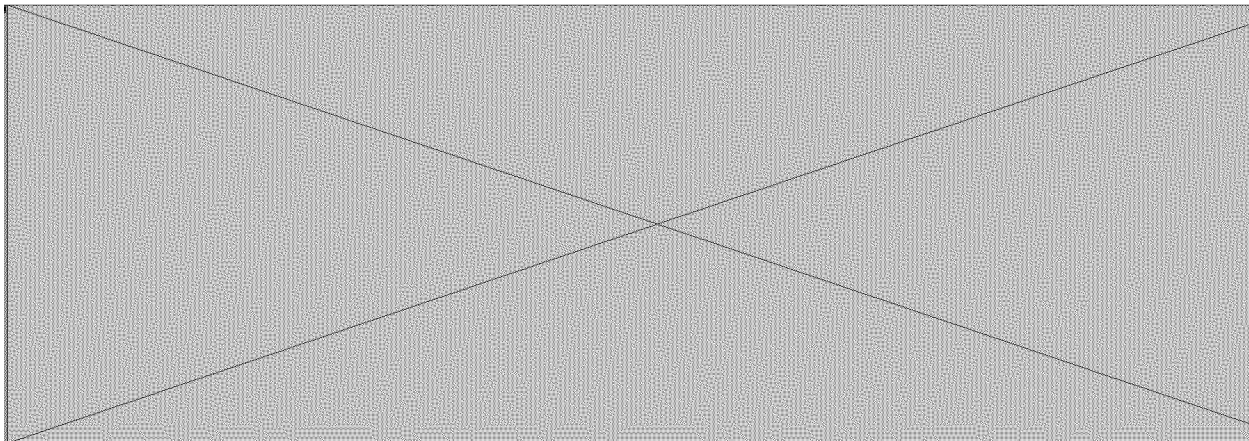
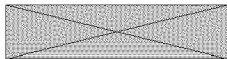
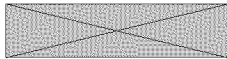


To: Dravis, Samantha[dravis.samantha@epa.gov]
From: FLTCIP@info.ltcfeds.com
Sent: Tue 4/4/2017 3:05:50 PM
Subject: Important benefit opportunity for new employees

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Apply now for coverage under the Federal Long Term Care Insurance Program!



With benefits designed specifically for the Federal family, the Federal Long Term Care Insurance Program (FLTCIP) offers a smart way to help protect savings and assets should you need long term care services someday.

If you are a new or newly eligible employee, you can apply for coverage under the FLTCIP with abbreviated underwriting within 60 days of being hired or becoming eligible.

- Abbreviated underwriting can save you time and effort because you answer fewer health questions on your application.

- Your spouse can also apply with abbreviated underwriting within the same 60-day period, even if you choose not to apply.

- If you are currently healthy, you avoid the risk that a future illness or condition may disqualify you from obtaining coverage.

You and your spouse can still apply for coverage after your special 60-day application period ends, but you must complete a full underwriting application, which asks more questions about your health.

Learn more

Launch our Online Consultant Tool, which uses video and interactive features, to learn more about the issues surrounding long term care and long term care insurance. It can also help you determine long term care costs in your area and design a FLTCIP plan that suits your needs.

Or, visit our website, www.LTCFEDS.com, for detailed information about the FLTCIP.

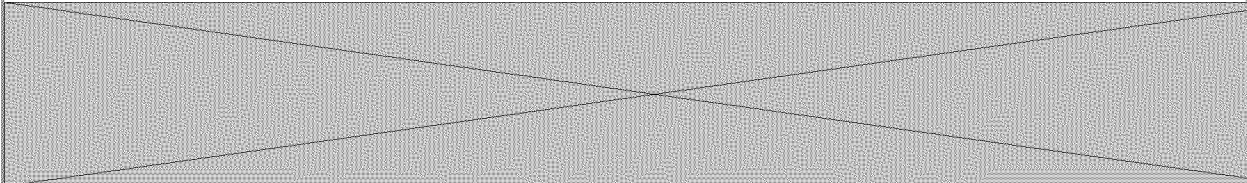
Apply today!

If you're ready to take the next step, you can [apply online](#) or [download an application](#) today.

Or, call **1-800-LTC-FEDS** (1-800-582-3337) TTY 1-800-843-3557 to speak with a program consultant.

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.

FLTCIP009396



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

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