FLTCIP 2.0 Full Underwriting Application

Valid beginning June 1, 2010

Important information to consider before you apply for coverage under the Federal Long Term Care Insurance Program

People buy long term care insurance for many reasons. Some don't want to use their own assets to pay for long term care. Some buy insurance to make sure they can choose the type of care they receive. Others don't want their family to have to pay for care and don't want to rely on Medicaid. But long term care insurance can be expensive and is not right for everyone.

Please read below for important information and questions that will help you decide if you should apply for this coverage. You should also read the Outline of Coverage and *A Shopper's Guide to Long-Term Care Insurance*, both of which are found in the Information Kit and online at **www.LTCFEDS.com**. If you have questions about whether long term care insurance is appropriate for you, please call us at **1-800-582-3337** (TTY 1-800-843-3557).

1. **Can you afford to pay the premiums for the coverage you're considering?**

   If you will be paying premiums solely from your own income, a rule of thumb is that you may not be able to afford this coverage if the premiums will be more than 7% of your income. Your premium will be based on the benefit options you select and your age at the time we receive your application. If you need help calculating your premium, please visit www.LTCFEDS.com or call us at 1-800-582-3337 (TTY 1-800-843-3557).

2. **Can you afford future changes to your premiums?**

   Your premiums may increase if:

   - you increase your coverage, either by accepting increases to your benefits under the Future Purchase Option, or by requesting and being approved for an increase in your benefits, and/or
   - you are among a class of enrollees whose premium is determined to be inadequate.

   Effective January 2010, John Hancock raised FLTCIP 1.0 rates for enrollees with the Automatic Compound Inflation Option who purchased coverage at age 69 or younger. While there are no current plans to increase premium rates in the future, premiums are not guaranteed to remain at today's rates.

3. **If you are considering the Future Purchase Option, have you considered if you can afford increased premiums for future increases to your benefits?**

   If you do not plan to accept future increases, have you considered how you will pay for any long term care that exceeds the amount your insurance will cover?

4. **Do you qualify for Medicaid, or are you likely to qualify in the near future?**

   Medicaid may be available for persons with low income (for example, less than $20,000/individual or $40,000/couple) and few assets (for example, less than $30,000/individual or $50,000/couple, not counting the value of your home). Medicaid covers some long term care services. If you have low income and few assets now, or expect to in the next 10 years, you may want to consider whether long term care insurance is right for you. It is important to remember that Medicaid eligibility requirements vary by state. To learn more about Medicaid, contact your local or state Medicaid agency.

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Do not use this application if you are:

1. in one of the following groups:
   - new or newly eligible employee
   - spouse of a new or newly eligible employee
   - newly married spouse of an employee
2. ***and*** you are applying ***within*** 60 days of becoming eligible to apply.

Or, call us at **1-800-582-3337** or visit **www.LTCFEDS.com/apply** for the Abbreviated Underwriting Application.

Each eligible individual wishing to apply for coverage must complete a separate application.

Part A Personal information

IMPORTANT: If you received a rate quote and you are the individual named on the address label, remove the label and place it below. If not, please fill out the information below.

☐ Mr. ☐ Mrs. ☐ Ms.

First name | M.I. | Last name

Address 1

Address 2

City | State/Territory

Country | Zip/Foreign postal code

▲ Affix label here ▲

Gender ☐ Male ☐ Female

Date of birth ___ / ___ / ___ (Month / Day / Year)

Home phone ___ – ___ – ___

Work phone ___ – ___ – ___

Email _____

Social Security number*

___ – ___ – ___

☐ Check here if you DO NOT have a Social Security number

*We use SSNs to obtain health information for underwriting purposes, during the claims process, and to process payroll and annuity/pension deductions.

This application is ONLY for the groups shown. Tell us which of these makes YOU an eligible individual.
(Required: Please check only one.)

