

**OFFICE OF PERSONNEL  
MANAGEMENT****Notice of Federal Long Term Care  
Insurance Program Enrollee Decision  
Period for Current Enrollees**

**AGENCY:** Office of Personnel  
Management.

**ACTION:** Notice of Federal Long Term  
Care Insurance Program Enrollee  
Decision Period for Current Enrollees.

**SUMMARY:** The U.S. Office of Personnel  
Management (OPM) is announcing rules  
for current enrollees in the Federal Long  
Term Care Insurance Program (FLTCIP)  
who will be eligible to change coverage  
during a limited Enrollee Decision  
Period to be held this year. These rules  
pertain only to current eligible enrollees  
who may make certain changes because  
of premium rate increases that affect  
most enrollees. Eligible enrollees whose  
application was received on or before  
July 31, 2015, and whose enrollment  
was approved may make changes during  
this Enrollee Decision Period, provided  
they are not in benefit eligible status.  
Enrollees affected by the premium rate  
increase will receive information from  
Long Term Care Partners, the  
administrator of FLTCIP, with  
information on their opportunities to  
make changes to their coverage.

**DATES:** The Enrollee Decision Period  
will be from July 18, 2016 through  
September 30, 2016.

**FOR FURTHER INFORMATION CONTACT:**  
Enrollees may call 1-800-LTC-FEDS  
(1-800-582-3337) (TTY: 1-800-843-  
3557) or visit <http://www.ltcfeds.com>.  
For purposes of this **Federal Register**  
notice only, the contact at OPM is Rina  
Shah, Senior Policy Analyst, Planning  
and Policy Analysis at [rina.shah@opm.gov](mailto:rina.shah@opm.gov)  
or (202) 606-1427.

**SUPPLEMENTARY INFORMATION:** The Long-  
Term Care Security Act (Pub. L. 106-  
265) directs OPM to provide periodic  
opportunities for eligible persons to  
apply for coverage under the FLTCIP.  
OPM has issued regulations (5 CFR  
875.402-875.404) which set forth  
procedures for FLTCIP open seasons.  
This notice is issued under the  
provisions of § 875.402(c). The Enrollee  
Decision Period described in this Notice  
is solely for current enrollees affected by  
the premium increase to make coverage  
changes. Eligible enrollees will be  
notified directly about the Enrollee  
Decision Period by Long Term Care  
Partners, LLC, the program  
administrator.

Enrollees who are subject to the  
premium rate increase effective  
November 1, 2016 will receive an offer  
package from Long Term Care Partners,

LLC, with personalized options to allow  
them to reduce their coverage in order  
to mitigate the effect of the premium  
increase.

Enrollees who make coverage changes  
outside of the personalized options  
provided during the Enrollee Decision  
Period may be subject to full  
underwriting, as specified in § 875.403,  
and different premium calculation rules.

*Qualified enrollees under these  
special rules:* Persons enrolled in a  
FLTCIP standard plan whose  
application was received on or before  
July 31, 2015, and whose enrollment  
was approved, are eligible to make  
changes during the Enrollee Decision  
Period, provided they are not currently  
eligible for benefits and were not 80  
years of age or older at purchase.  
Qualified enrollees will receive an offer  
package with personalized options.

*Underwriting requirements:* Eligible  
enrollees who wish to reduce their  
coverage or keep their current coverage  
(subject to any applicable rate increase)  
will be able to do so without  
underwriting. They may also change to  
a specified personalized option without  
underwriting. No enrollee's coverage  
will change unless he or she voluntarily  
chooses to change it. Coverage increases  
require full underwriting.

*Billing age:* For enrollees who retain  
their current benefits, premiums are  
based on the enrollee's age at purchase.  
For enrollees who choose to increase  
their benefits, outside of the Enrollee  
Decision Period personalized options,  
premiums will be determined on a  
blended rate basis, taking into account  
the enrollee's age at purchase and the  
enrollee's attained age as of November  
1, 2016.

*Premiums:* Enrollees affected by the  
premium increase will receive detailed  
written information in the 2016 Enrollee  
Decision Period offer package. This  
package will be mailed from Long Term  
Care Partners, LLC, the program  
administrator, and will include the  
specific amount of their increase. The  
package will also include personalized  
options to help enrollees reduce the  
effect of the premium increase. At least  
one of the options will allow enrollees  
to reduce coverage in order to maintain  
their current premium at or below the  
current level that is paid. Premiums for  
coverage changes will vary according to  
the coverage options selected. Eligible  
enrollees may also be given an  
opportunity to stop paying premiums  
and convert their coverage to a paid-up,  
limited benefit (a consumer protection  
feature that is built into FLTCIP  
coverage).

*Effective date:* The effective date of  
coverage changes that do not require

underwriting will be November 1, 2016.  
Coverage changes requiring  
underwriting, if approved, will be  
effective the first day of the month  
following approval of the request, but  
not before November 1, 2016.

Enrollees who make coverage changes  
during the Enrollee Decision Period will  
receive a new Schedule of Benefits.  
Enrollees will have 30 days after the  
date the Schedule of Benefits is received  
to cancel their Enrollee Decision Period  
coverage changes and revert to their  
original coverage with the full premium  
increase.

**Authority:** 5 U.S.C. 9008; 5 CFR 875.402.

U.S. Office of Personnel Management.

**Beth Cobert,**

*Acting Director.*

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**BILLING CODE 6325-63-P**

**OFFICE OF PERSONNEL  
MANAGEMENT****Submission for Review: 3206-0204,  
Court Orders Affecting Retirement  
Benefits, 5 CFR 838.221, 838.421, and  
838.721**

**AGENCY:** U.S. Office of Personnel  
Management.

**ACTION:** 60-Day notice and request for  
comments.

**SUMMARY:** The Retirement Services,  
Office of Personnel Management (OPM)  
offers the general public and other  
federal agencies the opportunity to  
comment on an existing information  
collection request (ICR) 3206-0204,  
Court Orders Affecting Retirement  
Benefits. As required by the Paperwork  
Reduction Act of 1995 (Pub. L. 104-13,  
44 U.S.C. chapter 35) as amended by the  
Clinger-Cohen Act (Pub. L. 104-106),  
OPM is soliciting comments for this  
collection.

**DATES:** Comments are encouraged and  
will be accepted until September 19,  
2016. This process is conducted in  
accordance with 5 CFR 1320.1.

**ADDRESSES:** Interested persons are  
invited to submit written comments on  
the proposed information collection to  
the U.S. Office of Personnel  
Management, Retirement Services, 1900  
E Street NW., Room 2347E, Washington,  
DC 20415-0001, Attention: Alberta  
Butler, or sent via electronic mail to  
[Alberta.Butler@opm.gov](mailto:Alberta.Butler@opm.gov).

**FOR FURTHER INFORMATION CONTACT:** A  
copy of this ICR with applicable  
supporting documentation, may be  
obtained by contacting the Retirement  
Services Publications Team, Office of  
Personnel Management, 1900 E Street