

Federal Benefits *FastFacts*

Thinking About Retiring?

The Federal Long Term Care Insurance Program

*** Can I continue my FLTCIP coverage into retirement?**

Yes. Coverage is fully portable. If you are already enrolled in FLTCIP when you retire, you keep your coverage as long as you pay your premiums. You do not have to be enrolled for any minimum length of time before retiring in order to continue coverage into retirement.

*** Will my benefits and premiums change because I retire?**

No. You are entitled to the same benefits and premiums as Federal employees enrolled in the same plan. If you paid through payroll deduction as an employee, your method and frequency of premium payment may change when you retire.

*** Can I apply for FLTCIP coverage as a retiree?**

Yes. Federal and U.S. Postal employees, annuitants, and their qualified relatives may apply at any time using the Full Underwriting Application (answer more questions

about your health). Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage.

*** Can I change my current FLTCIP enrollment at retirement?**

You can request a change at any time by contacting Long Term Care Partners. If you request an increase, you must provide, at your expense, evidence of your good health that is satisfactory to Long Term Care Partners. You do not have to provide evidence of your good health for a decrease. The amount of an increase or decrease is subject to Federal Program options available under the Benefit Booklet at the time of your request.

*** How do I change from payroll deduction to annuity deduction of my premiums?**

You need to contact Long Term Care Partners to let them know you are retiring. Deductions do not automatically transfer from your agency to your retirement system - you need to take action. As soon as Long Term Care Partners hears from you, they will work with your retirement system to set up premium deductions from your annuity.

*** Can I cancel my coverage after I retire and reenroll later?**

You can cancel your coverage at any time by contacting Long Term Care Partners. Keep in mind, if you wish to reenroll, you must complete the application and underwriting process again, and may risk not being approved for coverage. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage.

*** Can my enrolled family members continue their FLTCIP coverage after I die?**

Yes. Any of your family members who were eligible to apply for coverage based on your Federal employment who are already enrolled in FLTCIP at the time of your death will be able to keep their coverage as long as they continue to pay their premiums.

*** What happens if I go back to work as a reemployed annuitant?**

If you were already enrolled in FLTCIP, your coverage will not change just because you go back to work as a reemployed annuitant. However, you should notify Long Term Care Partners if you would like your premiums to be paid by payroll deduction.

If you were not already enrolled, you can apply for coverage in the FLTCIP. If you had a break in service over 180 days, you can apply with abbreviated underwriting (answer fewer questions about your health) within 60 days of your rehire. Otherwise, you can

apply with full underwriting at any time.

*** Where can I go for additional information?**

- Visit the FLTCIP website at www.ltcfeds.com
- Contact Long Term Care Partners at 1-800-LTCFEDS (1-800-582-3337)