Employee or current spouse

- ☐ Federal employee
- ☐ U.S. Postal Service (USPS) employee
- ☐ Active member of the uniformed services
- ☐ Eligible D.C. government employee
- ☐ Other eligible employee
- ☐ Current spouse of an eligible employee

Annuitant or current spouse

- ☐ Federal or USPS annuitant
- ☐ Retired member of the uniformed services
- ☐ Eligible D.C. government annuitant
- ☐ Other eligible annuitant
- ☐ Current spouse of an eligible annuitant

Other qualified relative

- ☐ Surviving spouse receiving a survivor annuity
- ☐ Parent, parent-in-law, or stepparent of a living eligible employee
- ☐ Adult child of a living eligible employee or annuitant
- ☐ Same-sex domestic partner of an employee or annuitant, other than of an active or retired member of the uniformed services, who has submitted (either directly or through my partner) a form affirming this status to my partner's employing agency or retirement system

If you do not see your eligible group here or are unsure which of these makes you an eligible individual, visit www.LTCFEDS.com/eligibility or call us at the number noted below.

Part B — Answer these questions first

1. ☐ YES ☐ NO **Do you currently reside in, or has a health professional advised you to enter, a nursing home or any type of assisted living facility?**

2. ☐ YES ☐ NO **Are you currently receiving home health care services or attending adult day care?**

3. ☐ YES ☐ NO **Do you currently require or receive human help or supervision with any of these activities?**
   - Bathing
   - Dressing
   - Eating
   - Transferring yourself from bed to chair
   - Toileting (getting to and using the toilet, completing hygiene-related functions after use)
   - Continence (changing protective undergarment, managing ostomy bag and catheter, completing hygiene-related functions)

4. ☐ YES ☐ NO **Do you currently have, or have you ever been diagnosed with, or ever been treated for, any of the following conditions?**
   - AIDS, AIDS-related complex, HIV
   - Alzheimer's disease, organic brain syndrome, dementia
   - Amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease)
   - Cirrhosis (excluding primary biliary)
   - Huntington's chorea
   - Multiple sclerosis
   - Muscular dystrophy
   - Organ transplant (excluding kidney, bone marrow, cornea transplants)
   - Parkinson's disease
   - Paraplegia or quadriplegia
   - Schizophrenia
   - Stroke (cerebrovascular accident): multiple
   - Stroke (cerebrovascular accident): with residual impairment (such as paralysis, weakness, gait disturbance, vision disturbance, mental impairment)
   - Transient ischemic attack (TIA): multiple

5. ☐ YES ☐ NO **Do you currently use any of the following medical devices, aids, or treatments (for any reason)?**
   - Dialysis
   - Hospital bed
   - Motorized scooter
   - Multi-pronged cane
   - Oxygen (excluding CPAP)
   - Stair lift
   - Walker
   - Wheelchair

6. ☐ YES ☐ NO **Do you currently require or receive human help or supervision with any of these activities because of mental retardation?**
   - Living independently
   - Making decisions about your money
   - Taking medications
   - Preparing meals
   - Shopping
   - Using transportation
   - Walking

If the answer to any of questions 1–6 in Part B is "YES," you are NOT eligible for any of the insurance options under this program. You are eligible for a non-insurance service package providing access to care coordination and a discounted network of long term care providers and services. If you would like to receive information about this package, make sure that Parts A and B are complete and mail this application. Do not complete the rest of this application.

If the answer to each of questions 1–6 in Part B is "NO," please continue with this application. We will review your answers to determine if we can offer coverage. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage.

Depending on the answers to the questions in this application, you may receive a call from a registered nurse to conduct a telephone interview or to schedule an in-home interview. We may also request medical information from your health care provider(s).

