

For: FFAS Employees

Federal Long-Term Care Insurance Program (FLTCIP) Open Season

Approved by: Deputy Administrator, Management



1 Overview

A Background

FLTCIP began in 2002. Beginning in October 2009, FLTCIP introduced a new plan, FLTCIP 2.0, with enhanced features for current enrollees. Now that all current enrollees are settled, it is time to move forward with the second phase of the FLTCIP 2.0 rollout.

B Purpose

This notice announces that an open season for FLTCIP will be conducted from April 4 through June 24, 2011. This is FLTCIP’s first open season and opportunity to enroll since 2002.

During the open season, eligible individuals are able to apply for FLTCIP using the abbreviated underwriting application, where applicants answer fewer health-related questions.

C Labor-Management Obligations

Where contract language addresses these policies and procedures for bargaining unit employees, contract language prevails.

2 Eligibility

A Individuals Eligible for Abbreviated Underwriting

The following nonenrolled individuals are eligible to apply with abbreviated underwriting during this open season:

- actively-at-work employees who are in a position that conveys eligibility for coverage in FEHB whether or not they are actually enrolled

Disposal Date	Distribution
October 1, 2011	All FAS, FSA, and RMA employees; State Offices relay to County Offices

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2 Eligibility (Continued)

A Individuals Eligible for Abbreviated Underwriting (Continued)

- current spouses of employees listed in this subparagraph
- same-sex domestic partners of civilian employees who have submitted (either directly or through their partner) a form affirming this status to the partner's employing agency.

B Individuals Not Eligible for Abbreviated Underwriting

The following individuals are **not** eligible to apply with abbreviated underwriting during this open season:

- current FLTCIP enrollees
- nonenrolled annuitants
- other qualified relatives, such as adult children, parents, step-parents, parents-in-law, or surviving spouses.

While the individuals listed in this subparagraph are **not** eligible to apply with abbreviated underwriting, current enrollees can make changes to their coverage at any time by contacting 1-800-LTC-FEDS (1-800-582-3337). Nonenrolled annuitants and other relatives can also apply at any time, but must complete a full underwriting application.

C How to Apply

The FLTCIP open season application can be downloaded at **www.LTCFEDS.com/apply**. The application can then be submitted by mail or FAX to the address or FAX number provided at the bottom of page 12 of the application.

Complete and submit the postage-paid business reply Request of Information included in the FLTCIP Open Season Announcement - FED09473 (0211).

Beginning April 4, 2011, individuals can apply online at **www.LTCFEDS.com**.

3 Resources and Contacts

A Open Season Resources

The following resources are available throughout open season to assist employees:

- **Online Consultant Tool at www.LTCFEDS.com** - This tool is designed to walk employees through the education and application process. Employees can get answers about long-term care and long-term care insurance, customize FLTCIP plans, view case studies and testimonials, and even apply online.

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3 Resources and Contacts (Continued)

A Open Season Resources (Continued)

- **Certified Long-Term Care Consultants (CLTC's) at 1-800-583-3337** - CLTC's are valuable educational and advisory resources. These highly trained professionals provide one-on-one service every step of the way.
- **Informational Webinars** - There will be several informational webinars conducted during the open season. The dates and times for these webinars will be announced through e-mails at a later date.

B National Office Contacts

National Office employees shall use the following table for additional information.

IF the employee needs...	THEN...
more information about FLTCIP	go to www.ltcfeds.com .
an enrollment kit	go to www.ltc.com .
policy information	contact HRD, Benefits and Performance Management Section (BPMS) at 1 of the following: <ul style="list-style-type: none"> • Sharon Black at 202-401-0584 • Darla Hensley at 202-401-0681 • TDD 202-205-9057.

C Field Office Contacts

Field Office employees shall use the following table for additional information.

IF the employee is located in...	THEN contact...
<ul style="list-style-type: none"> • FSA Kansas City offices • St. Louis • RMA Product Management • APFO • RMA, Kansas City Compliance Office 	HRD, BPMS at 1 of the following: <ul style="list-style-type: none"> • 816-926-6117 • 816-926-6259 • TDD 816-926-7440.
<ul style="list-style-type: none"> • FAS overseas offices • RMA Regional Offices and Compliance Field Offices, except Kansas City 	HRD, BPMS at 1 of the following: <ul style="list-style-type: none"> • Sharon Black at 202-401-0584 • Darla Hensley at 202-401-0681 • TDD 202-205-9057.
State and County Offices	State Office, Administrative Staff.