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**THE FEDERAL LONG TERM CARE  
INSURANCE PROGRAM**

PO BOX 1086  
LANGHORNE PA 19047-9962

**You Might Think You're Covered**

Long term care expenses are not covered by traditional medical insurance plans such as the FEHB Program, TRICARE, and TRICARE for Life, or by disability income insurance.

While Medicare covers some care in nursing homes and at home, it does so only for a limited time, subject to restrictions. Therefore, you should not count on Medicare to pay for long term care.

The Department of Veterans Affairs provides limited long term care services with restrictions on who can receive them.

Medicaid (Medi-Cal in California), the government health care program to help those who meet their state's poverty guidelines, won't kick in until virtually all of your assets have been depleted to state required levels. Under Medicaid, you may have little choice or control over the care you receive.

**There is a Solution**

The Federal Long Term Care Insurance Program (FLTCIP) provides protection from the potentially high costs of long term care. Enrollees can count on the FLTCIP's comprehensive coverage and stability. That's because it's the largest program in the nation and is sponsored by the U.S. Office of Personnel Management (OPM).

The FLTCIP reflects the long and careful efforts of OPM and two insurance leaders — John Hancock and MetLife — to provide affordable group premiums and comprehensive benefits that can help ensure your independence. John Hancock and MetLife have been offering long term care insurance for over 15 years and have a long history of rate stability.

**Understanding the Impact of Long Term Care Expenses**

No matter how old you are, it's possible you may have overlooked one very important detail in your financial plan. Some people concentrate only on increasing their savings — through an annuity, IRA, or some other type of investment. **But what about protecting the money you're saving and preserving the lifestyle you enjoy?** Without *long term care insurance*, you and your family could seriously jeopardize the savings you've worked so hard to build for your future, and the lifestyle to which you've become accustomed.

Obtaining long term care insurance today can help ensure you won't need to rely too heavily on your family should you need long term care services in the future.

1. American Society on Aging, "Americans Fail to Act on Long Term Care Protection," May 23, 2003.
2. Georgetown University Long-Term Care Financing Project, "Long-Term Care: Support for family caregivers," May 2003.
3. MetLife Market Survey of Nursing Home and Home Care Costs, September 2004.
4. American Council of Life Insurers, "Can Aging Baby Boomers Avoid the Nursing Home?," Stucki, B., and Mulvey, J., March 2000, page 15.

Sponsored by the  
UNITED STATES OFFICE OF PERSONNEL MANAGEMENT



The Federal Long Term Care Insurance Program is administered by Long Term Care Partners, LLC, and offered by John Hancock Life Insurance Company, Boston, MA Metropolitan Life Insurance Company, New York, NY



**Can You Place a Value on Long Term Care Insurance?**



**How About Love...Responsibility... and Commitment?**

See inside for:

- What You Should Know About Long Term Care
- Program Highlights
- How to Get More Info & Personalized Advice



The Federal Long Term Care Insurance Program™

**The Realities of Long Term Care**

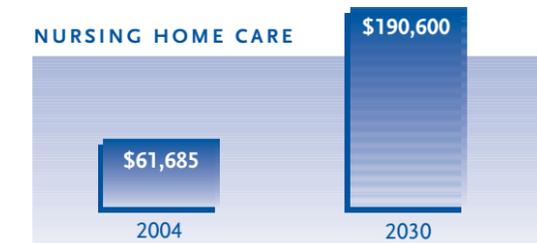
Long term care is help with activities of daily living (such as bathing, dressing, eating, transferring, toileting, or maintaining continence) that someone may need due to an illness, injury, or aging. The person generally needs the help for a long time. Long term care also includes the supervision needed by someone with a severe cognitive impairment (such as Alzheimer's disease).

You should know that, after age 65, Americans have more than a seventy percent chance of needing some form of long term care.<sup>1</sup> However, long term care is not just for the elderly. Nearly 40% of the people who need long term care are under the age of 65.<sup>2</sup>

It may surprise you that most long term care is provided at home. Regardless of the setting, long term care can be very expensive. It could be the most expensive type of care you'll ever need.



