

## Long Term Care Insurance Comparison Worksheet

<b>Company Names</b>	Federal Long-Term Care Insurance <a href="http://www.ltcfeds.com">www.ltcfeds.com</a>				
Policy name					
AM Best rating					
Standard & Poor rating					
Fitch rating					
Moody's rating					
Total assets					
Year incorporated					
Parent company					
Long Term Care experience - # of years					
Ever raised rates for existing policyholders?					
Fully under-write at time of application?					
Care outside US					
Cover skilled intermediate custodial care?					
Types of long-term care covered					
Guaranteed renewable?					

Alzheimer's, Parkinson's, dementia and senility covered?					
Premium waived during facility care?					
Premium waived during home care?					

Does plan duplicate Medicare benefits?					
Waiting period for pre-existing conditions?					
Portable from state to state?					
Is there a care coordinator involved at time of claim?					
Benefits are triggered when:  ADLs are defined as:					
Who determines eligibility?					
How are benefits paid?					
Includes adult day care?					
Assisted living care?					
Respite care?					
Hospice?					
Alternate plan of care?					
Homemaker services?					
Meal preparation?					
Caregiver training?					
Medical equipment and in-home safety devices?					
Bed reservations?  For what reasons?					
Marital discount?					
Preferred health discount?					

Affiliation discount?					
Cognitive reinstatement?					
3rd party notification?					
Restoration of benefits?					
More flexible weekly or monthly home care maximum vs. daily?					

Elimination period satisfied only once during your lifetime?					
Choices of benefit periods?					
Choices of daily benefits?					
Choices of elimination periods?					
Choices of inflation protection?					
Quick pay option?					
Return of premium option?					
Pays family member to provide home health care?					
<b>QUOTE</b>					



## Welcome

The Federal Long Term Care Insurance Program

## Learn

### WHAT YOU SHOULD KNOW

- ❖ [What is long term care and why is it so important I know?](#)
- ❖ [Why should I think about buying long term care insurance?](#)
- ❖ [What does long term care cost and who pays for it?](#)

### THE FEDERAL PROGRAM

- ❖ [Read about the available benefits and why the Federal Program may be right for you!](#)
- ❖ [Am I eligible to apply for the Federal Program?](#)

### TAKE THE LTC QUIZ

- ❖ [40% of those receiving long term care services are under the age of 65.<sup>1</sup>](#)

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OPEN SEASON IS HERE!  
JULY 1 - DECEMBER 31, 2002

"I told my children that when I signed-up for the OPM-sponsored Federal Long Term Care Insurance Program, I was going to make the insurance certificate one of **their** presents because it benefits them as much as it benefits my husband and me. Through this one act of **personal responsibility**, I am reducing a potential future burden on them and their families."

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

OPM is proud to sponsor this important, new long term care insurance benefit, with coverage offered by John Hancock and MetLife. Together, John Hancock and MetLife have formed Long Term Care Partners, LLC to administer the Federal Program.

You may have a need for long term care in the future. Start planning for that need today!

To speak to a certified long term care insurance specialist call:

- ❖ 1-800-LTC-FEDS / 1-800-582-3337, Hearing Impaired (TDD: 1-800-843-3557)  
8:00 a.m.- Midnight, Eastern Time, 7 days a week
- ❖ EMAIL: [INFO@LTCPARTNERS.COM](mailto:INFO@LTCPARTNERS.COM)

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

WS-Fed3.0

Edition 07/01/02

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## Apply Now

[ONLINE APPLICATION](#)

## Resources

[PREMIUM CALCULATOR](#)

[PAYROLL IDENTIFIER](#)

❖ [Locate Your Payroll / Annuity Office Identifier](#)

[RESOURCE LIBRARY](#)

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