



The Federal Long Term Care Insurance Program™

**Pease International Tradeport
Portsmouth, New Hampshire**

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WHAT ARE THE SIGNS THAT YOUR LOVED ONE MAY NEED LONG TERM CARE? THE FEDERAL LONG TERM CARE INSURANCE PROGRAM PROVIDES HELP TO ENROLLEES

LONG TERM CARE PARTNERS PROVIDES AN “INDEPENDENT LIVING TEST” FOR FAMILIES CARING FOR AGING LOVED ONES

(Portsmouth, NH—1/30/07) Individuals with elderly or disabled relatives know that it can be very difficult to determine when their loved ones begin to need help with everyday activities. This is particularly true for those whose family members have dementia from early Alzheimer’s disease. The effects of dementia can be subtle, making the need for assistance not as apparent as an actual physical disability.

“We know that many members of the Federal workforce, particularly members of the military, are looking after their own families and their elderly parents who may be far away,” said Paul Forte, Chief Executive Officer of Long Term Care Partners, LLC. “They juggle the demands of two households and have to be concerned with their children’s’ needs, their work, their home *and* the needs of their parent or older relative. The physical and emotional toll can be overwhelming.”

If you or a spouse, parent, parent-in-law or other qualified relative are enrolled in the Federal Long Term Care Insurance Program, you can take advantage of a number of services and benefits available to enrollees that are designed to help families coordinate care. This assistance is provided by registered nurses who can help assess a person’s situation and make recommendations.

“One of the often-overlooked benefits of the Federal Long Term Care Insurance Program is care coordination for enrollees’ qualified relatives, even if the relatives aren’t insured under the Program,” said Mary Lou McGuinness, Director of Care Coordination and Claims. “If an elderly relative is beginning to have difficulty with everyday activities, enrollees should get in touch with our care coordinators, who are registered nurses available to assist with the many issues surrounding long term care. Even though the Program cannot pay for assistance for individuals who are not insured, our care coordinators can help the family put in place services that can stabilize the situation and assist them in making long-term care decisions.”

Long Term Care Partners, LLC, administrator of the Federal Long Term Care Insurance Program, suggests that as families begin the care coordination process they use the “Independent Living Test,” an informal guideline developed by MetLife. The Independent Living Test can help to determine whether a family member is at or near the point when he or she would be unable to live independently and require long-term care services.

The following questions can be used to determine whether a loved one is having difficulty performing everyday activities. If a family member has been having difficulty with any of these everyday activities, contact a FLTCIP Care Coordinator to gather reliable information about the different long-term care options that may be needed.

Independent Living Test

Questions relating to:

1. Medications
 - a. Are prescriptions not being refilled, resulting in failure to take medication when scheduled?
 - b. Has taking medication become difficult due to poor memory or confusion? Evidence may include pills taken together that shouldn't be, different pills mixed together in a pill box or an oversupply or undersupply of pills.
 - c. Have conditions previously under control become acute because medication is not being taken correctly?
2. Food and Groceries
 - a. Based on past food habits, are the cupboards frequently empty or being filled with unusual foods?
 - b. Is the food in the refrigerator often spoiled or kept long beyond the "use by" date?
3. Daily Business
 - a. Is the mail being picked up and opened regularly or is it remaining uncollected and/or unopened?
 - b. Are credit cards or checkbook being misused or not balanced as well as in the past?
4. Social Contact
 - a. Has the amount of social contact changed dramatically, so that there are few public outings or limited social visits with close friends?
 - b. Has the ability to drive deteriorated? Is there a fear of driving or a recent history of multiple minor accidents that is leading to isolation?
5. Living Habits
 - a. Has there been a change in living habits such as a change in dress or appearance, or a decline in personal hygiene not related to physical disability? Is dress appropriate for the weather?
 - b. Have housekeeping habits changed so that a normally neat and orderly home is now cluttered and not cleaned regularly?
 - c. Are pets that were normally well cared for suddenly not being fed or cared for as they had been in the past?
6. Solicitations
 - a. Is there a sudden increase in ordering unnecessary items through mail or televised advertisements?
7. Calls to Family Members or Health Care Providers
 - a. Has there been a marked increase in panic calls to family or medical providers without apparent need?
 - b. Have unnecessary calls been made to 911?

The Federal Long Term Care Insurance Program is the largest group long-term care insurance program in the country. Created in 2000 by Federal law (Public Law 106-265, the Long-Term Care Security Act), it is sponsored by the Federal government. It provides active and retired members of the uniformed services, Federal employees and annuitants, and their qualified relatives the opportunity to apply for coverage at group rates. The Federal Long Term Care Insurance Program is sponsored and regulated by OPM; further information is available at www.opm.gov/insure/ltc.

The Federal Long Term Care Insurance Program is administered by Long Term Care Partners, LLC, and offered by John Hancock Life Insurance Company and Metropolitan Life Insurance Company. Contact Long Term Care Partners toll-free at **1-800-LTC-FEDS** (1-800-582-3337), TTY: 1-800-843-3557 to speak to a certified long-term care insurance consultant. Online, visit: **www.LTCFEDS.com**. The website has an interactive calculator to customize a premium quote based upon one's age and choice of benefits. The Federal Long Term Care Insurance Program is medically underwritten. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage.

Long Term Care Partners, LLC (LTCP) is jointly owned by John Hancock Financial Services, Inc., (John Hancock) and Metropolitan Life Insurance Company (MetLife), and administers the Federal Long Term Care Insurance Program. John Hancock and MetLife are the nation's two largest carriers of group long-term care insurance.

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