

# U.S. Department of Energy

OAK RIDGE OPERATIONS OFFICE

## ANNOUNCEMENT

3890

May 9, 2002

### **SUBJECT: FEDERAL LONG TERM CARE INSURANCE PROGRAM**

The second of three live satellite broadcasts covering long term care insurance will be held on Wednesday, May 15, 2002, from 12:30 to 1:30 p.m. in Room B-013 of the Federal Building. Limited seating is available in Room B-013 (the room seats approximately 20 people); however, the broadcast will be taped for later viewing. The broadcast will provide an overview of the Federal Long Term Care Insurance Program (FLTCIP) and offer tips on making an informed decision about whether this option is right for you. Included in the broadcast will be a panel of experts who will discuss:

- Who should purchase long term care insurance – and who should *not*;
- What you should look for in a long term care insurance policy;
- How to decide how much insurance you should buy; and
- How the FLTCIP fits into this picture.

This broadcast is aimed at enhancing general understanding about long term care insurance. Although information will be provided about the FLTCIP, the primary focus of this particular broadcast will be to help prepare you to make wise choices about your need for long term care insurance during open season, which will be held July 1 to December 31, 2002. A third satellite broadcast has been scheduled for July 17 from 12:30 to 1:30 p.m. in Room G-215 of the Federal Building. This broadcast will focus exclusively on the provisions of the FLTCIP.

As a reminder, the Early Open Season for the FLTCIP ends on May 15, 2002. This enrollment is designed **ONLY** for those who have done their homework and already know about long term care and long term care insurance. For most people, early enrollment is not a good idea – they need the benefit of the extensive educational campaign that the carrier, LTC Partners, will offer in the coming months. For the early enrollment period, payroll deduction is not available. (Individuals can switch to payroll deduction during the open season beginning July 1.) Additional information pertaining to this insurance is located on the OPM web site at [www.opm.gov/insure/ltc](http://www.opm.gov/insure/ltc). Details pertaining to the FLTCIP are constantly being updated on this site. Specific questions or requests to borrow the video tape of the first and future satellite broadcasts should be directed to Cathy Clifton, Human Resources Specialist, at (865) 576-0680.

  
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Analysis Branch