



Quick Reference

Comparing Your Long-Term Care Insurance Choices

The table below compares the long-term care insurance programs available to you in several key areas.

	Federal Judiciary Long-Term Care Insurance Program		Federal Long-Term Care Insurance Program
	Preferred Features Plan	FedPlus Plan	OPM Plan
ADMINISTRATION – Who administers the program?	Administered by CNA	<ul style="list-style-type: none"> Same as Preferred Features Plan 	Administered by Long Term Care Partners, a subsidiary of John Hancock
ELIGIBILITY – Who is eligible?	<ul style="list-style-type: none"> Actively-at-work FEHB-eligible judges and judiciary employees Judges who are disabled Retirees of a judiciary-sponsored/administered retirement program Spouses of eligible judges, employees, and retirees Parents, parents-in-law, grandparents, and grandparents-in-law of judges and employees 	<ul style="list-style-type: none"> Same as Preferred Features Plan 	<ul style="list-style-type: none"> Actively-at-work FEHB-eligible Federal employees; and members of the uniformed services Federal retirees who retire on an immediate annuity; and deferred annuitants, when they satisfy all requirements (age and service) for title to their annuity and have filed the application for that annuity Retirees of the uniformed services, uniformed services reservists at the time they qualify for an annuity Survivors receiving annuity compensation Spouses of employees and annuitants Parents, parents-in-law, and stepparents of employees Adult children (at least 18 years old, including adopted children and stepchildren) of employees and annuitants

	Federal Judiciary Long-Term Care Insurance Program		Federal Long-Term Care Insurance Program
	Preferred Features Plan	FedPlus Plan	OPM Plan
ENROLLMENT – How do I enroll?	<p>Actively-at-work FEHB-eligible judges and judiciary employees:</p> <ul style="list-style-type: none"> For newly appointed judges, new employees, and newly eligible judges and employees: <i>Enrollment Form</i> application, no-health-questions-asked guaranteed issue during the 90-day period following receipt of the Enrollment Kit. Other judges and employees: <i>Short Form</i> application <p>Spouses of the above:</p> <ul style="list-style-type: none"> At all times: <i>Short Form</i> application <p>All other eligible groups:</p> <ul style="list-style-type: none"> At all times: <i>Long Form</i> application 	<ul style="list-style-type: none"> Same as Preferred Features Plan 	<p>Eligible federal civilian employees and members of the uniformed services:</p> <ul style="list-style-type: none"> For newly appointed and newly eligible employees and their spouses during the first 60 days after their appointment/eligibility: <i>Abbreviated Underwriting Application</i> For all other eligible employees and spouses: <i>Full Underwriting Application</i> <p>All other eligible groups:</p> <ul style="list-style-type: none"> <i>Full Underwriting Application</i> at all times
ENROLLMENT – How does the Insurer’s Review of the Short Form impact whether or not I qualify for coverage?	<p>Answering "yes" to any health question on the Short Form does not automatically disqualify you from being offered coverage</p>		<p>Answering "yes" to any health question on the Short Form automatically disqualifies you from being offered coverage</p>

	Federal Judiciary Long-Term Care Insurance Program		Federal Long-Term Care Insurance Program
	Preferred Features Plan	FedPlus Plan	OPM Plan
PREMIUMS – Who pays the premium?	Employee-pay-all	Employee-pay-all	Employee-pay-all
PREMIUMS – How many premium choices are there?	Each eligible has 16 premium choices, based on: <ul style="list-style-type: none"> • Age of eligible when the coverage is first effective • The type of Inflation Protection chosen • The Maximum Daily Benefit Level chosen • The level of Home Health Care coverage chosen 	Each eligible has 24 premium choices, based on: <ul style="list-style-type: none"> • Age of eligible when the coverage is first effective • The type of Inflation Protection chosen • The Maximum Daily Benefit Level chosen • The Lifetime Maximum Level Chosen 	Each eligible has a wide range of premium choices, based on: <ul style="list-style-type: none"> • Age of eligible when the coverage is first effective • The type of Inflation Protection chosen • The Maximum Daily Benefit Level chosen • The Lifetime Maximum Level chosen
COVERAGE – What are the maximum daily benefit levels (MDBL)?	Choice of 4 maximum daily benefit levels (MDBL): <ul style="list-style-type: none"> • \$ 95 • \$140 • \$185 • \$250 	Choice of 6 maximum daily benefit levels (MDBL): <ul style="list-style-type: none"> • \$ 50 • \$100 • \$150 • \$200 • \$250 • \$300 	Choice of 8 maximum daily benefit levels (MDBL): <ul style="list-style-type: none"> • In \$50 increments from \$100 to \$450
COVERAGE – How much Home Health Care (Community Based Care) is covered?	Choice of: <ul style="list-style-type: none"> • 60% of MDBL, up to lifetime maximum level • 75% of MDBL, up to lifetime maximum level 	75% of MDBL, up to lifetime maximum level	75% of MDBL, up to lifetime maximum level

