



**Retirement and Insurance Service
Benefits Administration Letter**

Number: 01-902

Date: April 10, 2001

Subject: Proposed Long Term Care Insurance Product Design

In our first letter to you we stated that we would use our web site as the primary vehicle for passing information along to you and the workforce at large. We wanted to let you know that we have just posted our proposed product design. Take a look at www.opm.gov/insure/ltc and see what we've been thinking about.

The current product design reflects numerous meetings with industry representatives, stakeholder groups, and advice from independent experts. Please feel free to react to it (ltc@opm.gov). We will be open to refinements and improvements until such time as we offer the actual product. We suspect that the product we will describe in our request for proposals in June will vary slightly from the one we are describing today.

One of the things that we learned from talking to industry representatives about successful (and unsuccessful) introductions of group long term care insurance policies at the workplace is the critical importance of employer support. We will be writing to you about the contribution that you can make to a successful program launch as we approach the open season next year. For the moment, please acquaint your self with current product. Your time will not be wasted -- we expect refinements, not major changes.

A handwritten signature in black ink, appearing to read "Frank D. Titus".

Frank D. Titus
Assistant Director
for Long Term Care