

From: DOECAST

Sent: Thursday, April 27, 2006 1:22 PM

To: ORO Federal Employees; OSTI Data Control; PNSO Federal Employees; TJSO Distribution List

Subject: FEDERAL LONG TERM CARE INSURANCE PROGRAM

The Federal Long Term Care Insurance Program (FLTCIP) has added a Benefits & Features Worksheet to their website. This new Worksheet has been developed to enable employees to more easily compare the features of FLTCIP with those of other long term care insurance policies. The new Worksheet can be accessed at http://www.ltcfeds.com/informed/BenefitsandFeaturesWorksheet_02152006.pdf. Notable features of the FLTCIP are already provided on the Worksheet in a format that allows you to insert similar features of other plans into the Worksheet for a side by side comparison.

Please note that the Federal Program is medically underwritten, which means that you will have to answer questions about your health on your application. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. Employees need to submit the FLTCIP application in order to receive a determination of whether they qualify for FLTCIP coverage.