



United States Department of the Interior



BUREAU OF LAND MANAGEMENT

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Information Bulletin No. CA-2003-026

To: All Employees

From: Deputy State Director, Support Services

Subject: Long Term Care Information

Open Season for Long Term Care insurance (LTC) is now over, and we do not anticipate one in the near future. However, eligible employees and their spouses can still apply by passing a medical screening (full underwriting).

Underwriting is the process of reviewing medical and health-related information to determine whether you are insurable. During open season you were able to benefit from abbreviated underwriting, i.e., you had to answer far less health-related questions. Certain groups of employees are still able to use the abbreviated process, specifically new and newly eligible employees and their spouses, as well as newly married spouses of employees. The deadline to apply for Long Term Care insurance with abbreviated underwriting is within 60 days of the individual's eligibility date.

We will be notifying new, and newly eligible employees of their opportunity to enroll in the LTC program. However, since we do not always know when employees get married, we wanted everyone to be aware of this initial 60-day opportunity to take advantage of abbreviated underwriting. If applying after the initial 60-day period, the full underwriting requirement will apply.

If you are interested in applying for Long Term Care insurance or want more information about the program, you may visit the web site at www.LTCFEDS.com or contact LTC partners at 1-800-582-3337, TTY 1-800-843-3557. Questions regarding this bulletin may be directed to Angie Dailly at (916) 978-4476.

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