

Apply with abbreviated underwriting during the FLTCIP Open Season: April 4 through June 24, 2011.

The Federal Long Term Care Insurance Program (FLTCIP) Open Season is from April 4 through June 24, 2011. This is the first abbreviated underwriting opportunity for non-enrolled applicants since 2002.

Eligibility

Abbreviated underwriting (applicants answer fewer health questions) is available for actively at work Federal and U.S. Postal Service employees (civilian workforce members) and their spouses/same-sex domestic partners and active members of the uniformed services and their spouses. Non-enrolled annuitants and other qualified relatives can apply for coverage at any time, but must complete a full underwriting application.

To obtain more information on the actively-at-work requirement visit http://www.ltcfeds.com/help/faq/applyforcov_activelywork.html.

Important considerations

- Long term care is the care you need if you cannot perform activities of daily living (such as bathing or dressing) on your own.
- It is expensive and is generally not covered by health insurance, including FEHB or Medicare.
- The FLTCIP can help protect you from the high costs of this care.
- FLTCIP insurance is comprehensive, covering care provided in a variety of settings, including at home, in an assisted living facility, in a nursing home, and in other settings.

Learn more now

- Visit www.LTCFEDS.com to see what long term care costs are in your area.
- Have a [Certified Long Term Care Insurance Consultant](#) call you to provide a free quote.
- [Apply now](#) online using a full underwriting application or during our Open Season using the abbreviated application.*

*Note: Premiums are based on your age when we receive your application. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under this program.

Long Term Care representatives will be on hand to provide a program overview and answer employee questions during these upcoming events:

FLTCIP Workshops

- March 29, 2011, 10:00-11:00 am, Herbert C. Hoover Building (HCHB) auditorium
- June 16, 2011, 10:00-11:00 am, HCHB auditorium

FLTCIP Webinar (online)

- May 2011 (Details will be issued later via Broadcast message.)

Federal Employee Health Benefits Service Day (HCHB employees only)

- June 16, 2011, 11:30 am-2:00 pm, HCHB Room 4813

For more information on the FLTCIP Open Season
Visit www.LTCFEDS.com or call 1-800-LTC-FEDS
(1-800-582-3337) TTY 1-800-843-3557