



FEDERAL LONG TERM CARE INSURANCE PROGRAM
A Guide for Human Resources Specialists



Defense Civilian Personnel Advisory Service
Benefits and Work Life Programs Division
Benefits and Entitlements Branch
4800 Mark Center, Suite 05G21
Alexandria, VA 22350

Email: dodhra.mc-alex.dcpas.mbx.benefits-contacts@mail.mil
(703) 882-5197 or DSN 381-5197 FAX: (571) 372-1661

Federal Long Term Care Insurance Program

The Long Term Care (FLTC) Security Act was signed into law on September 19, 2000 under Public Law 106-265. This Public Law gave the Office of Personnel Management (OPM) the authority to contract with one or more insurance companies to offer the Long Term Care Insurance Program (FLTCIP) to Federal employees, military service members, retirees, and eligible family members. The FLTCIP is administered by John Hancock Life & Health Insurance Company.

What is FLTCIP?

FLTCIP is insurance that pays benefits towards the cost of covered services that individuals receive if they are unable to perform everyday tasks due to a chronic mental or physical condition. For example, FLTCIP helps pay for home health care, adult day care, or for nursing home or assisted living facility costs. An individual may need FLTCIP benefits for an incapacity resulting from an accident or illness that requires assistance with two or more activities of daily living, such as eating, dressing, bathing, etc. Benefits are also payable in cases of significant cognitive impairment such as Alzheimer's disease.

What is the cost for FLTCIP?

FLTCIP premiums are based on the applicant's age and options that are selected at the time the Administrator receives the application. The cost is also associated with a variety of options and amounts of coverage selected to include the daily benefit amount, duration of coverage, and inflation protection. Employees may use the FLTCIP calculator to determine the cost of coverage. The calculator can be found at www.ltcfeds.com.

Who pays for FLTCIP?

The applicant pays for FLTCIP. There are no government contributions towards FLTCIP premiums. Premium payments can be made by payroll or annuity deduction, uniformed services retirement pay deduction, by pre-authorized debit, or by direct billing.

Who is eligible to apply for coverage in the FLTCIP?

Federal civilian and Postal employees are eligible to apply for FLTCIP coverage if they are in positions that convey eligibility for Federal Employees Health Benefits (FEHB) coverage. An employee does not need to be enrolled in FEHB, just eligible to enroll. A

complete listing of these positions may be found on the FLTCIP website at <https://www.ltcfeds.com/eligibility/index.html>.

There are two exceptions: Tennessee Valley Authority (TVA) employees and retirees **are** eligible to apply for FLTCIP coverage, even though they may not be eligible for FEHB. District of Columbia (DC) Government employees and retirees who were hired prior to October 1, 1987 **are** eligible. Employees of the DC courts are also eligible to apply. If an employee has FEHB coverage due to previous eligibility and continuity of coverage provisions, but the employee's current position does not convey FEHB eligibility, the employee is **not** eligible to apply for FLTC coverage.

Temporary employees are eligible to apply for FLTC coverage under the same rules as FEHB. Once a temporary employee has completed one year of continuous current employment, they are eligible to apply for coverage using the Abbreviated Underwriting Application within 60 days from the date of first eligibility.

Nonappropriated Fund (NAF) employees are eligible to apply for FLTCIP coverage. Members of the uniformed services are eligible to apply when they are on active duty or full-time National Guard duty for more than a 30-day period. Members of the Selected Reserve **are** eligible to apply; however, members of the Individual Ready Reserve are **not** eligible to apply.

Federal civilian annuitants, surviving spouses, deferred annuitants, and compensationers are eligible to apply. Retired members of the uniformed services are eligible when they are entitled to retired or retainer pay, to include "grey" reservists, even if they are not receiving retirement pay.

The current spouse of an eligible Federal employee or annuitant may apply; however, a former spouse is **not** eligible even though they may be eligible for FEHB coverage under the Spouse Equity Provisions.

Domestic partners of Federal and USPS employees or annuitants, and active or retired members of the uniformed services, you must first provide documentation (the Declaration of Domestic Partnership form) that you and your partner meet the definition of domestic partnership.

The parents, parents-in-law, and stepparents of living employees or living members of the uniformed services are eligible to apply, but those of annuitants and retired members of the uniformed services are not eligible.

Adult children (age 18 or over) of living employees, living annuitants, or living members or living retired members of the uniformed services are eligible to apply for FLTCIP

coverage. This includes biological children, adopted children, and stepchildren. Foster children are **not** eligible.

Qualified relatives may apply for FLTCIP coverage even if the employee to whom they are related does not apply.

Title 5 of the Code of Federal Regulations, Sections 875.101 and 875.213 has been revised to include same-sex domestic partners (SSDP) of eligible Federal and U.S. Postal Service employees and annuitants as qualified relatives under the FLTCIP. Like most qualified relatives, SSDP will be subjected to full underwriting.

What is underwriting?

Underwriting is the process of reviewing medical and health-related information furnished in an insurance application process to determine if the applicant presents an acceptable level of risk and is insurable.

What is Abbreviated Underwriting?

Abbreviated Underwriting is the process in which the applicant must respond to fewer health-related questions designed to determine who may be immediately eligible for benefits, or likely to be eligible for benefits within a relatively short period of time. Employees and members of the uniformed services who apply for insurance coverage will answer seven questions and their spouses who apply will answer nine questions. It may include a review of medical records and perhaps an interview with a nurse.

What is Full Underwriting?

Full Underwriting has many health-related questions. It may include a review of medical records and perhaps an interview with a nurse. This is the same level of underwriting that those who purchase individual policies in the private market undergo.

Can an employee in nonpay status apply for FLTC?

An employee should not apply for FLTC coverage while in a nonpay status. Coverage will not become effective as long as the employee is in a nonpay status. The application may no longer be valid by the time the employee returns to a pay status, because health and eligibility may have changed.

How to apply for FLTCIP?

Each person **must** submit their own application and pass underwriting on their own. FLTCIP Administrators will accept Full Underwriting Applications from eligible individuals at any time. Applications are located on the FLTCIP website at www.ltcfeds.com.

When will FLTCIP coverage become effective?

Coverage under the Federal Long Term Care Program (FLTCIP) becomes effective on the first day of the month after the month in which you are approved. For example, if you are approved for coverage on April 15, your coverage becomes effective May 1. However, employees and members of the uniformed services who apply using the abbreviated underwriting application or the abbreviated underwriting section of the coverage change application must meet the actively at work requirement described below in order for their coverage to become effective.

Is FLTCIP portable?

Yes, FLTCIP coverage is portable once it is effective. An enrollee may continue coverage as long as the premiums are paid and the maximum lifetime benefit has not been exhausted. The premiums do not change once an employee separates from Federal service.

For additional information on the most recent changes to the FLTC program and any associated timeframes for these changes, please visit the FLTCIP website, www.ltcfeds.com.