

Fort Knox CPAC...



HR Tip of the Week

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, <http://www.ltcfeds.com>.

Long Term Care Partners has provided the following articles on their website to provide information on long term care and the FLTCIP:

- [Build Long Term Care Planning into Your Financial Plan](#)
- [Planning Ahead for Long Term Care](#)
- [Family Caregivers Shoulder Enormous Burdens; The Federal Long Term Care Insurance Program Can Help](#)
- [Aging in Place with the Federal Long Term Care Insurance Program](#)

The FLTCIP website also provides a Frequently Asked Questions link that include answers to:

- [What is long term care? Do I need Long Term Care Insurance?](#)
- [Who is eligible to apply for Long Term Care Insurance?](#)
- [How much does it cost?](#)
- [How do I apply?](#)

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 7 p.m., Eastern Time.

Look for our next HR Tip upcoming in Knox Info.