

LONG TERM CARE INSURANCE

The Federal Long Term Care Insurance Program (FLTCIP) provides long term care insurance to help pay for costs of care when enrollees need help with activities they perform every day, or you have a severe cognitive impairment, such as Alzheimer's disease.

Most Federal and U.S. Postal Service employees and annuitants, active and retired members of the uniformed services, and their qualified relatives are eligible to apply for insurance coverage under the FLTCIP.

Most employees must be eligible for the FEHB Program in order to apply for coverage under the FLTCIP. It does not matter if they are actually enrolled in FEHB – eligibility is the key. Annuitants do not have to be eligible or enrolled in the FEHB Program. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You must apply to find out if you are eligible to enroll.

For more information about the FLTCIP, please contact Long Term Care Partners at 1(800) 582-3337 or visit the website at www.ltcfeds.com.