**Enrollee Decision Period for Current Enrollees of the Federal Long Term Care Insurance Program (FLTCIP)**

The Office of Personnel Management (OPM) recently 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.

A recent analysis of the program’s actual and projected experience concluded 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** during September 11 - November 9, 2023, 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.

The Long Term Care Partners (LTCP) will send each impacted enrollee an Enrollee Decision Period package with personalized options. Current enrollees were previously 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.

The decision package will provide 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.

The decision packages will be mailed in mid-September. The deadline for enrollees to submit a selection is November 9, 2023. If LTCP does not receive a selection by November 9th, the enrollee’s premium will increase, effective January 1, 2024, and they will maintain their current coverage with any applicable inflation increases. This Enrollee Decision Period is for current impacted FLTCIP enrollees only. FLTCIP applications are not currently being accepted from new applicants. Effective December 19, 2022, OPM suspended new applications for a two-year period (subject to extension), to allow OPM and the LTCP time to thoroughly assess the benefit offerings.

The [FLTCIP website](https://www.ltcfeds.com/) has general information and digital resources specific to each plan type, which enrollees can access in their My LTCFEDS online account to help in the decision-making process. Questions may be directed to FLTCIP customer service representatives at 1-800-582-3337 (TTY 1-800-843-3357), during 8:00 a.m. – 6:00 p.m. (ET).