



Department of the Navy
Civilian Benefits Center

Federal Long Term Care
Insurance Program (FLTCIP)

What is Long Term Care?

- The type of care you may need if you can no longer perform everyday tasks by yourself
- The kind of care you would need if you had a severe cognitive impairment, such as Alzheimer's disease

You should consider buying long term care insurance if:

- You have assets and income you want to protect
- You want to avoid being financially dependent on others
- You want to maintain a choice on how and where to receive care

Important Features of FLTCIP

- Four pre-packaged plans available
- Coverage is portable
- Premiums can be paid by payroll deduction
- Has the full support of the Federal Government
- Offers "informal" care benefits which allow for a family member, neighbor or friend to be reimbursed for services they provide to someone insured under the FLTCIP
- Provides comprehensive long term care coverage for home and community-based care, not just nursing homes and assisted living facilities
- Provides coverage overseas and has no exclusion for war or terrorism

Enroll today – No Open Season

- Complete information available at <http://www.ltcfeds.com>
- Use the premium calculator to calculate your cost
- Access the enrollment application online
- Contact a Certified Long Term Care Insurance Consultant at 800-582-3337
- The TTY for the hearing impaired is 800-843-3557

This program is sponsored by the Office of Personnel Management and managed by Long Term Care Partners, LLC