

Health And Well-Being

Have A Conversation About Long-Term Care Insurance With Your Parents

(NAPSA)—The next time you look back at the many years your parents cared for you, consider the possibility that they may require care themselves someday. Long-term care insurance can help ensure that your parents will get the care they need, should there come a time when they require help managing some of the activities we associate with independent living.

Millions of Americans require long-term care during their lifetime,* which includes assistance with simple tasks like bathing, eating and dressing—trivial things we do every day without a second thought. In reality, the type of care needed to provide assistance with these activities can be expensive and is generally not covered by traditional health plans or Medicare.

Should the need for long-term care arise—whether it's assistance to perform activities of daily living or supervision due to a severe cognitive impairment—it's likely to be provided by a family member or friend. Unfortunately, this may not be an ideal option, with many families living far apart from each other. And, your parents may not be willing to place that burden on you or even a close friend. The good news is, they are eligible to apply for coverage under the Federal Long Term Care Insurance Program (FLTCIP).

Encourage Your Qualified Relatives To Plan Now

The best time for your family members to consider long-term care insurance is long before they need it. Because the FLTCIP is medically underwritten, it's im-



Long-term care insurance can help your parents—and maybe someday, yourself—feel confident if assistance is ever needed with everyday life.

portant for your qualified relatives to apply when they are in good health to avoid the risk that a future illness or condition may prevent them from obtaining coverage later. Also, premiums are directly related to age. This means the younger people are when they apply for coverage, the lower their premium.

You may wish to consider applying for coverage as well, as a way to help secure your family's future. With benefits designed specifically for the federal family, the FLTCIP offers a smart way to help protect your savings and assets should you or your loved ones need long-term care services someday.

Many members of the federal family are eligible to apply for coverage under the FLTCIP, including federal and U.S. Postal Service employees and annuitants, as well as active and retired members of the uniformed services. Certain family members, or qualified relatives, are also eligible. Qualified relatives include your spouse, domestic partner, parents and parents-in-law, and adult children.

For a complete list of who is eligible to apply, visit www.LTCFEDS.com/eligibility.

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.

Register For An FLTCIP Webinar

If you or your qualified relatives would like to learn more about the FLTCIP's comprehensive benefits and features, register for one of their upcoming webinars or view their existing library of on-demand topics at www.LTCFEDS.com/webinar.

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.

* Centers for Disease Control and Prevention. "Long-Term Care Services in the United States," http://www.cdc.gov/nchs/data/nsltcp/long_term_care_services_2013.pdf (accessed March 2015). FLTCIP5899