

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



Date

<Unique ID>

Name
Address
Address

Dear Name,

Thank you for your participation in the Federal Long Term Care Insurance Program (FLTCIP). As the Program's administrator, we would like to inform you of some upcoming changes.

Contract award

The U.S. Office of Personnel Management (OPM) awarded a new seven-year contract to John Hancock Life & Health Insurance Company (John Hancock) to provide insurance coverage to all FLTCIP enrollees. We have enclosed formal documentation regarding this change and encourage you to save it with your benefit booklet and schedule of benefits.

Please be assured that your coverage continues without interruption. No action is needed at this time, but please read on for information about what to expect in the next few months.

Premium increase for certain classes of enrollees

OPM and John Hancock have determined that a premium rate increase is necessary for enrollees with the Automatic Compound Inflation Option (ACIO) whose age at purchase was 69 or younger. This premium increase will take effect on January 1, 2010. It will **not** apply to enrollees with ACIO whose age at purchase was 70 or older or to enrollees who have the Future Purchase Option (FPO).

[Note: our records indicate you have FPO, so this premium rate increase does not apply to you.]

[Note: our records indicate you have ACIO and that your age at purchase was XX.]

Next steps

This fall, we will send you a letter providing information about changes to your premiums (if any) and the opportunity to switch to new benefit options available under the Program.

If the premium increase affects you, your letter will include a personalized option for changing your benefits to avoid the increase. Your benefits will not change unless you choose to make changes.

Once we send your letter, we will be happy to discuss your options in detail. Until then, you can:

- read more about the new contract and the premium increase at www.LTCFEDS.com/contract.
- visit www.LTCFEDS.com to set up an online account to ensure we have your current address for mailing your personalized letter this fall and to review your current coverage.

If you do not have Internet access, please call to receive a copy of Frequently Asked Questions at 1-800-582-3337 (select option #1) (TTY 1-800-843-3557) Monday through Friday from 8:00 a.m. to 6:00 p.m. Eastern time.

Sincerely,

Paul Forte, Chief Executive Officer
Long Term Care Partners, LLC

Enclosure