elderly-**

- It's not just older adults who need long term care. In fact, nearly 40% of the people who need long term care are under the age of 65.<sup>1</sup>
- By applying now, you could avoid the risk of having a future change in health disqualify you from obtaining coverage.

### **Applying now can save you money-**

- Because premiums are based on your age at the time your application is received, the younger you are when you apply, the lower your premiums.
- You can have premiums deducted from your pay.

### **Long term care is a family issue-**

- Parents/step-parents and in-laws (if you're married) can always apply, *even if you do not*, but must complete the full underwriting application.

### **What about the future?**

- The FLTCIP is completely portable. That means that it will always be your policy even if you leave Federal service or retire, as long as you pay your premiums. And premium costs don't go up just because you leave Federal service or retire.
- The FLTCIP includes innovative inflation protection options to ensure the value of your coverage keeps up over the life of the policy.

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

- To request an Information Kit and application, detach, complete, and mail in the postage-paid Business Reply Card found in the New Hire brochure.
- Be sure to include your-- or your qualified relative's-- date of birth, and the Kit will include a personalized rate quote.

**To order supplies of the New Hire brochure or FLTCIP Video, please contact your Account Manager directly, email [literature@lhcpartners.com](mailto:literature@lhcpartners.com), or call 1-800-LTC-FEDS (1-800-582-3337) (TTY: 1-800-843-3557).**

<sup>1</sup> Georgetown University Long-Term Care Financing Project, "Long-Term Care Support for Family Caregivers," May 2003.