Did you know that as part of your federal benefits, you and your qualified relatives are eligible to apply for coverage under the Federal Long Term Care Insurance Program (FLTCIP)? Even if you don’t apply, consider how a spouse, parent, or other family member may benefit from this important coverage. Share this information with your family today.

Who’s Eligible?
Federal and U.S. Postal Service employees and annuitants and active and retired members of the uniformed services are eligible to apply for FLTCIP coverage. The following family members are also eligible:

- spouses and domestic partners of eligible employees and annuitants
- adult children of living eligible employees and annuitants
- parents, parents-in-law, and stepparents of living eligible employees

For a complete list of who’s eligible to apply for coverage, visit LTCFEDS.com/eligibility.

Why Long Term Care Insurance?
Long term care insurance helps pay for long term care services in many settings—at home or in an adult day care facility, an assisted living facility, or a nursing home. It can help ensure your independence and reduce your reliance on loved ones should you need long term care. Long term care insurance

The Facts About Long Term Care
Long term care is the care you need if you can no longer perform everyday tasks by yourself due to chronic illness, injury, disability, or the aging process. Long term care also includes the supervision you may need due to a severe cognitive impairment (such as Alzheimer’s disease). This type of care is not intended to cure you. It’s ongoing care that you may need for the rest of your life.

Here are some key facts about long term care to help you understand the importance of long term care insurance:

Fact: Long term care can be expensive.
Nursing home cost: In 2016, the national average cost of a semiprivate room in a nursing home was $91,615 annually. You may wish to consider the total cost if you need more than one year of care. For example, the cost of care for three years is $274,845.

Home care cost: Home care—which most people prefer—is generally more affordable than nursing home care but can still be expensive. When averaged nationally, the

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can also improve your financial security. It helps protect your income, including pensions and annuities, and your savings, or other investments, from being exhausted by long term care costs. No matter your age, long term care insurance should be considered in your financial plan.

Coverage Under the FLTCIP

The FLTCIP is designed specifically for the federal family and provides protection from the potentially high costs of long term care. As you assess the FLTCIP’s value, consider these important benefits:

- The FLTCIP helps pay for long term care services in a variety of settings—at home or in a facility, such as an assisted living facility, an adult daycare, or a nursing center—and your choice of caregiver.
- If home care is your preference, the stay-at-home benefit includes a range of services that support care in your home, helping you maintain your quality of life in familiar surroundings.
- Informal care provided by friends and family members is covered up to 500 days, as long as they do not live in your home at the time you become eligible for benefits.
- The FLTCIP is portable and guaranteed renewable, which means you can continue to keep your coverage as long as you pay your premiums.

The FLTCIP provides industry-leading benefits and offers flexible options that allow federal family members to tailor coverage to meet their needs. To review plan options and premiums, visit LTCFEDS.com/rate.

For more information, call:
1-800-LTC-FEDS (1-800-582-3337) TTY 1-800-3557

To download an information kit and application, visit LTCFEDS.com/information.

Fact: Long term care is not just for the elderly. One of the biggest misunderstandings about long term care is that only elderly people need it. Nearly 41% of long term care is provided to people under age 65 who need help taking care of themselves due to diseases, disabling chronic conditions, injury, developmental disabilities, and severe mental illness.

Fact: Your chances of needing long term care increase as you grow older. According to the U.S. Department of Health and Human Services, about 70% of people turning age 65 will need long term care services at some point in their lives.

Fact: Long term care is not covered by typical insurance programs. Health insurance does not typically cover ongoing chronic care needs. Most health plans are intended to cover skilled, short term medical care as you recover from an illness or injury. Medicare and disability insurance are also not designed to cover long term care expenses.