

Long Term Care

Long term care is care that you need if you can no longer perform everyday tasks (activities of daily living) by yourself due to a chronic illness, injury, disability or the aging process. Long term care includes the supervision you might need due to a severe cognitive impairment (such as Alzheimer's disease).

Long term care isn't intended to cure you. It is chronic care that you might need for the rest of your life. This care can span years and can be expensive depending on the type of care you need and location where that care is received. Long term care insurance is one way of helping to pay for these expenses.

Note: Federal family members can apply for coverage anytime- you do not have to wait for the next open season. Premiums are based on your age when your application is received. 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

Additional information is available on the Federal Long Term Care Insurance website, <https://www.ltcfeds.com>

Long Term Care Partners has provided the following tabs on their website to provide Federal employees with all of the information that they require on long term care and the FLTCIP:

- LTC Basics
- Costs of LTC
- LTC Insurance Basics
- LTC Insurance Features

The FLTCIP website also provides Frequently Asked Questions under the “More Information” tab at the top of their home page.

You may request an information kit with program details and rates by accessing the link on the website. You can also reach Long Term Care Partners (LTCP), the administrator of the FLTCIP at 1-800-LTC-FEDS (1-800-582-3337); TTY (for hearing impaired): 1- 800-843-3557. LTCP regular hours of operation are Mon - Fri, 8 a.m. to 6 p.m., Eastern Time.