



***Benefits Administration Letter***

**Number:** 19-901

**Date:** October 21, 2019

**Subject: Federal Long Term Care Insurance Program (FLTCIP)  
New Long Term Care Insurance Plan- FLTCIP 3.0**

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**Purpose**

The purpose of this Benefits Administration Letter is to provide information about the new Federal Long Term Care Insurance Program (FLTCIP) plan, FLTCIP 3.0, which is available to applicants who apply for coverage under the FLTCIP on or after October 21, 2019. The previous FLTCIP 2.0 plan will be closed to new applicants.

The U.S. Office of Personnel Management worked with the FLTCIP insurer, John Hancock Life & Health Insurance Company, and the program administrator, Long Term Care Partners, LLC (LTCP), to design a new plan that offers comprehensive coverage with added premium stability.

The FLTCIP 3.0 plan does not affect current FLTCIP enrollees, their plans or their premiums. No open season is currently contemplated for FLTCIP 3.0. Current employees and their qualified relatives can apply for FLTCIP 3.0 coverage at any time with full underwriting. New employees can apply for FLTCIP 3.0 with abbreviated underwriting within 60 days of hire date.

**FLTCIP 3.0**

FLTCIP 3.0 is a traditional long term care insurance plan that includes a stay-at-home benefit and home care provided by formal and informal caregivers. In addition to its core coverage, FLTCIP 3.0 offers a new premium stabilization feature.

FLTCIP 3.0 benefits, available to new applicants, include:

- international coverage up to 100% of the maximum lifetime benefit
- choice of a 3% automatic compound inflation option or future purchase option
- choice of a 2-year, 3-year, or 5-year benefit period
- a premium stabilization feature

**Premium stabilization feature**

Under the premium stabilization feature, there is an adjustable amount that is calculated as a percentage of premiums paid. This feature is designed to reduce the potential need for future premium increases. Under certain conditions, this amount may be used to offset an enrollee's future premium payments or provide a refund of premium death benefit. To learn more about this

new feature of FLTCIP 3.0 and see illustrations and examples, visit the FLTCIP's website at [LTCFEDS.com](http://LTCFEDS.com).

### **Redesigned website and program materials**

[LTCFEDS.com](http://LTCFEDS.com) has been redesigned for the new FLTCIP 3.0 plan. Accessible across desktop and mobile devices, the website offers new program videos, educational webinars, planning tools, and a user-friendly application for prospective applicants.

In addition, all FLTCIP materials, including FLTCIP applications, are new. We ask that you order [FLTCIP 3.0 materials](#) for use in new employee orientation, mid-career and pre-retirement seminars, and general benefits training.

**It is essential that you stop distributing all prior program material.** The prior FLTCIP 2.0 plan is no longer available to new enrollees. Please discard all prior FLTCIP education material and review the FLTCIP content on your intranet site. Please reach out to your agency's shared service center, if applicable, to ensure they have updated FLTCIP 3.0 information. Contact your [FLTCIP account manager](#) if you need assistance replacing digital or print materials.

### **Additional resources**

To learn more about FLTCIP 3.0, visit [LTCFEDS.com](http://LTCFEDS.com). The dedicated [FLTCIP page](#) for agency benefits officers has also been updated.

Agency benefits officers and human resource professionals can register for an informational training [webinar](#) about FLTCIP 3.0, with live Q&A. The event will air on October 28, 2019, at 2 p.m. (ET). You may also register to view the on-demand version if you cannot attend the live event. Note: This event is not intended for employees.

### **Additional questions**

If you have any questions regarding this BAL, please contact OPM at [lrc@opm.gov](mailto:lrc@opm.gov).

For questions, employees may call LTCP at **1-800-LTC-FEDS** (1-800-582-3337) **TTY** 1-800-843-3557.

Sincerely,

Laurie E. Bodenheimer  
Acting Director  
Healthcare and Insurance