If you cannot perform everyday tasks such as eating, dressing, and bathing because of a chronic illness, injury, disability, or aging, **FLTCIP can help you pay for the assistance you need.**

<table>
<thead>
<tr>
<th>Who can apply for coverage?</th>
<th>Why would someone need long term care?</th>
<th>Where would someone receive care?</th>
<th>Cost without long term care insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most Federal employees (check with your human resources office if you are unsure of your eligibility), Annuitants regardless of FEHB eligibility, And their qualifying relatives, including: • Spouse • Same-sex domestic partner • Adult children • Parents and parents-in-law (of employees only)</td>
<td>• Car accident • Sports accident • Disabling injury • Alzheimer’s • Stroke • Multiple sclerosis • Parkinson’s • Other disabling condition • Old age</td>
<td>Home Assisted living facility Nursing home</td>
<td>$30,000/year $41,000/year $83,000/year</td>
</tr>
</tbody>
</table>

*Nat’l averages, John Hancock 2013 Cost of Care Survey

**How much coverage should I get?**

- Use the **Cost of Care In Your Area** tool at LTCfeds.com
- Consider how much of your own savings you can spend on long term care

**How much does it cost?**

- Premiums are based on your age when you apply
- Premiums are not guaranteed and may change in the future
- Use the Calculate Premiums tool at LTCfeds.com

**How do I get coverage under the Federal Long Term Care Insurance Program (FLTCIP)?**

- You must apply, answer health questions, and be approved for enrollment. Your qualified relative can apply even if you do not
  - First 60 days as newly eligible employee (fewer questions - employee & spouse only)
  - First 60 days after employee’s marriage (fewer questions - spouse only)
  - Long term care open season (fewer questions - infrequent)
  - Anytime (more questions - all eligible individuals)

**MORE INFO:** www.LTCfeds.com

For complete information, including terms and conditions, please visit www.LTCfeds.com.