

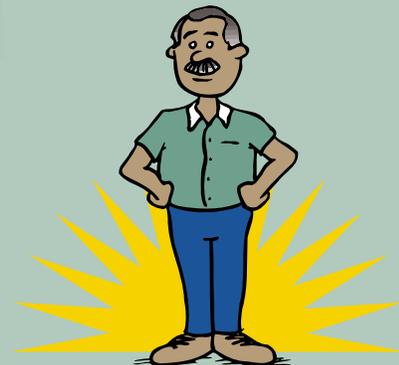
Get the Facts on an
Important Part of Your
Benefits Package:

The Federal Long Term Care Insurance Program

Fewer questions
when you
and/or your
spouse apply
within 60 days
of becoming
eligible.

“Long term care insurance empowers us to accept personal responsibility for our future security. I encourage you to request your free Information Kit, including an application and personalized premium quote!”

Kay Coles James
Director
U.S. Office of Personnel Management



Request your Information Kit and application today!



It's to Your Advantage to Apply for the Federal Long Term Care Insurance Program!

The Need for Long Term Care Services Can Put Your Financial Future and Independence at Risk!

Long term care is *ongoing* care for people who need lengthy or even lifelong assistance with activities they perform every day — like bathing and dressing — due to an illness, injury, or severe cognitive impairment (such as Alzheimer's disease). Six out of ten Americans who reach age 65 will need long term care services* — and the longer you live, the higher your odds.

Long term care could be the most expensive type of care you ever face. The average annual cost for home care is well over \$20,000** (that's \$18/hour, five hours per day, five days a week for a home health aide); and the national average annual cost in a nursing home is \$52,000.** And costs are only expected to get higher. Even if you are not interested in this insurance at this time, consider it for your parents to help secure their financial future.

Long Term Care Is Not Covered By Most Types of Insurance

Most health care programs, including the FEHB Program, TRICARE, and TRICARE for Life, cover very few long term care expenses, if any! While Medicare covers some care in nursing homes and at home, it does so only for a limited time, and is subject to restrictions. The Department of Veterans Affairs provides limited long term care services with restrictions on who can receive them.

Long Term Care Is Not Just For Older Adults

You don't have to be in your retirement years to experience a disabling illness or injury. Long term care needs can strike anyone, at any time. In fact, 40% of the people who need long term care are working age adults.*

Consider How Valuable and Cost Effective this Protection Could Be

If you are under age 35:

The younger you are when you apply for long term care insurance, the lower your premiums. At age 30, the biweekly premium for a plan that covers home and facilities care and keeps pace with inflation is \$14.76.[†] And unlike some investments that take years to grow, long term care insurance can provide support shortly after your coverage becomes effective. That could be very important to your finances should a sudden illness or injury strike.

If you are from age 35 to 60:

You can still take advantage of low premiums. At age 50, the biweekly premium for a plan that covers home and facilities care and keeps pace with inflation is \$28.70.[†] Plus, if you are in good health now, you could avoid the risk of being turned down later.

If you are over age 60:

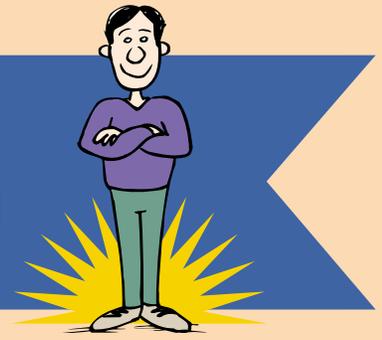
Because your odds of needing long term care are higher now, there is no better time to consider purchasing long term care insurance. Doing so can help protect the nest egg you worked so hard to build. You'll have a greater ability to make your own decisions about your long term care. You can help ensure that you won't need to rely on your children or other family members should you ever require this type of care, or spend down your assets to qualify for Medicaid (known in California as Medi-Cal).

* *Long-Term Care Insurance, Baby Boom or Bust?*, Conning and Company, 1999, p.13.

** MetLife Market Survey of Nursing Home and Home Care Costs, April 2002.

[†] Comprehensive Plan with \$100 daily benefit amount, 3-year benefit period, 90-day waiting period and automatic compound inflation option.

It's to Your Advantage to Apply for the Federal Long Term Care Insurance Program!



Here's Why You Should Consider Long Term Care Insurance...

Long term care insurance gives you control over the type of care you receive and where you receive it. It also helps ensure your independence, so you won't have to worry about being a burden to your loved ones. Whatever your age, long term care insurance can be one of the best and most economical ways to help pay for long term care, should you ever require it.

And the Federal Long Term Care Insurance Program is the *only* long term care insurance program sponsored by the Federal government for the Federal Family! A unique and important part of your benefits, this Program reflects the careful efforts of the U.S. Office of Personnel Management (OPM) and two insurance leaders — John Hancock and MetLife — to provide *comprehensive benefits and group premiums*.

