

**OFFICE OF PERSONNEL
MANAGEMENT**

**Notice of Federal Long Term Care
Insurance Program Enrollee Decision
Period for Current Enrollees**

AGENCY: Office of Personnel
Management.

ACTION: Notice of Federal Long Term
Care Insurance Program Enrollee
Decision Period for Current Enrollees.

SUMMARY: The U.S. Office of Personnel
Management (OPM) is announcing rules
for current enrollees in the Federal Long
Term Care Insurance Program (FLTCIP)
who will be eligible to change coverage
during a limited Enrollee Decision
Period to be held this year. These rules
pertain only to current eligible enrollees
who may make certain changes because
of premium rate increases that affect
most enrollees. Eligible enrollees whose
application was received on or before
July 31, 2015, and whose enrollment
was approved may make changes during
this Enrollee Decision Period, provided
they are not in benefit eligible status.
Enrollees affected by the premium rate
increase will receive information from
Long Term Care Partners, the
administrator of FLTCIP, with
information on their opportunities to
make changes to their coverage.

DATES: The Enrollee Decision Period
will be from July 18, 2016 through
September 30, 2016.

FOR FURTHER INFORMATION CONTACT:
Enrollees may call 1-800-LTC-FEDS
(1-800-582-3337) (TTY: 1-800-843-
3557) or visit <http://www.ltcfeds.com>.
For purposes of this **Federal Register**
notice only, the contact at OPM is Rina
Shah, Senior Policy Analyst, Planning
and Policy Analysis at [rina.shah@](mailto:rina.shah@opm.gov)
opm.gov or (202) 606-1427.

SUPPLEMENTARY INFORMATION: The Long-
Term Care Security Act (Pub. L. 106-
265) directs OPM to provide periodic
opportunities for eligible persons to
apply for coverage under the FLTCIP.
OPM has issued regulations (5 CFR
875.402-875.404) which set forth
procedures for FLTCIP open seasons.
This notice is issued under the
provisions of § 875.402(c). The Enrollee
Decision Period described in this Notice
is solely for current enrollees affected by
the premium increase to make coverage
changes. Eligible enrollees will be
notified directly about the Enrollee
Decision Period by Long Term Care
Partners, LLC, the program
administrator.

Enrollees who are subject to the
premium rate increase effective
November 1, 2016 will receive an offer
package from Long Term Care Partners,

LLC, with personalized options to allow
them to reduce their coverage in order
to mitigate the effect of the premium
increase.

Enrollees who make coverage changes
outside of the personalized options
provided during the Enrollee Decision
Period may be subject to full
underwriting, as specified in § 875.403,
and different premium calculation rules.

*Qualified enrollees under these
special rules:* Persons enrolled in a
FLTCIP standard plan whose
application was received on or before
July 31, 2015, and whose enrollment
was approved, are eligible to make
changes during the Enrollee Decision
Period, provided they are not currently
eligible for benefits and were not 80
years of age or older at purchase.
Qualified enrollees will receive an offer
package with personalized options.

Underwriting requirements: Eligible
enrollees who wish to reduce their
coverage or keep their current coverage
(subject to any applicable rate increase)
will be able to do so without
underwriting. They may also change to
a specified personalized option without
underwriting. No enrollee's coverage
will change unless he or she voluntarily
chooses to change it. Coverage increases
require full underwriting.

Billing age: For enrollees who retain
their current benefits, premiums are
based on the enrollee's age at purchase.
For enrollees who choose to increase
their benefits, outside of the Enrollee
Decision Period personalized options,
premiums will be determined on a
blended rate basis, taking into account
the enrollee's age at purchase and the
enrollee's attained age as of November
1, 2016.

Premiums: Enrollees affected by the
premium increase will receive detailed
written information in the 2016 Enrollee
Decision Period offer package. This
package will be mailed from Long Term
Care Partners, LLC, the program
administrator, and will include the
specific amount of their increase. The
package will also include personalized
options to help enrollees reduce the
effect of the premium increase. At least
one of the options will allow enrollees
to reduce coverage in order to maintain
their current premium at or below the
current level that is paid. Premiums for
coverage changes will vary according to
the coverage options selected. Eligible
enrollees may also be given an
opportunity to stop paying premiums
and convert their coverage to a paid-up,
limited benefit (a consumer protection
feature that is built into FLTCIP
coverage).

Effective date: The effective date of
coverage changes that do not require

underwriting will be November 1, 2016.
Coverage changes requiring
underwriting, if approved, will be
effective the first day of the month
following approval of the request, but
not before November 1, 2016.

Enrollees who make coverage changes
during the Enrollee Decision Period will
receive a new Schedule of Benefits.
Enrollees will have 30 days after the
date the Schedule of Benefits is received
to cancel their Enrollee Decision Period
coverage changes and revert to their
original coverage with the full premium
increase.

Authority: 5 U.S.C. 9008; 5 CFR 875.402.

U.S. Office of Personnel Management.

Beth Cobert,

Acting Director.

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**OFFICE OF PERSONNEL
MANAGEMENT**

**Submission for Review: 3206-0204,
Court Orders Affecting Retirement
Benefits, 5 CFR 838.221, 838.421, and
838.721**

AGENCY: U.S. Office of Personnel
Management.

ACTION: 60-Day notice and request for
comments.

SUMMARY: The Retirement Services,
Office of Personnel Management (OPM)
offers the general public and other
federal agencies the opportunity to
comment on an existing information
collection request (ICR) 3206-0204,
Court Orders Affecting Retirement
Benefits. As required by the Paperwork
Reduction Act of 1995 (Pub. L. 104-13,
44 U.S.C. chapter 35) as amended by the
Clinger-Cohen Act (Pub. L. 104-106),
OPM is soliciting comments for this
collection.

DATES: Comments are encouraged and
will be accepted until September 19,
2016. This process is conducted in
accordance with 5 CFR 1320.1.

ADDRESSES: Interested persons are
invited to submit written comments on
the proposed information collection to
the U.S. Office of Personnel
Management, Retirement Services, 1900
E Street NW., Room 2347E, Washington,
DC 20415-0001, Attention: Alberta
Butler, or sent via electronic mail to
Alberta.Butler@opm.gov.

FOR FURTHER INFORMATION CONTACT: A
copy of this ICR with applicable
supporting documentation, may be
obtained by contacting the Retirement
Services Publications Team, Office of
Personnel Management, 1900 E Street