The average annual cost for home care is over \$23,000. That's over \$18/hour,<sup>3</sup> five hours per day, five days a week for a home health aide. That cost is expected to climb to \$68,000 by 2030.<sup>4</sup>



The national average annual cost for care in a nursing home is \$61,685 for a semi-private room.<sup>3</sup> That cost is expected to climb to \$190,600 by 2030.<sup>4</sup>

# The Federal Long Term Care Insurance Program (FLTCIP) – Highlights



## Who is Eligible to Apply?

- Federal and U.S. Postal Service employees and annuitants
- Active and retired members of the uniformed services
- Active members of the Selected Reserve
- Retired “grey” reservists even if they are not yet receiving retirement pay
- Separated Federal and U.S. Postal Service employees with title to a deferred annuity
- D.C. Government employees and annuitants first employed before October 1, 1987
- D.C. Courts employees and annuitants
- Tennessee Valley Authority employees and annuitants
- Navy Personnel Command (BUPERS) NAF employees and annuitants
- Compensationers receiving compensation from the Department of Labor

### Qualified Relatives Can Also Apply!

- Current spouses of eligible persons in the groups described above
- Adult children of living eligible persons in the groups described above
- Parents, parents-in-law, and stepparents of living eligible employees and active members of the uniformed services
- Surviving spouses receiving a survivor annuity

## Covered Services

Choose the plan that’s right for you!

A **Facilities-Only Plan** covers all levels of nursing home care, including skilled, intermediate, and custodial care. Care in assisted living facilities and inpatient hospice care are also covered.

A **Comprehensive Plan** covers everything the Facilities-Only Plan covers, plus it covers care provided at home by a nurse, home health aide, therapist, or other authorized provider (including an informal caregiver). Care in adult day care centers and home hospice care are covered as well.

## Built-In Features

**Consultative Services** — You have access to experienced and knowledgeable Certified Long Term Care Insurance Consultants (who do not work on commission) who can help guide decision-making, compare plans, provide personalized rate quotes, and assist in completing an application for coverage.

**Informal Care** — Unlike many other plans, the FLTCIP’s Comprehensive Plan covers care provided in the home by friends, family members, and other non-licensed caregivers who didn’t normally live in your home at the time you became eligible for benefits. When informal care is provided by family members, it is covered for up to 365 days in your lifetime.

**Care Coordination Services** — Long Term Care Coordinators (all registered nurses) can arrange for discounted services, monitor the care you’re receiving, and assist with altering your Plan of Care as your needs change. Access to Care Coordination Services is available not only to enrollees but to their qualified relatives as well.

**Alternate Plan of Care** — Under certain circumstances, Long Term Care Coordinators can authorize benefits for services that are not specifically covered under this Program (for example, making your home wheelchair accessible).

**Competitive Group Rates** — Thanks to negotiations on your behalf by OPM, the FLTCIP has competitive group rates.

**Waiver of Premium** — You do not pay premiums while you are receiving benefits.

**Guaranteed Renewable** — Once you are enrolled, your coverage will not be cancelled as long as you pay your premiums on time. Coverage cannot be canceled due to your age or a change in your health. Your premium can only be changed with OPM’s approval and only on a group, not an individual, basis.

**International Benefits** — This Program provides coverage for enrollees who may require care in a country outside the U.S.

This Program is medically underwritten, which means that you will have to answer questions about your health on your application. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under this Program.

**Don't wait any longer!**  
**Premiums are based on your age**  
**when we receive your application.**  
**Request an information kit and**  
**application today, and apply**  
**before your next birthday.**

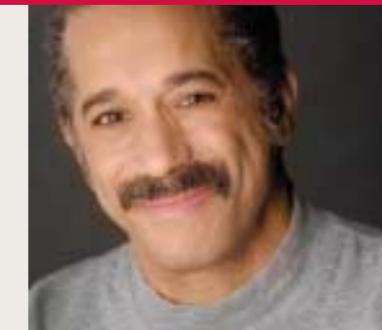
**Find out more about the Federal Long Term Care Insurance Program!**

**Call 1-800-LTC-FEDS (1-800-582-3337)**  
**(TTY 1-800-843-3557)**  
**or visit us online at [www.LTCFEDS.com](http://www.LTCFEDS.com)**

# Information Request



The **Federal** Long Term Care Insurance Program™



**YES!** Please send me an Information Kit and application for the Federal Long Term Care Insurance Program.

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
 \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Zip: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Email address: \_\_\_\_\_

Phone number: ( \_\_\_\_\_ ) \_\_\_\_\_

Signature: X \_\_\_\_\_

*By providing my telephone number and signature, I am giving Long Term Care Partners permission to call me.*

Note: Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under this Program.

**Reference Code: 491**

The Federal Long Term Care Insurance Program is administered by Long Term Care Partners, LLC, and offered by John Hancock Life Insurance Company, Boston, MA Metropolitan Life Insurance Company, New York, NY



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