

# Open Season Underway for Federal Long Term Care Insurance Program

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**Washington, D.C.** - The U.S. Office of Personnel Management today embarks on a six-month open season and education campaign for federal employees, members of the uniformed services and others in the "federal family" who want to learn about and apply for coverage under the Federal Long Term Care Insurance Program.

Approximately 20 million people are eligible to apply for this important, new benefit, which is sponsored by OPM.

"Today begins a comprehensive campaign that will help millions of Americans learn about the features and benefits of the Federal Long Term Care Insurance Program, and apply for coverage," said OPM Director Kay Coles James. James became the first member of the program when she was accepted for coverage during an early-enrollment period in March.

"While no one wants to think about 'that time' when they may need care in an assisted living facility, a nursing home, or at home care, it is important to place powerful options in the hands of federal employees," said James. "Our federal team is comprised of responsible and compassionate people, and this program provides them with flexible means to honor their responsibilities, plan for the unexpected and be given options that can address and guarantee their future care needs. Most of us know someone who has had to arrange for professional, long-term care services for a loved one and was hit with the reality of the high cost of providing this care. If and when that time comes, the Federal Long Term Care Insurance Program will allow you to focus your attention where it should be -- on your family responsibilities."

The FLTCIP open season runs from July 1 through December 31, 2002. During this period, a full range of benefits is available, including a weekly benefit, an unlimited benefit and facilities-only coverage. In addition, either an alternative insurance policy or a service package is being offered to employees, their spouses and others who do not meet underwriting requirements. During the early-enrollment period, limited benefits were available.

The Federal Long Term Care Insurance Program is administered by Long Term Care Partners, LLC, a partnership formed by John Hancock Life Insurance Company and MetLife. OPM, which worked with Members of Congress to gain overwhelming bipartisan support for the law authorizing the FLTCIP, sponsors the program.

The Federal Long Term Care Insurance Program (FLTCIP) is an important addition to the package of benefits available to federal employees and retirees. Also eligible for coverage under the FLTCIP are postal workers and postal retirees; current and retired members of the uniformed services; and, qualified relatives. The last group consists of spouses and adult children of employees and annuitants; parents and parents-in-law; and, the step parents of employees.

In mid July, Long Term Care Partners will hold the first of 2,000 Program Educational Meetings at federal agencies, military installations and retirement communities across the country to answer questions about the FLTCIP's features, benefits and costs. An online version of the meetings is currently on the Long Term Care Partners web site ([www.ltcfeds.com](http://www.ltcfeds.com)), along with a host of interactive tools to help individuals determine their appropriate level of coverage and find the premiums for the desired coverage. Most federal employees will be able to apply online.

Certified long-term care insurance consultants are available by telephone from 8 a.m. to midnight (Eastern Time), seven-days-a-week, to assist callers with their questions. Consultants can be reached at 1-800-LTC-FEDS (1-800-582-3337). A TDD line for the hearing impaired can be reached at 1-800-843-3557.

OPM, in conjunction with LTC Partners, has developed a range of materials to further the educational campaign, including: "Open Season Information Kit, with Application," "Long Term Care Insurance Primer," "Program Overview Brochure," and "Parent Brochure" to help employees discuss this topic with their parents.

On July 17, the final in a series of satellite broadcast programs about the FLTCIP will be aired. Streaming videos of the final and two previous satellite broadcasts will be available at [www.opm.gov/insure/ltc](http://www.opm.gov/insure/ltc).

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