THE FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP) P.O. Box 797 Greenland, New Hampshire 03840-0797 1-800-LTC-FEDS (1-800-582-3337) TTY 1-800-843-3557

IMPORTANT NOTICE OF CHANGE OF INSURERS

PLEASE ATTACH THIS IMPORTANT NOTICE TO YOUR BENEFIT BOOKLET AND SCHEDULE OF BENEFITS

The U.S. Office of Personnel Management (OPM) has selected John Hancock Life & Health Insurance Company to provide long term care insurance coverage to all FLTCIP enrollees. Effective October 1, 2009, your FLTCIP coverage will be provided under a group long term care insurance policy issued to OPM by John Hancock Life & Health Insurance Company. The group policies previously issued to OPM by Metropolitan Life Insurance Company and John Hancock Life Insurance Company to provide coverage for FLTCIP enrollees end on September 30, 2009. Please be assured that your coverage will not be interrupted because of this change.

The Benefit Booklet and Schedule of Benefits remain your evidence of coverage. To reflect the change in insurer and the new group insurance policy, your Benefit Booklet is changed effective October 1, 2009 as follows:

- The Insurer for the FLTCIP is John Hancock Life & Health Insurance Company. All references in your Benefit Booklet to either John Hancock Life Insurance Company or Metropolitan Life Insurance Company are deleted and replaced with John Hancock Life & Health Insurance Company. In addition, the MetLife logo on the cover of your Benefit Booklet is deleted.
- The new Group Policy Number is 900-003, replacing Group Policy Numbers: 900-001 and 900-002. Accordingly, the reference in your Benefit Booklet to Group Policy Numbers 900-001 and 900-002 is deleted and replaced with Group Policy Number 900-003.

All other provisions of your Benefit Booklet remain unchanged.