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**The Federal Long Term Care Insurance Program**

Sponsored by the U.S. Office of  
Personnel Management and Offered  
by John Hancock and MetLife



204 Carter Drive • West Chester, PA 19382

**Get the information you need about an important insurance program — exclusively for members of the Federal Family!**

**PROGRAM OVERVIEW**

**The Federal Long Term Care Insurance Program**

- What You Should Know About Long Term Care
- Program Highlights
- How to Get More Information

“Once you’ve read this overview, I encourage you to request more information on this important Program!”

**Kay Coles James**  
Director, U.S. Office of Personnel Management



**Get Smart**

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**What Is Long Term Care?**

Long term care is *ongoing* care for people who need lengthy or even lifelong assistance with daily living due to an illness, injury, or severe cognitive impairment (such as Alzheimer’s disease). It may surprise you that the majority of long term care is provided at home. And, long term care can be expensive. In fact, it could be the most expensive type of care you’ll ever face.



These expenses are not covered by traditional medical insurance plans or disability income insurance. Most health care programs, including the FEHB Program, TRICARE, and TRICARE For Life, cover very few long term care expenses, if any! While Medicare covers some care in nursing homes and at home, it does so only for a limited time, subject to restrictions. The Department of Veterans Affairs provides limited long term care services with restrictions on who can receive them. And Medicaid, the government program to help those who meet their state’s poverty guidelines, won’t kick in until virtually all of a person’s assets – and his/her spouse’s assets – have been depleted.

*Created Exclusively for Members of the Federal Family...*

**The Federal Long Term Care Insurance Program**

The Federal Long Term Care Insurance Program can help protect you from the potentially high cost of long term care. What’s more, it’s coverage you can count on. That’s because it’s sponsored by the U.S. Office of Personnel Management.

The Federal Long Term Care Insurance Program reflects the long and careful efforts of OPM and two insurance leaders – John Hancock and MetLife – to provide comprehensive benefits and group premiums that can help ensure your independence. John Hancock and MetLife have been offering long term care insurance for 15 years and have a long history of rate stability. Program advantages include: OPM oversight, competitive group premiums, an expansive home care benefit that includes informal care, and innovative inflation options.



*No other plan has OPM oversight or sponsorship.*

<sup>1</sup> MetLife Market Survey of Nursing Home and Home Care Costs, April 2002.

<sup>2</sup> *Can Aging Baby Boomers Avoid the Nursing Home?*, Stucki, B., and Mulvey, J., American Council of Life Insurers, March 2000, page 15.

# The Federal Long Term Care Insurance Program

## Program Highlights

### Who Is Eligible to Apply

- Federal and U.S. Postal Service employees and annuitants
- Active and retired members of the uniformed services

### Qualified Relatives —

- Current spouses and adult children (at least 18 years old, including adopted children and stepchildren) of living members of the groups above
- Parents, parents-in-law and stepparents of living Federal and U.S. Postal Service employees and living members of the uniformed services
- Surviving spouses receiving a survivor annuity



### Covered Services Include

**Home Care and Adult Day Care** — Care provided at home by a nurse, home health aide, therapist or other authorized provider, as well as adult day care. Benefits are reimbursed up to 75% of the Daily Benefit Amount (DBA). Informal care is also covered. See column 3 for details. (Home care is only available with the Comprehensive plans.)

**Facility Care** — All levels of nursing home care are covered, including skilled, intermediate, and custodial care. Includes assisted living facility care, and hospice care (whether at home or in a hospice facility). Benefits are reimbursed up to 100% of the DBA.

## You Choose These Plan Features

### Plan Design

Choice of these two options:

- **Comprehensive Plan** covers care at home, in adult day care centers, in assisted living facilities, in nursing homes and hospice care.
- **Facilities Only Plan** covers care in assisted living facilities, nursing homes and inpatient hospice care.

### Maximum Benefit Amount

- **Daily Benefit Amount** — Choose your Daily Benefit Amount (DBA): \$50 - \$300 in \$25 increments.
- **Weekly Benefit Amount** — You can choose to have your benefits reimbursed on a weekly basis (7 times your DBA) for greater flexibility.

### Benefit Period

Choice of 3 years, 5 years, or unlimited

### Waiting Period

Choice of 30 days or 90 days

### Inflation Protection

Choice of these two options:

- **The Automatic Compound Inflation Option** automatically increases your DBA by 5% compounded every year with NO corresponding increase in your premium.
- **The Future Purchase Option** lets you increase your DBA every two years based on increases in the Medical Consumer Price Index. Your premium will increase each time you buy additional coverage.

## Built-In Plan Features

**Informal Care** — Unlike many other plans, the Federal Long Term Care Insurance Program 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** — Our 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 for you and your qualified relatives once you are enrolled.

**Alternate Plan of Care** — Under certain circumstances, our long term care coordinators can authorize benefits for services that are not specifically covered under this Program (for example, making your home wheelchair-accessible). These services must meet your needs and may be a cost-effective alternative to covered plan services.

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

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

**Guaranteed Renewable** — We will not cancel your coverage as long as you pay your premiums on time. We cannot cancel it due to your individual age or a change in your health. We can only change your premium with OPM's approval on a group, not an individual, basis.

**Competitive Group Premiums** — Thanks to negotiations on your behalf by OPM, you are entitled to the competitive group premiums of the Federal Long Term Care Insurance Program.



## Get Smart

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 our web site at

[www.LTCFEDS.com](http://www.LTCFEDS.com)

### Also...

Be sure to tell your eligible family members about the Federal Long Term Care Insurance Program!

### The Federal Long Term Care Insurance Program



Sponsored by the U.S. Office of Personnel Management and Offered by John Hancock and MetLife

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 02117 Metropolitan Life Insurance Company, New York, NY 10010

*John Hancock*

**MetLife**

Group Policy Numbers: 900-001;900-002