	Federal Judiciary Long-Term Care Insurance Program		Federal Long-Term Care Insurance Program
	Preferred Features Plan	FedPlus Plan	OPM Plan
COVERAGE – <i>What are the maximum lifetime levels?</i>	Pool of money equal to 5 years x 365 days x MDBL	Choice of two levels. Pool of money equal to: <ul style="list-style-type: none"> • 3 years x 365 days x MDBL • Lifetime (limitless pool of money) <i>Note: Lifetime option will require special underwriting.</i>	Choice of four levels. Pool of money equal to: <ul style="list-style-type: none"> • 2 years x 365 days x MDBL • 3 years x 365 days x MDBL • 5 years x 365 days x MDBL • Lifetime (limitless pool of money) <i>Note: Lifetime option will require special underwriting.</i>
BENEFITS – <i>Nursing Home Care Expenses</i>	100% of MDBL, up to lifetime maximum level	Same as both	100% of MDBL, up to lifetime maximum level
BENEFITS – <i>Expenses for alternate care facility or assisted living facility, as defined by each plan</i>	For <i>expenses for alternate care facility</i> , 100% of MDBL, up to lifetime maximum level	Same as Preferred Features Plan	For <i>expenses for assisted living facility</i> , 100% of MDBL, up to lifetime maximum level
BENEFITS – <i>Alternate care facility or assisted living facility, as defined by each plan (continued on next page)</i>	An <i>alternate care facility</i> is a facility or other supportive residence that: <ul style="list-style-type: none"> • Provides 24-hour care and qualified long term care services sufficient to support your needs if you are chronically ill; and • Has at least one supervised, trained and ready to respond employee on duty at all times to provide care; and • Offers 3 meals a day and accommodates specialized dietary needs; and 	Same as Preferred Features Plan	An <i>assisted living facility</i> is a facility that: <ul style="list-style-type: none"> • Provides care and services 24 hours a day sufficient to assist residents with needs which result from the inability to perform Activities of Daily Living or Severe Cognitive Impairment; and • Uses aides trained or certified to provide Maintenance or Personal Care in accordance with any laws applicable to the provision of such care; and • Provides 24-hour supervision of residents by a trained and awake staff; and

	Federal Judiciary Long-Term Care Insurance Program		Federal Long-Term Care Insurance Program
	Preferred Features Plan	FedPlus Plan	OPM Plan
<p>BENEFITS – <i>Alternate care facility or assisted living facility, as defined by each plan (continued)</i></p>	<ul style="list-style-type: none"> Is licensed or accredited by the appropriate agency to provide such care, if such licensing is required by the state in which care is received and which meets the other requirements; and Maintains specific policies and procedures, consistent with state requirements, for handling medical emergencies and trains staff to follow those procedures; and Maintains accessible files or records for each resident which includes up to date information listing that resident's physician, dentist, and other community based health care providers; and Has appropriate methods and procedures for recording, handling, and administering drugs and biologicals, as needed; and <p>If the facility provides dementia care, has a secured physical plant and specialized dementia programs.</p>	<p>Same as Preferred Features Plan</p>	<ul style="list-style-type: none"> Provides residents with 3 meals a day; and Maintains all appropriate licensing required under the laws of the jurisdiction in which it is located to provide Maintenance or Personal Care; and Has formal arrangements for emergency medical care; and Maintains written records of services provided to each resident; and Has a minimum of 6 residents; and Has appropriate methods and procedures to assist in administering prescribed drugs where allowed by law. Assisted living facility includes any such facility that specializes in the care of persons with Alzheimers disease and other dementias.
<p>BENEFITS – <i>Home Health Care and Adult Day Care</i></p>	<p>Choice of:</p> <ul style="list-style-type: none"> 60% of MDBL, up to lifetime maximum level 75% of MDBL, up to lifetime maximum level 	<p>75% of MDBL, up to lifetime maximum level</p>	<p>75% of MDBL, up to lifetime maximum level</p>

