

2016 Enrollee Decision Period Benefit Options Form Worksheet

We are here to help you make an informed decision regarding your Federal Long Term Care Insurance Program (FLTCIP) coverage and the options available to you through September 30, 2016. As you and your FLTCIP program consultant review your Benefit Options Form, be sure to consider the following questions before submitting your option.

Step 1

Review details on your Benefit Options Form

What is your current age? _____

At what age did you purchase FLTCIP coverage? _____

Is your primary goal to maintain your current premium or keep your current coverage?

- Maintain your current premium
 Keep your current coverage

Of the personalized options you have been offered, which option are you most considering (for example, keep your current coverage and pay premium increase)? We can discuss all of your options in detail.

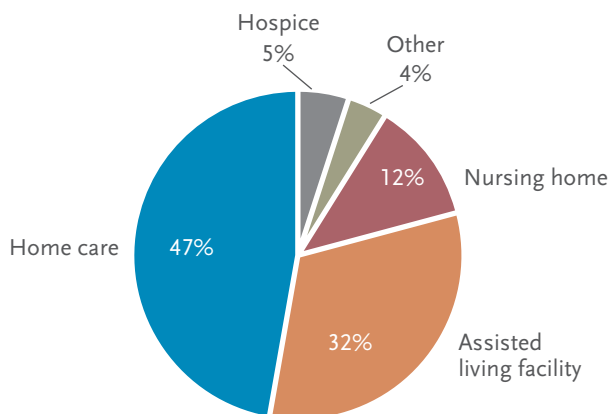
Step 2

Compare your personalized options with care trends

What is your preferred care setting:

- Home
 Assisted living facility
 Nursing home
 Other _____

FLTCIP claimants' care settings*



National average cost of care by setting

Long term care setting	National average costs of care ¹	Five-year average annual increase ²
Nursing home: semiprivate room	\$227 a day \$82,855 a year	3.6%
Assisted living facility	\$3,427 a month \$41,124 a year	2.0%
Home health care aide	\$19 an hour \$29,640 a year**	1.3%

For current cost of care information specific to your area, visit www.LTCFEDS.com/CostofCare.

How do your options compare with the cost of care, now and in the future?

Do you plan to help offset premium costs by paying for some care yourself?

- Yes No

* As of April 2016.

** Based on six hours of care per day, five days per week.

¹ John Hancock Life & Health Insurance Company. "John Hancock 2013 Cost of Care Survey," conducted by LifePlans, Inc., April 2013.

² Based on a subset of common providers from the 2008, 2011, and 2013 John Hancock Cost of Care Surveys.

Note: These figures may not represent future inflation rates.

Step 3

Consider the importance of FLTCIP coverage

Why did you choose FLTCIP coverage?

What are your experiences with long term care?

Do you currently work with a financial advisor?

Yes No

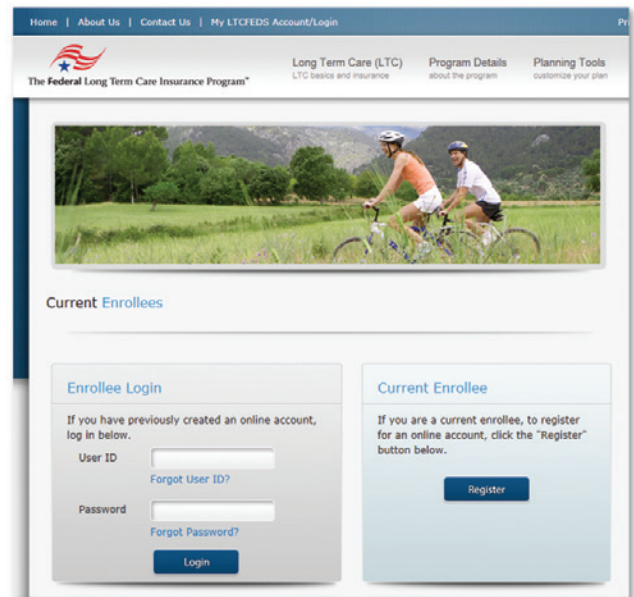
We encourage you to consult with your financial advisor to determine which personalized option best meets your needs.

Set up an online account

Please log onto www.LTCFEDS.com/MyAccount to set up a My LTCFEDS account if you do not have one or to ensure that your current log-in and contact information is up-to-date.

During the 2016 Enrollee Decision Period, your personalized options will be available for review within your online account, along with resources that will help you understand your coverage and the options available to you. These resources include instructional videos, webinar training, and general questions and answers.

Once you make a decision based on the choice that is right for you, your My LTCFEDS account may be the easiest and most efficient way to submit your selection.



Submit your option

Select one of your personalized options by completing and returning the back of your Benefit Options Form, or by visiting www.LTCFEDS.com/MyAccount to submit your option online.

We must receive your selection by **September 30, 2016**. Unless you select an option to change your coverage, your current coverage will remain the same and your premium will increase, effective **November 1, 2016**.

Online	<i>or</i>	Mail	<i>or</i>	Fax
www.LTCFEDS.com/MyAccount		Long Term Care Partners, LLC P.O. Box 8330 Portsmouth, NH 03802-9908		1-866-921-4511

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, and administered by Long Term Care Partners, LLC.