Part C — Answer these questions next

1. ☐ YES* ☐ NO **Do you currently have, or have you ever been diagnosed with, or treated for, any of the following conditions?**
   - ▶ Kidney transplant
   - ▶ Mental retardation
   - ▶ Paralysis of the extremities
   - ▶ Kidney failure

2. ☐ YES ☐ NO **Do you currently require or receive human help or supervision with any of these activities?**
   - ▶ Preparing meals
   - ▶ Using transportation
   - ▶ Walking
   - ▶ Taking medications
   - ▶ Shopping
   - ▶ Making decisions about your money

3. ☐ YES ☐ NO **Do you currently use crutches, a cane, prosthetics, braces or a catheter?**

4. ☐ YES ☐ NO **Are you currently receiving disability income such as disability retirement annuity payments, VA disability compensation, workers' compensation, any federal or state disability payments, or any other type of disability payment?**

*__If the answer to question 1 in Part C is "YES,"__ you are not eligible for the unlimited benefit period in Part G of this application.

5. **Within the last 10 years, have you had, been diagnosed with, or been treated for any of the following conditions?**

A. ☐ YES ☐ NO	Stroke or cerebrovascular accident (CVA), transient ischemic attack (TIA), carotid artery disease
B. ☐ YES ☐ NO	Peripheral vascular disease
C. ☐ YES ☐ NO	Coronary artery disease (such as heart attack, angina), heart arrhythmia, cardiomyopathy, congestive heart failure, aneurysm, valvular disease
D. ☐ YES ☐ NO	Diabetes (excluding gestational diabetes)
E. ☐ YES ☐ NO	Cancer (excluding basal cell cancer or squamous cell cancer of the skin)
F. ☐ YES ☐ NO	Chronic kidney disease (such as nephritis), incontinence, prostate disorder
G. ☐ YES ☐ NO	Liver disorder (such as hepatitis), ulcerative colitis, Crohn's disease
H. ☐ YES ☐ NO	Any psychiatric disorder (such as depression, bipolar disorder)
I. ☐ YES ☐ NO	Disorder of the brain (such as tremor, seizure disorder, head injury, tumor, infection), neuropathy, syncope, paralysis, any chronic or progressive neurological disorder
J. ☐ YES ☐ NO	Chronic lung disease (such as COPD, emphysema, sarcoidosis, chronic bronchitis, asbestosis, asthma [excluding seasonal asthma], bronchiectasis, sleep apnea)
K. ☐ YES ☐ NO	Memory loss
L. ☐ YES ☐ NO	Rheumatoid arthritis, any other type of arthritis, osteoporosis, back disorder, scoliosis, spinal stenosis, disc disease
M. ☐ YES ☐ NO	Connective tissue disorder (such as scleroderma, systemic lupus, CREST syndrome)
N. ☐ YES ☐ NO	Muscle disorder (such as fibromyalgia, polymyalgia rheumatica, chronic fatigue syndrome)
O. ☐ YES ☐ NO	Fracture, amputation
P. ☐ YES ☐ NO	High blood pressure
Q. ☐ YES ☐ NO	Macular degeneration, glaucoma, retinitis pigmentosa, Meniere's disease
R. ☐ YES ☐ NO	Anemia, polycythemia vera, thrombocytopenia, hemochromatosis
S. ☐ YES ☐ NO	Alcoholism, drug dependency

Part C — Answer these questions next (continued)

If the answer to any of questions 1–5 is "YES," explain below. If you need additional space, you can attach a separate piece of paper, download a form at www.LTCFEDS.com/supplement, or call 1-800-LTC-FEDS (1-800-582-3337).

Name, address, and phone number of treating health professional	Question number	Diagnosis or disorder	Date of onset (mm/yy)	Date of last treatment (mm/yy)
Name Address Phone				
Name Address Phone				
Name Address Phone				
Name Address Phone				
Name Address Phone				
Name Address Phone				

6. ☐ YES ☐ NO **Have you taken any prescription medications over the past 6 months? If yes, please complete the chart below.**

If you need additional space, you can attach a separate piece of paper, download a form at www.LTCFEDS.com/supplement, or call 1-800-LTC-FEDS (1-800-582-3337).

