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Federal Long Term Care Insurance Program (FLTCIP)

This notice provides an overview of the Federal Long Term Care Insurance Program (FLTCIP) as well as Web sites to locate additional information. This notice is for National Aeronautics and Space Administration (NASA) employees.

What is Long Term Care, and Who Needs It?

Long term care is needed when you can no longer perform everyday tasks by yourself due to a chronic illness, an injury, a disability, or the aging process. Long term care also includes provisions to get the supervision you might need due to a severe cognitive impairment (such as Alzheimer's disease).

What is Long Term Care Insurance?

Long term care insurance is an insurance product that pays for long term care services in many settings, such as at an individual's home, a nursing home, an assisted living facility, or an adult day care facility.

Is FLTCIP the Smart Choice for You?

Most health insurance programs, including the Federal Employees Health Benefits (FEHB) Program, provide little or no coverage for long term care. This is why the U.S. Office of Personnel Management (OPM) sponsors a long term care insurance program for Federal family members.

What are Some Features of the Federal Program?

- Sponsorship by OPM
- Benefits designed specifically for Federal family members
- Access to knowledgeable program representatives
- Convenient payment options

Who is Eligible to Apply for This Insurance?

Individuals are eligible to apply for coverage under FLTCIP. This includes Federal employees and annuitants, including members and retired members of the uniformed services, and qualified relatives. Eligibility requirements and online applications can be located at: https://www.ltcfeds.com/eligibility/index.html.

There is no regular Open Season for FLTCIP; you may apply at any time. If you are a new employee and are within 60 calendar days of hiring, you and/or your eligible family member may apply using the Abbreviated Underwriting Application. New spouses are also eligible to enroll using the Abbreviated Underwriting Application within 60 days of their marriage. If you are not within 60 calendar days of hiring, you must use the Full Underwriting Application.

For more information on FLTCIP, visit www.ltcfeds.com or call 1-800-582-3337 or TTY 1-800-843-3557.

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

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