

# LONG TERM CARE

If you cannot perform everyday tasks such as eating, dressing, and bathing because of a chronic illness, injury, disability, or aging, **FLTCIP can help you pay for the assistance you need.**

Who can apply for coverage?	Why would someone need long term care?	Where would someone receive care?	Cost without long term care insurance
Most Federal employees (check with your human resources office if you are unsure of your eligibility),  Annuitants regardless of FEHB eligibility,  And their qualifying relatives, including: <ul style="list-style-type: none"> <li>• Spouse</li> <li>• Domestic partner</li> <li>• Adult children</li> <li>• Parents and parents-in-law (of employees only)</li> </ul>	<ul style="list-style-type: none"> <li>• Car accident</li> <li>• Sports accident</li> <li>• Disabling injury</li> <li>• Alzheimer's</li> <li>• Stroke</li> <li>• Multiple sclerosis</li> <li>• Parkinson's</li> <li>• Other disabling condition</li> <li>• Old age</li> </ul>	Home  Assisted living facility  Nursing home	\$30,000/year  \$41,000/year  \$83,000/year  *Nat'l averages, John Hancock 2013 Cost of Care Survey

How much coverage should I get?	How much does it cost?	How do I get coverage under the Federal Long Term Care Insurance Program (FLTCIP)?
Use the <i>Cost of Care In Your Area</i> tool at LTCfeds.com  Consider how much of your own savings you can spend on long term care	Premiums are based on your age when you apply  Premiums are not guaranteed and may change in the future  Use the Calculate Premiums tool at LTCfeds.com	You must apply, answer health questions, and be approved for enrollment. Your qualified relative can apply even if you do not <ul style="list-style-type: none"> <li>• First 60 days as newly eligible employee (fewer questions - employee &amp; spouse only)</li> <li>• First 60 days after employee's marriage (fewer questions - spouse only)</li> <li>• Long term care open season (fewer questions - infrequent)</li> <li>• Anytime (more questions - all eligible individuals)</li> </ul>

## MORE INFO: [www.LTCfeds.com](http://www.LTCfeds.com)

For complete information, including terms and conditions, please visit [www.LTCfeds.com](http://www.LTCfeds.com).

