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.

What is Long Term Care, and Who Needs It?

Long term care is care that you need if you can no longer perform everyday tasks by yourself due to a chronic illness, injury, disability, or the aging process. Long term care also includes 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 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 members of the Federal family.

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?

Several groups are eligible to apply for coverage under FLTCIP. These include Federal employees and annuitants, including members and retired members of the uniformed services, and qualified relatives.

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 spouse may enroll using the Abbreviated Underwriting Application. If you are not within 60 calendar days of hiring, you must use the Full Underwriting Application. For more information on the FLTCIP, visit www.ltcfeds.com or call 1-800-582-3337 or TTY 1-800-843-3557.

Any questions concerning this notice, contact:
NSSC Customer Contact Center
1-877-677-2123 (1-877-NSSC123) or nssc-contactcenter@nasa.gov

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