	Federal Judiciary Long-Term Care Insurance Program		Federal Long-Term Care Insurance Program
	Preferred Features Plan	FedPlus Plan	OPM Plan
BENEFITS – Non-forfeiture benefit	Benefit Account: After 3 years of continuous coverage, if insured stops paying premiums, he/she remains eligible for full daily benefit, with policy lifetime maximum reduced to equal the premiums already paid or 30 times MDBL, whichever is greater. The Benefit Account provides reduced paid-up coverage when premiums stop (after 3 years of coverage) for any reason.	Same as OPM PLAN	Contingent non-forfeiture: If the insurer increases premiums beyond a specified percentage, an insured individual can choose to stop paying premiums and elect a policy with a shortened benefit period. (OPM indicates that they expect this scenario will never happen.)
BENEFITS – Adult Foster Care	60% of MDBL, up to lifetime maximum level <i>Note: Adult Foster Care is defined as 24 hour-a-day care given in a private home by a licensed caregiver</i>	Same as Preferred Features Plan	No coverage is specified
BENEFITS – Hospice Care Expenses	100% of MDBL, up to lifetime maximum level, when the hospice care is received in an institution; or at the home health care benefit level when care is received at home	Same as Preferred Features Plan	100% of MDBL, up to lifetime maximum level, whether the hospice care is received in an institution or at home
BENEFITS – Informal Caregivers	<i>Informal Caregiver:</i> Actual cost up to the Home Health Care MDBL if approved by a Care Coordinator. The informal caregiver must meet any legal requirements for payment or receive adequate training to provide care safely. An informal caregiver can be any care provider not otherwise covered including family members.	Same as Preferred Features Plan	<i>Informal Caregiver:</i> Actual cost up to the Home Health Care MDBL if approved by a Care Coordinator. Benefits provided by family members are limited to 365 days in the insured's lifetime. <i>No benefits are payable if the caregiver is a person who normally lives in the insured's home at the time the insured becomes eligible for benefits.</i>

	Federal Judiciary Long-Term Care Insurance Program		Federal Long-Term Care Insurance Program
	Preferred Features Plan	FedPlus Plan	OPM Plan
BENEFITS – Caregiver Benefit/ Respite Care	<i>Caregiver Benefit:</i> In addition to any benefits paid to informal caregivers, if a family member, friend or neighbor (any informal caregiver not covered under another benefit) is providing care, the benefit is for out-of-pocket expenses, <i>respite care</i> or services not covered by the plan. The benefit is a cash benefit (not cost reimbursement) with an annual maximum equal to 30 x 25% of MDBL.	Same as OPM PLAN	<i>For respite care:</i> 100% of MDBL. The benefit is limited to 30 x MDBL per calendar year.
BENEFITS – Caregiver Training	Up to 3 times the community based care daily benefit for training an informal caregiver in insured's home	Same as Preferred Features Plan	Limited to 7 x MDBL in the insured's lifetime
BENEFITS – Emergency Alert	The monthly charge, up to the community based care daily benefit, and up to the lifetime maximum level, while claimant is receiving community based care. The policy will pay monthly rental or lease fee for a system designed to summon help in an emergency.	Same as Preferred Features Plan	No coverage, but the care coordination program may be able to arrange for services, to be paid for outside of the program
BENEFITS – Temporary Bed Holding	100% of maximum benefit level, for up to 21 days per calendar year, to hold insured's bed in the nursing home in the absence of the insured	Same as Preferred Features Plan	Bed reservations: up to 30 days per calendar year
CLAIMS – Benefit Triggers	You must be certified by a Licensed Health Care Practitioner as being unable to perform two of six Activities of Daily Living (ADLs), or suffering severe cognitive impairment. Benefits are payable for services received as part of a plan of care, which is a program of treatment or care initiated and approved in writing by a Licensed Health Care Practitioner.	Same as Preferred Features Plan	You are eligible for benefits if a Licensed Health Care Practitioner certifies that you are unable to perform two of six Activities of Daily Living (ADLs), or suffering severe cognitive impairment; the insurer agrees with that certification; and a written plan of care has been established for you by a Licensed Health Care Practitioner and approved by the insurer.

	Federal Judiciary Long-Term Care Insurance Program		Federal Long-Term Care Insurance Program
	Preferred Features Plan	FedPlus Plan	OPM Plan
CLAIMS – Waiting Period	90 <i>calendar days</i> (beginning with the day insured's physician certifies eligibility) which must elapse before this coverage will begin to pay. The waiting period starts on the date CNA receives written notice of claim at their home office. For benefits to become payable after the waiting period, the insured must have been certified as chronically ill during the entire waiting period. If CNA receives proof that the insured was chronically ill prior to the date they receive the written notice of claim, they will begin the waiting period starting on the date the disability began.	Same as OPM Plan for 90 <i>service days</i>	90 <i>calendar days</i> with no incurred expenses required during that time. Only needs to be met once during the insured's lifetime.
CLAIMS – Waiver of Premium	Starts with first premium due after completion of waiting period. If the insured recovers and is no longer eligible for benefits, premiums continue to be waived until no benefits have been paid for 6 months.	Same as Preferred Features Plan	The insured will not have to pay the premium if eligible for benefits and has satisfied the waiting period requirement. The premium is also waived if the insured is eligible for benefits and receiving hospice care.
TAX INFORMATION – Tax Status	Tax-qualified under the Internal Revenue Code	Same as both	Tax-qualified under the Internal Revenue Code
TAX INFORMATION – State Regulations and laws	Licensed and registered in all states, DC, and the U.S. territories	Same as Preferred Features Plan	Exempt from state laws regarding long-term care insurance, but carrier is licensed to sell long term care insurance in all states, DC, and the U.S. territories.