Name, address, and phone number of treating health professional	Name of medication Check box if taking currently	Dosage (such as 10 mg)	Frequency (such as 2 x a day)	Reason prescribed
Name Address Phone	☐			
	☐			
Name Address Phone	☐			
	☐			
Name Address Phone	☐			
	☐			
Name Address Phone	☐			
	☐			
Name Address Phone	☐			
	☐			
Name Address Phone	☐			
	☐			

Part D — Answer these additional questions

1. **Height:** _____ feet _____ inches **Weight:** _____ pounds

2. ☐ YES ☐ NO **Are you employed or engaged in any hobbies, social activities, or volunteer work?**

3. ☐ YES ☐ NO **Do you exercise?**

4. ☐ YES ☐ NO **Have you used tobacco products (cigarette, pipe, cigar, or chewing tobacco) in the past 12 months?**

   If yes, type: _____ frequency: _____

5. ☐ YES ☐ NO **Within the past 2 years, have you had a complete physical exam?**

   If yes, month: _____ year: _____

   Physician's name: _____

6. ☐ YES ☐ NO **Do you currently drink alcoholic beverages *every day*?**

   If yes, please indicate number of drinks *per day*: ☐ 1 ☐ 2 ☐ 3 ☐ 4 or more

7. ☐ YES ☐ NO **Have you ever had an application for life, health, disability, or long term care insurance declined, postponed, modified, or rated (offered insurance at a higher premium rate than the standard premium rate)?**

   If yes, name of insurance company: _____

   Type of insurance: _____

   Reason: _____

8. ☐ YES ☐ NO **Within the past 5 years, has a health professional recommended that you should have any surgeries, tests, or procedures that have *not* been performed?**

9. ☐ YES ☐ NO **Have you ever resided in a nursing home or any type of assisted living facility?**

10. ☐ YES ☐ NO **Have you ever attended adult day care or received home health care services?**

11. ☐ YES ☐ NO **Within the past 5 years, have you ever been hospitalized or have you ever consulted with, or received treatment from, a health professional for any disease or condition not previously identified in any section of this application (excluding childbirth without complications, the common cold, or flu)?**

If the answer to any of questions 8–11 is "YES," explain below. Attach a separate piece of paper if necessary.

Name, address, and phone number of treating health professional	Question number	Diagnosis or disorder	Date of onset (mm/yy)	Date of last treatment (mm/yy)
Name Address Phone				
Name Address Phone				

Part E Authorization to use and disclose health information

For the purposes of the Federal Long Term Care Insurance Program (including underwriting, claims, and customer service), I authorize any licensed health care practitioner, medical facility, employer, insurance company, or any other entity or person that has any health information about me to give that health information to Long Term Care Partners, LLC, John Hancock Life & Health Insurance Company, their reinsurers, and/or their subcontractors that need to know health information to provide contracted services.

The health information I am permitting to be disclosed and used for the Federal Long Term Care Insurance Program includes any information on my medical history, and the diagnosis, prognosis, and treatment of any physical or mental condition. It includes the disclosure of any medical care or surgery, psychiatric or psychological care or examinations, and information about alcohol or drug use (including any information otherwise protected by Federal Regulations 42 CFR Part 2 or other applicable laws). I understand that this authorization includes my consent to use and disclose medical information that relates to mental illness, HIV, AIDS, HIV-related illness, sexually transmitted diseases, or other serious communicable diseases, but only in accordance with any law or regulation that applies to any such disclosure of this information about me.

I understand that:

- If I do not sign this authorization, my application for long term care insurance may not be processed and any claim for long term care insurance benefits may be denied.
- I may revoke this authorization at any time, except to the extent that:
  - action has already been taken in reliance on it before my revocation, or
  - Long Term Care Partners or my insurer has a right to contest my long term care insurance claim or coverage.
- To revoke this authorization I must notify Long Term Care Partners, LLC, P.O. Box 797, Greenland, NH 03840-0797, in writing.
- If I do revoke this authorization, I understand that my application for long term care insurance may not be processed and any claim for long term care insurance benefits may be denied.
- If I do not revoke this authorization, it will be valid for 24 months from the date I sign it.
- My health information may be redisclosed and no longer protected by applicable law, including federal health information privacy regulations. This can occur only if such redisclosure is required or allowed by law (for example, in response to a subpoena).
- A copy of this authorization is as valid as the original.

