

Long Term Care Partners, LLC
P.O. Box 797
Greenland, NH 03840-0797



<<Date>>

<<M870>>
<<FIRST NAME>> <<MI>> <<LAST NAME>>
<<C/O FIRST NAME>> <<C/O LAST NAME>>
<<ADDRESS LINE 1>>
<<ADDRESS LINE 2>>
<<CITY>> <<STATE>> <<ZIP CODE>>

Notice: FLTCIP contract extension and premium increase

Dear <<FIRST NAME>> <<MI>> <<LAST NAME>>:

Thank you for your participation in the Federal Long Term Care Insurance Program (FLTCIP). Long Term Care Partners, LLC, administers the FLTCIP on behalf of John Hancock Life & Health Insurance Company (John Hancock), the insurance carrier. As a follow-up to the letter we sent on May 18, 2022, we are providing you with an update on the below topics.

FLTCIP contract extension

The U.S. Office of Personnel Management (OPM) has extended the contract with John Hancock, effective May 1, 2023, to continue providing insurance coverage to all FLTCIP enrollees for another seven-year term. There will be no disruption in coverage or services for FLTCIP enrollees as long as your premiums are paid and remain current, and you have not exhausted your benefits.

Premium increase for many enrollees

Under the extended contract, premium rates will increase for many enrollees effective January 1, 2024. In September 2023, we will mail a letter with personalized options to each enrollee impacted by a premium rate increase. These options will include accepting the premium rate increase to maintain current coverage or adjusting coverage to reduce the impact of any increase. Currently, no additional details regarding the amount of the rate increase or personalized options are available. **You are not required to take any action at this time.**

As outlined in your benefit booklet, your FLTCIP premium is not guaranteed. However, it is important to note that we cannot raise your premium because of your advancing age, declining health, claim status, or for any other reason related solely to you. We may only increase your premium if you are among a group of enrollees whose premium is determined to be inadequate. While the group policy is in effect, OPM must approve any increase in premium.

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The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management, insured by John Hancock Life & Health Insurance Company, under a group long term care insurance policy, and administered by Long Term Care Partners, LLC.

Next steps

We encourage you to view the following resources to prepare for the mailing of personalized options this September. You should consider your options carefully when making decisions about your coverage.

- Visit **LTCFEDS.com/about-premiums** for information and insight into the premiums, investments, and FLTCIP experience fund.
- Create or log into your My LTCFEDs account at **LTCFEDS.com** to review your current coverage, contact information, and email and mailing addresses to ensure you receive all updates about the personalized options that will be available this fall.

When personalized options are mailed, trained customer service representatives and online educational resources will be available to assist you in making an informed decision.

Sincerely,



Paul Forte
Chief Executive Officer
Long Term Care Partners, LLC