

The Federal Long Term Care Insurance Program

Agency Benefits Officers Newsletter

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About the "Bill for Uncollected Payroll Premium"

Currently, 66% of enrolled employees pay premiums through payroll deduction, but sometimes we can't collect premiums through payroll deduction. This can happen for a variety of reasons, such as missing a deduction because of timing issues between approving the application and the payroll office cut-off date for a particular pay period.

Rather than adjusting future payroll deductions to collect unpaid premiums, we directly bill enrollees for the unpaid amounts. We recently mailed a "Bill for Uncollected Payroll Premium" to several thousand enrollees. Employees need to pay these bills and should call us if they have any questions. Current and future payroll deductions are not affected by these bills.

FLTCIP Now Available to District of Columbia Courts

District of Columbia Courts employees, annuitants, their spouses and qualified relatives may now apply for insurance under the Federal Long Term Care Insurance Program (FLTCIP). Eligible employees of the D.C. Courts and their spouses can apply with abbreviated underwriting until June 30th. After that, they may still apply, but with full underwriting. D.C. Courts annuitants, their spouses and qualified relatives may apply anytime with full underwriting.

Making a Difference...



Ms. Evelyn Stephens, District of Columbia Courts

Evelyn has been instrumental in designing a detailed rollout plan for the D.C. Courts, the FLTCIP's newest eligible group. The plan models last year's Open Season activities, including such things as emails, pay stub messages, intranet articles, voicemail announcements and on-site Program Education Meetings. Thank you, Evelyn!

Ms. Jamie Higgins and Mr. John McGrath, Department of Justice

Jamie and John are incredible advocates for the FLTCIP. They work both individually and as a team to inform more than 30 components and 170,000 employees of the Department of Justice about the advantages of the FLTCIP and latest happenings. Jamie and John, thank you for all your hard work!

Do You Have Suggestions or News for Our Next Newsletter?

E-mail your feedback to Account.Management@lhcpartners.com. Please insert the following text in the subject line: "Agency Benefits Officers Newsletter".

Answers to Your Questions

Can Eligible Individuals Still Apply for this Insurance?

Yes! ... The most frequently asked question from eligible employees continues to be whether they can still apply for this insurance now, or if they must wait for another Open Season.

Spread the News! ... Anyone eligible to apply for this insurance may do so *any time* with full underwriting. (And of course new and newly eligible employees and their spouses, and newly married spouses of employees have a 60-day window to apply with abbreviated underwriting.)

We accept and process applications continually throughout the year!

Quick Facts

Caregivers Cost U.S. Employers \$11.4 to \$29 Billion Per Year¹

Employees who attempt to juggle work and caregiving cost U.S. employers an estimated \$11.4 to \$29 billion per year in lost productivity.¹

This is due in large part to caregiver adjustments to their work schedules, such as decreasing hours and taking time off from work.

1. The MetLife Juggling Act Study: Balancing Caregiving with Work and the Costs Involved. Mature Market Institute, 1999.



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