Applicant's signature X _____ (Required) **Date signed** ____/____/____ (Required: mm/dd/yy)

Have you signed and dated the authorization in Part E? We cannot process this application without your signature and the date.

Part F Your primary physician information

Primary physician or health care practitioner's first name

Last name

Address

City

State/Territory

Country

Zip/Foreign postal code

Phone

☐ Check here if you do not have a primary physician or health care practitioner *or* if you have *not* seen the person listed above during the last two years.

Part G — Choose a prepackaged plan *or* customize a plan

You can choose ***either*** a prepackaged plan ***or*** customize your own plan. ***Do not*** choose both. **If the answer to Question 1 in Part C is "YES," you are not eligible for the unlimited benefit period.** If you have any questions about options or premiums, please refer to Book 1—Program Details and Rates or call us at **1-800-LTC-FEDS** (1-800-582-3337) (TTY 1-800-843-3557) or visit us online at **www.LTCFEDS.com/apply.**

Prepackaged plan

1. Choose a plan

☐ **Plan A**	Daily benefit amount Benefit period	**$150** 2 years
☐ **Plan B**	Daily benefit amount Benefit period	**$150** 3 years
☐ **Plan C**	Daily benefit amount Benefit period	**$200** 3 years
☐ **Plan D**	Daily benefit amount Benefit period	**$200** 5 years

2. Choose an inflation protection option

- ☐ 4% Automatic Compound Inflation Option
- ☐ 5% Automatic Compound Inflation Option
- ☐ Future Purchase Option

or

Customized plan

1. Choose a daily benefit amount

☐ $100 ☐ $150 ☐ $200 ☐ $250
☐ $300 ☐ $350 ☐ $400 ☐ $450

2. Choose a benefit period

☐ 2 years ☐ 3 years ☐ 5 years ☐ Unlimited

3. Choose an inflation protection option

- ☐ 4% Automatic Compound Inflation Option
- ☐ 5% Automatic Compound Inflation Option
- ☐ Future Purchase Option

Have you chosen a prepackaged plan ***or*** customized a plan? If you've chosen a prepackaged plan, check only one box for your plan and one box for your inflation protection option. If you've chosen a customized plan, be sure to check one box each for the daily benefit amount, benefit period, and the inflation protection option. **We cannot process this application if you leave any of these choices blank.**

Part H — Replacement coverage questions

Please answer the following questions about replacement of existing coverage. Federal law requires that we ask you these questions. Your answers to these questions will NOT affect your eligibility for insurance under the Federal Long Term Care Insurance Program. You should not replace any existing medical or health insurance coverage with the Federal Long Term Care Insurance Program. These are different types of insurance that cover different types of care.

1. Medicaid is the state/federal program that helps pay medical costs for some people with low incomes and limited resources. It is known as Medi-Cal in California. Please note that Medicaid is NOT the same as Medicare.

   ☐ **YES** ☐ **NO** **Are you covered under Medicaid? If you answer "YES," you may wish to carefully consider whether you really need long term care insurance.**

2. If you currently have a long term care insurance policy or certificate, you should compare its benefits and costs with the benefits and costs of the Federal Long Term Care Insurance Program. It may or may not make sense for you to replace that policy or certificate with coverage under this program. You should be certain that you are making an informed decision and certainly should not cancel any long term care insurance you currently have unless/until your coverage under this program is effective.

