

Long Term Care Benefits for the Uniformed Services

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A long term care event can happen at any age, and the potential financial and emotional strain that comes with it can have an impact on you, your family, and your loved ones.

Did you know millions of Americans require long term care during their lifetime¹, which includes the need for either cognitive or physical assistance with simple tasks like bathing, eating, and dressing—trivial things most of us do every day without a second thought? Unfortunately, traditional health insurance—including TRICARE or TRICARE For Life—does not pay for the chronic, ongoing assistance with daily living that is most often associated with long term care.

As a member of the uniformed services, you are entitled to apply for benefits provided by the Department of Veterans Affairs (VA), though several factors come into play when determining eligibility. For this reason—and to ensure you are prepared for any situation—it is important to understand how VA benefits work so you are able to form a clear understanding of your traditional health care benefits, as well as what a long term care event might mean for your retirement planning.

Health insurance and VA eligibility

The VA health program does provide coverage for long term care, but you have to qualify for entry into the program. The VA determines the number of veterans who can be enrolled in the program based on congressional funding allocated each year. Due to the limited availability of enrollments, the VA has established eight separate priority groups² to categorize enrollees and determine the level of benefits they are entitled to—and possibly whether the enrollee is eligible for enrollment at all.

Eligibility to receive long term care benefits will depend on many factors, including service-connected disability status (70% or greater³), current income levels, and even your ability to contribute to the cost of care. Members of the uniformed services seeking long term care benefits may find they are unable to meet the agency's criteria.

The Federal Long Term Care Insurance Program (FLTCIP)

Long term care can be expensive, and uniformed service members often rely on the VA to cover the associated costs. Depending on your eligibility status in the VA program, the level of coverage available to you may not be enough. For this reason, you may want to consider applying for standalone long term care insurance like the plan offered through the FLTCIP.

With benefits designed specifically for the federal family, the FLTCIP offers a good way to help protect your savings and assets should you or your loved ones need long term care services someday.

Since its launch in 2002, the FLTCIP has offered active and retired members of the uniformed services the opportunity to help take control of their future long term care needs. Designed to provide solutions for a range of financial situations, this employer-sponsored program has grown

to be the most successful and utilized program of its kind, providing comprehensive coverage for more than 270,000 enrollees.

Many members of the federal family are eligible to apply for coverage under the FLTCIP, including active and retired members of the uniformed services. Certain family members, or qualified relatives, are also eligible to apply even if you do not. Qualified relatives include your spouse, domestic partner, parents and parents-in-law, and adult children.

To learn more about the FLTCIP's comprehensive benefits and features or to find the average long term care costs in your area, visit LTCFEDS.com/military.

For personalized assistance, call **1-800-LTC-FEDS** (1-800-582-3337) **TTY** 1-800-843-3557 to speak with a program consultant. They are available to answer any questions you may have and can walk you step-by-step through the plan design and application process.

Note: Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under the FLTCIP.

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.

Resources:

¹ U.S. Department of Health and Human Services. "The Basics," <https://acl.gov/ltc/basic-needs> (accessed January 2021).

² Military.com. "VA Health Care Eligibility," www.military.com/benefits/veterans-health-care/va-health-care-eligibility.html (accessed January 2021).

³ U.S. Department of Veterans Affairs. "Federal Benefits for Veterans, Dependents, and Survivors," www.va.gov/opa/publications/benefits_book/benefits_chap02.asp (accessed January 2021).