

FOR IMMEDIATE RELEASE
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FLTCIP Open Season: April 4 – June 24, 2011

The Office of Personnel Management (OPM) has announced an Open Season for the **Federal Long Term Care Insurance Program (FLTCIP)**. During this open season, employees may enroll under the abbreviated underwriting provisions. **The Open Season begins April 4, 2011 and will continue through June 24, 2011.**

The program is regulated by OPM and administered by a third party, LTC Partners and it is underwritten by John Hancock Life & Health Insurance Company under a contract with OPM.

Eligibility

During the Open Season, current actively at work employees and their spouses (including same-sex domestic partners of civilian workforce members) who are **not** currently enrolled are eligible **to apply** to the **FLTCIP** with abbreviated underwriting.

Employees must be eligible to enroll in the FEHB program. You do not have to be enrolled in the program just eligible to enroll.

Non-enrolled annuitants and other qualified relatives may apply for coverage under the full underwriting provisions during this time, as well as at any time during the year.

This is not a general Open Season for current **FLTCIP** enrollees. Currently enrolled employees may make changes to their coverage at any time.

New hires/newly eligible employees applying within 60 days of hire/eligibility may use the standard abbreviated underwriting application or may apply with an Open Season application. After the 60 day period, these individuals can still apply with an abbreviated underwriting application if applying through June 24, 2011, or the full underwriting application if applying after June 24, 2011.

Underwriting

The **FLTCIP** offers two types of underwriting – abbreviated and full. Abbreviated underwriting simply means that there are fewer health questions to answer. The full underwriting means there are numerous health questions to answer.

Applications

Applications are available online at <http://www.LTCFEDS.com/apply> or employees can complete the Business Reply Card (BRC) that is attached to the FLTCIP Open Season Brochure. BRC should be mailed directly LTC Partners at:

Long Term Care Partners
P.O. Box 797
Greenland, NH 03840-0797

Upon receipt, LTC Partners will provide employees with a FLTCIP Open Season Information Kit and Application.

Additional Information

It is the first open season for non-enrolled employees since the program was first offered in October 2002. This opportunity may be of particular interest to employees who are planning to retire as retirees are not eligible to apply for coverage using the abbreviated underwriting. Therefore, if you are thinking about retiring, now might be a good time to look into applying for Federal Long Term Care Insurance during this Open Season.

Note: Premiums are based on your age when FLTCIP receives your application.

Additional information regarding the FLTCIP is available at <http://www.ltcfeds.com/dodea> or you may speak directly with a LTC Insurance Consultant by calling 1-800-582-3337 between the hours of 8:00 a.m. – 6:00 p.m. EST.

The website contains frequently asked questions regarding the open enrollment period as well as an *On-line Consultant Tool* to assist you with making decisions regarding a plan best suited to your needs.