   ☐ **YES** ☐ **NO** **Are you replacing another long term care insurance policy or certificate currently in force with coverage under the Federal Long Term Care Insurance Program? If you answer "YES," we are required to notify your current insurance carrier that you have applied for coverage under this program. If you answer "YES," please provide the following information:**

Policy number

Insurance company name

Insurance company street address

City State Zip

Part I

Choose *one* billing option

Direct bill

If you are approved for coverage and you do not choose a billing option or fill out this part completely, you will be billed directly. For assistance with completing this page, please call us at **1-800-LTC-FEDS** (1-800-582-3337) (TTY 1-800-843-3557).

☐ **Please send me a direct bill monthly to the address I provided on Part A of this application.**

or

Payroll, annuity, or pension deduction

Due to timing issues, please be aware that there is usually a short delay before your payroll or annuity/pension deductions begin. You may receive a direct bill for any outstanding premiums resulting from a delay.

☐ **My pay or annuity/pension**—I authorize Long Term Care Partners to deduct premiums from my pay or annuity/pension. I have provided my Social Security number on Part A of this application. To find a payroll/annuity office identifier, visit our website at www.LTCFEDS.com/payroll.

Choose one: (Insert **A, F, or I** below and fill in the remaining 7 or 8 digits/characters)

☐ **CSRS/FERS annuity deductions** CS

☐ **All payroll or other annuity/pension deductions**

Office identifier

or

☐ **Someone else's pay or annuity/pension**—If you are requesting that deductions be taken from someone else's pay or annuity/pension, that employee or annuitant must complete this section and sign the authorization below.

Choose one: (Insert **A, F, or I** below and fill in the remaining 7 or 8 digits/characters)

☐ **CSRS/FERS annuity deductions** CS

☐ **All payroll or other annuity/pension deductions**

Office identifier

☐ Mr. ☐ Mrs. ☐ Ms.

Payor's first name M.I. Last name

Payor's street address

City State Zip

_ _

Payor's Social Security number

I authorize Long Term Care Partners to deduct from my pay or annuity/pension that amount necessary to pay the premiums for the Federal Long Term Care Insurance Program coverage for this applicant.

Signature of payor X _____ (Required)

Date signed _____/_____/_____ (Required: mm/dd/yy)

or

Automatic bank withdrawal

☐ I authorize Long Term Care Partners to initiate automatic bank withdrawals from the account number provided on my voided check or savings deposit slip. Withdrawals will begin the month after I am approved and will continue on the 3rd business day of every month. I understand that any past due premium will be collected by withdrawing up to 2 months of premium from my account until current.

Depositor's signature X _____ (Required)

Date signed _____/_____/_____ (Required: mm/dd/yy)

Choose one:

☐ **Checking:** You must attach a **voided check** (do not attach a checking deposit slip). We do not accept money market accounts.

☐ **Savings:** You must attach a **voided savings deposit slip** that lists a 9-digit routing number.

Part J Protection against an unintended lapse

It is a good idea to designate at least one person living outside of your household to receive notice if your insurance coverage is about to lapse because Long Term Care Partners did not receive your premiums. Note: this person will ***not*** be responsible for paying your premiums. The person you designate can help find out why you stopped paying premiums. We will not contact this person until 45 days after a premium was due and is unpaid.

Would you like to name a person in addition to yourself to receive notice if your insurance coverage is about to lapse because we did not receive your premiums? You must indicate Yes or No.

☐ **Yes, please contact the individual listed below.** ☐ **No, I reject this offer.**

If "YES," please provide all information requested.

☐ Mr. ☐ Mrs. ☐ Ms.

First name M.I. Last name

Address

City State/Territory

Country Zip/Foreign postal code

Part K Agreement and acknowledgment

To complete your application you must confirm the following at the bottom of page 12 before submitting your application:

1. That you understand the company's right to increase premiums by checking the box on page 12.
2. That you agree to and acknowledge the terms stated in this application by signing and dating page 12.

