

Federal Long Term Care Insurance (FLTCIP) Changes

On June 1, final regulations were published adding same-sex domestic partners to the list of qualified relatives eligible to apply for coverage under the Federal Long Term Care Insurance Program (FLTCIP). The effective date of the regulation is July 1, 2010.

Agency Benefits Officers and other human resource personnel have an important role in the process for same-sex domestic partners of Federal and U.S. Postal Service employees and annuitants to apply for this coverage. Following is a brief outline.

- Eligible individuals must provide documentation that they meet the definition of “domestic partnership.”
- This documentation is in the form of a Declaration of Domestic Partnership. No documentation other than the Declaration form is required.
- An employee or his/her same-sex domestic partner must file the declaration with the employee’s agency (or to the appropriate retirement system for annuitants).
- Agencies must indicate receipt on the form, provide a receipted copy to the employee for his/her records, and file the form in the employee’s Official Personnel Folder or its equivalent.
- Agencies **do not** have to ask for proof of the partnership.
- Agencies and applicants should not send the Declaration form to the FLTCIP insurer or administrator.
- On the application for FLTCIP coverage, the eligible individual will attest that he/she has submitted (either directly or through his/her partner) a form affirming the domestic partnership to the partner’s employing agency or retirement system.

Same-sex domestic partners can access an updated copy of the FLTCIP full underwriting application and the Declaration of Domestic Partnership at www.ltcfeds.com. Long Term Care Partners, the FLTCIP administrator, will begin accepting applications from same-sex domestic partners immediately. The earliest that coverage can be effective is July 1, when the regulations become effective.

As a reminder, the FLTCIP is medically underwritten and applicants must answer questions about their health on their application. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. If approved, the effective date of coverage will be the first day of the month following the application approval date.

For more information about the FLTCIP, go to www.ltcfeds.com or to 1-800-LTC-FEDS (1-800-582-3337), TTY 1-800-843-3557.

Agency benefits professionals with questions may contact us at ltc@opm.gov.

Other link: [Obama Extends Benefits to Same-Sex Partners of Federal Employees](#)