

Benefits Bulletin

Bulletin Number: 15 – 07

November 30, 2015

To: All USGS Employees

From: Cathleen M. Smith
Chief, Employee/Labor Relations and Benefits Team

Subject: Federal Long Term Care Insurance Eligibility Expands

The purpose of the memo is to inform you of the expansion of eligibility to apply for coverage under the Federal Long Term Care Insurance Program (FLTCIP.) Beginning November 30, 2015, OPM issued regulations expanding the term “[qualified relative](#)” to cover both same-sex and opposite-sex domestic partners for Federal employees and annuitants, as well as adult children of domestic partners. This regulation also requires the employee or his or her domestic partner to provide notice to the Human Resources Office if at any time between the time of the application for FLTCIP and the time coverage is scheduled to go into effect, they no longer meet any conditions for a domestic partnership, in which case a domestic partnership is deemed terminated. Once the FLTCIP coverage has begun, termination of a domestic partnership does not terminate a domestic partner’s insurance coverage as long as the FLTCIP contractor continues to receive the required premium when due.

To apply for FLTCIP coverage, the domestic partner must indicate on the FLTCIP full underwriting application that documentation of the domestic partnership has been submitted to the partners’ employing agency. You may find the requirements for a domestic partnership [here](#). Interested eligible individuals will need to provide documentation, “[Declaration of Domestic Partnership](#)” that they meet the definition of “domestic partnership. It will need to be sent to their [Benefits Specialist](#) as it will be filed in the Official Personnel Folder.

The FLTCIP is administrated by the [Long Term Care Partners](#) and have a [comprehensive website](#) with planning tools, program details, etc. to become familiar with this type of insurance. They are offering two upcoming [webinars](#) on “Why Should I Plan for My Own Long Term Care?” and “Protecting Your Retirement with a Plan for Long Term Care?” Please contact a LTC representative if you have questions at 1-800-582-3337.

These regulations did not extend to any other Federal employees benefits such as Federal Employee Health Benefits, Federal Employees Dental and Vision Insurance Program, or Federal Employees Group Life Insurance.