I am applying for insurance coverage under the Federal Long Term Care Insurance Program. All of the answers and explanations I've given on this application, including my status as an eligible individual in Part A, are true and complete. I understand that the decision to approve my application will be based on my answers and explanations on this application. If required, my medical records or answers to interview questions will also be considered.

I agree to immediately inform Long Term Care Partners in writing if between the date I sign this application and the date my insurance coverage is effective (1) my health changes in a way that would cause any answer I've given on this application to no longer be correct, or (2) I receive any medical advice or treatment from a physician or other health care practitioner for a condition that would affect an answer to any question on this application. I understand that Long Term Care Partners may use information about such health changes or medical advice or treatment, whether provided by me or otherwise obtained, to reevaluate my application for coverage. I further understand that my coverage will not go into effect as scheduled or will be voided if the information, if known previously, would have caused the carrier not to issue my coverage.

I understand I have the right to request a copy of this application at any time, but I also understand I will receive one automatically.

Caution: If you are approved for coverage, but you shouldn't have been because one or more of your answers or explanations are incorrect, untrue, or fail to include all material information requested, we may have the right to deny benefits or void your insurance. This is true even if you did not knowingly misrepresent the facts as shown in your medical records. We may also void your insurance at any time if we find that at the time of application, you misrepresented your status as a member of an eligible group.

continued

Part K Agreement and acknowledgment (continued)

NOTE: Your signature below also confirms the elections you made in Part G (choose a prepackaged plan or customized plan), Part I (billing options), and Part J (protection against an unintended lapse).

- If you rejected an Automatic Compound Inflation Option in Part G by choosing the Future Purchase Option, you are confirming that you reviewed the descriptions and graphs of the inflation protection options in the Outline of Coverage. You also understand that if you elect an Automatic Compound Inflation Option, you may switch to the Future Purchase Option at any time, and if you elect the Future Purchase Option, you may switch to an Automatic Compound Inflation Option under certain circumstances.
- If you elected automatic bank withdrawal in Part I, you are authorizing your bank to charge your account for such withdrawals, payable to Long Term Care Partners. This authorization will remain in effect until you, your bank, or Long Term Care Partners terminates it by a thirty (30) day written notice to the others. You will not receive any bills or other notices of the withdrawals from Long Term Care Partners. You agree that if the automatic bank withdrawal is not honored by your bank, for whatever reason, Long Term Care Partners will have no liability for the payments.
- If you elected payroll or annuity/pension deduction from your own pay or annuity/pension in Part I, you are authorizing Long Term Care Partners to deduct from your pay or annuity/pension the amount necessary to pay the premiums for the Federal Long Term Care Insurance Program coverage issued to you. If you elect payroll deduction, then we reserve the right to deduct from your annuity/pension or direct bill you the amount necessary to pay the premiums upon your retirement. You can cancel your payroll or annuity/pension deduction by contacting Long Term Care Partners to choose a different billing option.
- If you did not name someone in Part J to receive a notice if your coverage is about to lapse, you are confirming that you understand that such notices do not obligate such person in any way and are not sent until 45 days after your premium was due but unpaid. You also understand that you may identify a person (and/or name a different person) to receive notice of pending lapse at any time in the future.

☐ **The company's right to increase premiums:** Premiums are not guaranteed. I understand that my premium will not change because I get older or my health changes or for any other reason related solely to me. Premiums may only increase if I am among a group of enrollees whose premium is determined to be inadequate. I understand that while the group policy is in effect, OPM must approve the change.

Note: You must check the above box to confirm that you have read and understand the paragraph above titled "The company's right to increase premiums." We cannot process your application if you do not check the box.

Applicant's signature X _____ (Required) **Date signed** ____/____/____ (Required: mm/dd/yy)

Have you signed and dated the agreement and acknowledgment above? Have you read the statement about the company's right to increase premiums, and did you check the box?

You must complete these items before we can process this application.

Mail to: Long Term Care Partners, P.O. Box 797, Greenland, NH 03840-0797

or

Fax to: 1-866-921-4510