

**The Federal Long Term Care Insurance Program (FLTCIP)** provides assistance for individuals who are no longer able to take care of their daily needs such as dressing, bathing or feeding themselves. Although most people think of long term care in relation to the aging process it can also be used in the event of a medical emergency such as a broken leg or following surgery, to help people meet their basic needs for a short period of time.

Individuals, or families, who realize that there is an immediate need for care giving help with daily activities will also discover that the cost for in-home care or assisted living can be exorbitant. FLTCIP was created to help relieve that financial stress. The program allows enrollees to select a defined package that addresses their needs, the amount that they can pay, how long they will need to have care, and even elect an inflation guarantee to offset any increased prices for services.

Payments are based on the age of an individual at enrollment so the earlier the election the less expensive it will be. All federal employees who are eligible for Federal Employees Health Benefits (FEHB) are eligible to apply for FLTCIP. Retirees are also eligible to apply even if they are not covered by FEHB in retirement.

The program is administered by Long Term Care partners who handle all payments and inquiries. To find out more about the program and to determine the various packages and costs available, visit their website at: <https://www.ltcfeds.com/>