

# BENEFITS BULLETIN

May 16, 2011

BULLETIN NO: 11-04  
SUBJECT: Reminder - Long Term Care Insurance Open Season closes 6/24  
TO: All USGS Employees  
FROM: Kathy Shearman, Benefits Officer

The Federal Long Term Care Insurance Program (FLTCIP) Open Season is in full swing. It began April 4 and continues through June 24, 2011. This is the first abbreviated underwriting opportunity (applicants answer just seven health questions) for non-enrolled applicants since 2002. Now is a great time to learn more and apply! Find out if you are eligible to apply with abbreviated underwriting by reviewing the eligibility requirements [here](#).

- FLTCIP has [launched an online tool](#) to help guide users through the process. The interactive Online Consultant Tool employs video, interviews, charts and other features to inform feds of the costs of long-term care insurance and the choices available. For example, you can enter your benefits selections and the tool will produce a coverage summary with the corresponding premium rates. A cost-of-care map also helps you to compare the cost of the benefit in cities across the country and estimate future rate hikes based on inflation.
- FLTCIP is also presenting several more informational webinars to assist you in making a decision about applying for this insurance on the following dates: **May 25, June 14 & June 15**. Go to <https://www.ltcfeds.com/webinar/index.html> to register. On this site you can also view and listen to a previously held webinar. Just click on a previous webinar date to access.
- For additional information regarding FLTCIP, go to their website at [www.LTCFEDS.com](http://www.LTCFEDS.com) or contact an FLTCIP customer representative at 1-800-582-3337 (TTY: 1-800-843-3557).

By preparing now, you can help protect your income and assets – and the lifestyle of those you care about most.

Contact your Human Resources Benefits Specialist if you have any questions regarding the information in this Bulletin. All Benefits Bulletins are posted on the USGS Employee Benefits Intranet webpage at <http://internal.usgs.gov/ops/hro/benefits>.