

Caregiving Presents Workplace Challenges for Women: Enrollment in the Federal Long Term Care Insurance Program May Help

In today's world, many women find themselves facing the consequences of an aging population and for good reason. The profile of the average U.S. caregiver will be familiar to many: a 49-year-old woman who works outside the home and spends nearly 20 hours per week providing unpaid care to her mother for nearly five years.¹

Given these competing responsibilities, it's no wonder caregivers are absent from work more often than their non-caregiving counterparts, missing between eight and 12 work days per year.² As caregiving duties intensify (as dementia worsens, for example), even more time at work may be lost. Nearly 70% of those who provide 21 or more hours per week of hands-on care report having to make accommodations in their work schedules, such as arriving late or leaving early and cutting back on hours, as well as changing jobs or leaving the workforce entirely.¹

In addition, the obligations faced by working caregivers can take their toll in other ways. Caregivers in every age group score themselves lower in emotional and physical health than their non-caregiving colleagues, and the deficits are especially pronounced for working caregivers under the age of 44.³ Their reported anxiety, depression, and injuries result in an inability to concentrate and greater conflict with supervisors. In short, caregiving can affect the bottom line. The associated decrease in productivity among full-time workers is estimated to cost the U.S. economy \$33.6 billion dollars, with a cost per full-time employed caregiver of \$2,110.¹

The FLTCIP may help make a difference

Federally employed women who have already experienced or witnessed the consequences of a long term care event in their family or circle of friends may recognize the value of participating in the Federal Long Term Care Insurance Program (FLTCIP). The coverage is designed to reimburse for long term care services in a variety of settings—at home or in a facility, such as an assisted living facility, an adult daycare, or a nursing center—and can lessen or eliminate an individual's reliance on a working family member to provide hands-on care.

Federally employed women may also want to explore the benefits of having their qualified relatives apply for FLTCIP coverage as a way to minimize their own future caregiving obligations. The FLTCIP's eligibility list is broad and includes spouses and same-sex domestic partners, parents and parents-in-law, and adult children older than age 18. Qualified relatives can apply even if the employee they're related to does not.

The FLTCIP offers expert care coordination to enrollees and their qualified relatives

Most people have little knowledge of or experience with long term care decision-making. It's not something you learn about until the need exists in your own family or circle of friends, often when it's an emergency. The program's care coordination services offer enrollees information and advice on long term care resources, such as local care providers and relevant community programs. With just a toll-free call, FLTCIP enrollees can get professional input to help guide decision-making, reduce uncertainty, and lower stress. Having access to a team of experienced insurance professionals can help you make an informed decision about which provider is best for you or your loved one. This expertise is available not only for FLTCIP enrollees, but also for their qualified relatives even if that relative isn't enrolled in the program. It's a valuable resource for federally employed caregivers.

Take the next step today

To learn more about the FLTCIP's comprehensive benefits and features, register for one of our upcoming webinars or view our existing library of on-demand topics at www.LTCFEDS.com/webinar.

For personalized assistance, call **1-800-LTC-FEDS** (1-800-582-3337) **TTY** 1-800-843-3557 to speak with a program consultant. They are available to answer any questions you may have and can walk you step-by-step through the plan design and application process.

More about the FLTCIP

Established by an act of Congress in 2000 and overseen by the U.S. Office of Personnel Management, the FLTCIP is designed to meet the specific needs of the Federal family. The FLTCIP provides industry-leading benefits and offers flexible options that allow enrollees to tailor coverage to meet their needs.

Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under the FLTCIP.

The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management, offered by John Hancock Life & Health Insurance Company, and administered by Long Term Care Partners, LLC.

¹ AARP Public Policy Institute. "Valuing the Invaluable: The Growing Contributions and Costs of Family Caregiving," <http://assets.aarp.org/rgcenter/ppi/ltc/i51-caregiving.pdf> (accessed March 2014).

² National Institutes of Health. "Construct Validity of the Work Productivity and Activity Impairment Questionnaire across Informal Caregivers of Chronically Ill Older Patients," www.ncbi.nlm.nih.gov/pmc/articles/PMC3040443/ (accessed March 2014).

³ Gallup. "In U.S., Caregivers Suffer From Poorer Physical Health," www.gallup.com/poll/145940/Caregivers-Suffer-Poorer-Physical-Health.aspx (accessed March 2014).