



*United States Office of Personnel Management
The Federal Government's Human Resources Agency*

Benefits Administration Letter

Number: 23-902

Date: September 11, 2023

Subject: Federal Long Term Care Insurance Program (FLTCIP)

This Benefits Administration Letter (BAL) provides guidance about an Enrollee Decision Period for FLTCIP enrollees, to be held from September 11 to November 9, 2023.

Contract Extension

The U.S. Office of Personnel Management (OPM) has extended the Federal Long Term Care Insurance Program (FLTCIP) contract with John Hancock Life & Health Insurance Company (John Hancock) for a new seven-year period beginning May 1, 2023. John Hancock, the FLTCIP insurance carrier, is required to monitor FLTCIP experience and propose corrective action to OPM when experience indicates that it may be needed.

Recent analysis of the program's actual and projected experience concludes that a premium rate increase is needed. The current FLTCIP premiums are not sufficient to meet future projected obligations. Under the extended contract, premium rates will increase for many enrollees effective January 1, 2024. OPM is holding an Enrollee Decision Period for current enrollees from September 11 to November 9, to give them the opportunity to review their current coverage and make decisions that allow them to accept or mitigate the impact of the premium increase.

Long Term Care Partners, LLC, (LTCP) a subsidiary of John Hancock, will continue to administer the program. Their toll-free phone number, 1-800-582-3337 (TTY 1-800-843-3337), and website, [LTCFEDS.com](https://www.LTCFEDS.com), remain the same.

General Notification Letters to Enrollees

FLTCIP enrollees were sent two general notification letters. The first letter, sent in May 2022, notified enrollees that a premium increase was likely. The second letter, sent in May 2023, informed enrollees that personalized options would be mailed in September 2023.

Enrollee Decision Period for Current FLTCIP Enrollees

a) Personalized Options

LTCP will send each impacted enrollee a 2023 Enrollee Decision Period letter package with personalized options. The package will include an introductory letter, a return envelope, an informational brochure, and a Benefit Options Worksheet with detailed information about the enrollee's current coverage and options to change coverage. Most enrollees will be provided with an option to reduce certain components of their coverage to help keep their premium at or near its current level. All enrollees impacted by a premium rate increase will receive the option to choose a paid-up, limited benefit, with no future premiums due. This is referred to as a contingent benefit upon lapse and is a consumer protection feature that is built into FLTCIP coverage and available under certain conditions when a premium increase occurs.

Enrollees may request other benefit decreases not indicated on the Benefit Options Worksheet based on program options available at this time and can call LTCP to learn more.

Most FLTCIP enrollees are impacted by the current premium increase effective January 1, 2024. Enrollees who are impacted include those who:

- have FLTCIP 1.0, FLTCIP 2.0, or FLTCIP Alternative Insurance Program (AIP) coverage, and
- are not currently eligible for benefits or waiting for a decision on a pending claim.

Note: There may be exceptions to the list above depending on an enrollee's issue age (the age they applied and were approved for coverage). If a FLTCIP enrollee is excluded from the current premium increase, they will receive a letter indicating this. Enrollees in the FLTCIP 3.0 plan which was introduced on October 21, 2019, are not impacted by this premium increase.

b) Timing of the 2023 Enrollee Decision Period letter mailing

The personalized letters will be mailed in mid-September and will be staggered over several days; not all enrollees will receive their packages at the same time. Beginning September 11, enrollees may also visit LTCFEDS.com/login to log into or register for a My LTCFEDS account to review their personalized options and make their selection online.

c) Due Date for Decision

The deadline for enrollees to submit a selection is November 9, 2023. If LTCP does not receive a selection by November 9, 2023, the enrollee's premium will increase, effective January 1, 2024, and they will maintain their current coverage with any applicable inflation increases.

d) Effective Date

The effective date for all coverage and/or premium changes made during the Enrollee Decision Period will be January 1, 2024, regardless of when during the Enrollee Decision Period the selection is made.

e) For Current Enrollees Only

The Enrollee Decision Period is for current impacted FLTCIP enrollees only. It is not a general open season. OPM [suspended applications](#) for coverage under the FLTCIP effective December 19, 2022, for a two-year period subject to extension.

f) Educational Resources

The 2023 Enrollee Decision Period letter package includes details about each of the personalized options provided. The FLTCIP website LTCFEDS.com/help will have general questions and answers on the contract extension and the

Enrollee Decision Period. The FLTCIP website, LTCFEDS.com, will also have digital resources, specific to each plan type, that enrollees can access in their My LTCFEDS online account to help in the decision-making process. Long Term Care Partners, LLC has a call center with trained customer service representatives to help current enrollees understand their choices. Personalized assistance is available from 8 a.m. to 6 p.m. (ET) at 1-800-582-3337 (TTY 1-800-843-3357).

g) Enrollee Decision Period Resources for Agency Benefits Officers

LTCP is hosting an informational training webinar for Agency Benefits Officers about the 2023 Enrollee Decision Period. The event will air live on Wednesday, September 20, 2023, at 2 p.m. (ET). You may [register](#) for the live event or view the on-demand version if you cannot attend. LTCP will host webinars for FLTCIP enrollees on September 26 and 28.

A [fact sheet](#) has also been created to help agencies handle questions. Please share with all agency personnel—especially agency-shared service centers—who field benefits questions from employees and retirees.

If you have any questions regarding this Benefits Administration Letter, please contact the FLTCIP Program Office at lrc@opm.gov. You may also contact your FLTCIP account manager at LTCFEDSInfo@lrcpartners.com for assistance.

Sincerely,

Laurie Bodenheimer
Associate Director
Healthcare and Insurance