

Your innovative workforce solution provider.



Visit Human Capital at:
<https://ishare.tsa.dhs.gov/OFFICES/HUMANCAPITAL>

Check out HRAccess at: <https://hraccess.tsa.dhs.gov>
Email: helpdesk@mailserver-hraccess.tsa.dhs.gov

Phone: 1.877.TSA.7990 (1.877.872.7990)
Fax: 1.877.TSA.7993 (1.877.872.7993)

Bulletin for ALL TSA Employees – 10/25/2019

Introducing the Federal Long Term Care Insurance Program (FLTCIP) Plan for New Applicants

The new Federal Long Term Care Insurance Program (FLTCIP) plan is now available to new applicants who apply for coverage under the FLTCIP on or after October 21, 2019. This plan has been designed to offer comprehensive coverage with added premium stability. **Note:** The previous FLTCIP 2.0 plan will be closed to new applicants.

Important Notes Regarding Plan

- The new FLTCIP 3.0 plan does not affect current FLTCIP enrollee plans or premiums
- There are no current plans for an open season. Federal family members can apply for FLTCIP 3.0 coverage at any time with full underwriting. This includes federal and U.S. Postal Service employees and annuitants, active and retired members of the uniformed services, and their qualified relatives. New employees can apply for FLTCIP 3.0 coverage with abbreviated underwriting within 60 days of their hire date

About FLTCIP 3.0

FLTCIP 3.0 is a traditional long term care insurance plan that includes a stay-at-home benefit and home care provided by formal and informal caregivers. In addition to its core coverage, FLTCIP 3.0 offers a new premium stabilization feature (PSF). The PSF is designed to reduce the potential need for future premium increases. It may also be used to offset future premium payments or provide a refund of premium death benefit. **Note:** All prior FLTCIP program materials are obsolete.

FLTCIP 3.0 Benefits Include the following:

- International coverage up to 100% of the maximum lifetime benefit
- Choice of a 3% automatic compound inflation option or future purchase option
- Choice of a 2-year; 3-year, or 5-year benefit period

Premium Stabilization Feature

Under the premium stabilization feature, there is an adjustable amount that is calculated as a percentage of premiums paid. This feature is designed to reduce the potential need for future premium increases. Under certain conditions, this amount may be used to offset an enrollee's future premium payments or provide a refund of premium death benefit.

To learn more about the premium stabilization feature, click this [link](#).

Additional Resources

To learn more about FLTCIP 3.0, visit this [link](#). Employees are encouraged to contact LTCP directly at 1-800-LTC-FEDS (1-800-843-3557).

Questions?

Please contact the HCAccess Help Desk by phone at 1-877-872-7990, by fax at 1-877-872-7993, or by email at this [link](#). Live agents are available 7:00 a.m. to 10:00 p.m. Eastern Daylight Time (EDT) Monday through Friday, excluding Federal holidays, with additional hours for recruitment calls only from 11:00 a.m. to 3:00 p.m. EDT Saturday and 12:00 p.m. to 4:00 p.m. EDT Sunday. Visit our website at this [link](#), and check out HCAccess online at this [link](#).