IMPORTANT

Unlike some other insurance products, long term care insurance is something you must apply for, and pass a medical screening (called underwriting), in order to be enrolled. Certain medical conditions will prevent some people from being approved for coverage.

APPLY ASAP

By applying within 60 days of becoming eligible for this benefit, you and your spouse gain the following advantages:

ANSWER FEWER QUESTIONS

You will fill out a shorter application form with only a few health questions. Answering fewer questions may make it easier to be approved for coverage.

SAVE MONEY

You could save money — because premiums are based on your age at the time your application is received. The younger you are when you apply, the lower your premium!

DON'T WAIT

By applying now, you could avoid the risk of having a future change in health disqualify you from obtaining coverage.

Who's Eligible to Apply with Abbreviated Underwriting?

The following persons are eligible to apply for coverage with abbreviated underwriting within 60 days from the date they became eligible for this Program:

- Newly hired and newly eligible Federal and U. S. Postal Service employees and members of the uniformed services;
- Certain Federal and U. S. Postal Service employees who are returning from non-pay status;
- The spouses of the above-listed persons;
- The newly married spouses of Federal or U. S. Postal Service employees or members of the uniformed services (within 60 days from the date of marriage).

Federal and U.S. Postal Service employees must be in positions that convey eligibility for the Federal Employees Health Benefits Program (since eligibility for this Program is tied to Federal Employees Health Benefits eligibility). Members of the uniformed services must be in active duty status or National Guard duty for at least 30 days, or be in the Selected Reserve.

After this initial 60-day period, you can still apply for coverage, but you must complete a full underwriting application that asks more questions about your health.

Visit www.LTCFEDS.com
or call toll-free **1-800-LTC-FEDS**
(1-800-582-3337) (TTY: 1-800-843-3557)

Note: Your parents, parents-in-law, stepparents, and adult children age 18 and over are also eligible to apply for coverage, but must complete a different application that has full underwriting.

Get the Facts on The Federal Long Term Care Insurance Program

To receive your Information Kit and application
return the attached reply card.

For more immediate action:

Visit **www.LTCFEDS.com** to view
educational materials and apply online.

— or —

Call toll-free **1-800-LTC-FEDS**
(1-800-582-3337) (TTY: 1-800-843-3557)

The Federal Long Term Care Insurance Program



Sponsored by the U.S. Office of
Personnel Management and Offered
by John Hancock and MetLife

The Federal Long Term Care Insurance Program is administered
by Long Term Care Partners, LLC, and offered by:
John Hancock Life Insurance Company, Boston, MA 02117
Metropolitan Life Insurance Company, New York, NY 10010

John Hancock

MetLife[®]

It's Easy

to Request Your Free Information Kit and Application!

The opportunity for you and/or your spouse to apply with abbreviated underwriting is limited to within 60 days of your eligibility date, so **ACT NOW**. Request your Information Kit and application, including a premium quote, **TODAY!**

- 1.** Simply fill out and mail the postage-paid Information Request Card below *today*. There is no obligation. We'll send you an Information Kit and application, so you can decide for yourself whether the Federal Long Term Care Insurance Program is right for you.
- 2.** To receive your Information Kit and application even faster: visit www.LTCFEDS.com to view educational materials and **APPLY ONLINE**.
- 3.** Once you decide to apply, complete and mail your application within 60 days of becoming eligible for this Program. By using the abbreviated application form — which contains only a few health-related questions — you could significantly increase your chance for acceptance!



Get Smart

The Federal Long Term Care Insurance Program

IMPORTANT: To help us give you an accurate premium quote AND send you the appropriate application, you must provide ALL the information below.

Name _____
FIRST MIDDLE LAST

Street Address _____

City _____ State/Territory _____

Country _____ ZIP Code/Foreign Postal Code _____

Phone Number: (____) _____

YOUR AFFILIATION:

- Civilian Postal
 Uniformed Services

YOUR STATUS:

Date of hire/eligibility:

_____/_____/_____
MONTH DAY YEAR

- New hire, newly eligible, or newly returned-to-pay status
 Spouse of new hire, newly eligible, or newly returned-to-pay-status
 Newly married spouse

YOUR DATE OF BIRTH:

_____/_____/_____
MONTH DAY YEAR

MOISTEN, FOLD IN HALF, SEAL, AND MAIL

Reply today —

the younger you are when you apply, the lower your premium!

You, and if you're married, your spouse, now qualify for abbreviated underwriting. But you must apply within 60 days of becoming eligible for this benefit.

RUSH PROCESSING

204 Carter Drive • West Chester, PA 19382



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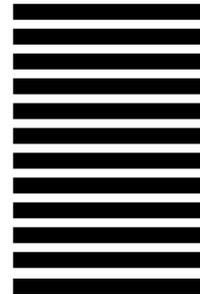
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The Federal Long Term Care Insurance Program



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