

Sample Notice for Employees

What New Benefit Can I Apply for in 2002?

The Federal Long Term Care Insurance Program will be available in 2002. It's a program to provide insurance to help you pay for chronic, long term care (such as help getting out of bed or help eating or dressing) that you may develop due to an illness, accident, or the normal aging process. You may be healthy now, but who knows what will happen next year, in five years or even in 20 years or beyond. About half of us will need long term care at some point in our lives. And you can't count on Medicare and FEHB to provide it.

Who is Sponsoring This New Program?

The U.S. Office of Personnel Management sponsors the program, established by Public Law 106-265, the Long-Term Care Security Act.

What Companies Are Providing the Insurance?

OPM just announced that two of the nation's premier insurance companies joined ranks and won the competition to provide coverage under this Program – Metropolitan Life Insurance Company and John Hancock Life Insurance Company. They formed a partnership named Long Term Care Partners.

Will I be Guaranteed Coverage?

All employees who apply for the insurance will not be eligible for the standard insurance. However, all employees who apply will be offered something, perhaps non-standard insurance (different benefits and/or higher premiums) or a non-insurance product. It is not like the FEHB program where everyone eligible who applies for a given policy gets the same coverage and pays the same premium.

Do I Need to Do Anything Now?

No, you don't. OPM and Long Term Care Partners will be providing an extensive educational and marketing program to introduce you to this new program and help you make informed decisions about whether to purchase a policy and what type of coverage you may need. You don't need to worry if you currently know little or nothing about long term care insurance or the Federal Long Term Care Insurance Program. There will be satellite broadcasts, videotapes, meetings in agency cafeterias and auditoriums across the country, informative booklets and brochures, interactive websites, etc. All that will take place in 2002, with an open season to apply for the program in the late summer/early fall of 2002.

I Already Know About This Insurance. Can I Apply Now?

Individuals who don't need the educational program can apply for the insurance during an early enrollment opportunity, probably in March 2002. OPM will announce details about the early enrollment soon.

I Have a Lot More Questions About this New Program. Who Can Answer Them?

You can visit the Office of Personnel Management website at www.opm.gov/insure/lte. It contains extensive frequently asked questions and the proposed product design (benefits). Premiums aren't available yet.