

## Federal Long Term Care Insurance Program (FLTCIP) Special Decision Period for Current Enrollees

The Office of Personnel Management (OPM) recently awarded the FLTCIP contract to the John Hancock Health & Life Insurance Company. Per Federal law, the premiums must reasonably and equitably reflect the cost of benefits. After a recent analysis of the program, John Hancock announced **significantly higher premiums that will impact most current enrollees**. The analysis identified trends and actual claims, indicating that the current FLTCIP premiums would not be sufficient to meet the future projected costs of the benefits.

### Effective Date

The new premiums that do not require underwriting will go into effect on **November 1, 2016**. Coverage changes requiring underwriting, if approved, will be effective the first day of the month following approval of the request, but not before November 1, 2016.

### Enrollment Period

In recognition of the impact this rate increase will have, OPM is holding a special enrollee decision period for current enrollees from **July 18, 2016 through September 30, 2016**.

**Important:** Enrollees who **do not respond by the September 30, 2016, deadline** will maintain their current coverage at a **significantly increased premium rate**.

### Notification Process

Beginning in July, Long Term Care Partners (LTCP), LLC, a subsidiary of John Hancock, started sending the 2016 Enrollee Decision Period offer package to FLTCIP enrollees impacted by the premium increase. The mailed offer package will explain the reasons behind the increase, how the increase affects their current benefits, and what action enrollees need to take. Enrollees may also review their personalized options online by logging in or visiting: <https://www.ltcfeds.com/>, then navigating to the header menu and clicking **My LTCFEDS Account/Login** link.

### Informational Resources

For additional information, the following resources are available:

- The [FLTCIP 2016 Enrollee Decision Period Questions and Answers page](#) has links to helpful information at: <https://www.ltcfeds.com/QA>.
- The [FLTCIP Web site](#) has instructional videos that enrollees can access at: <https://www.ltcfeds.com/>. The videos are accessible through the enrollee's account and are specific to the individual enrollee's plan options.
- Webinars will be available during the enrollment period.
- The LTCP call center is available for personalized assistance 8 a.m. – 8 p.m. (ET) at 1-800-582-3337 or Text Telephone (TTY) at 1-800-843-3357.

For questions concerning this notice, contact:  
**NASA Shared Services Center (NSSC) Customer Contact Center**  
1-877-677-2123 (1-877-NSSC123) or [nssc-contactcenter@nasa.gov](mailto:nssc-contactcenter@nasa.gov)