

Office of Personnel Management

§ 875.101

- 875.106 What responsibilities do agencies have under this Program?
- 875.107 What are OPM's responsibilities as regulator under this Program?
- 875.108 If the Carrier approves my application, will I get a certificate of insurance?
- 875.109 Is there a delegation of authority for resolving contract disputes between OPM and the Carrier?

Subpart B—Eligibility

- 875.201 Am I eligible as a Federal civilian or Postal employee?
- 875.202 Am I eligible as a Federal annuitant?
- 875.203 Am I eligible if I separated under the FERS MRA+10 provision?
- 875.204 Am I eligible as a member of the uniformed services?
- 875.205 Am I eligible as a retired member of the uniformed services?
- 875.206 As a new active workforce member, when may I apply?
- 875.207 What happens if I am in nonpay status during an open season?
- 875.208 May I apply as a qualified relative if the person on whom I am basing my eligibility status has died?
- 875.209 How do I demonstrate that I am eligible to apply for coverage?
- 875.210 What happens if I become ineligible after I submit an application?
- 875.211 What happens if my eligibility status changes after I submit my application?
- 875.212 Is there a minimum application age?

Subpart C—Cost

- 875.301 Is there a Government contribution toward premiums?
- 875.302 What are the options for making premium payments?
- 875.303 How are premium payment errors corrected?
- 875.304 How does the Carrier account for FLTCIP funds?

Subpart D—Coverage

- 875.401 How do I apply for coverage?
- 875.402 When will open seasons be held?
- 875.403 May I apply for coverage outside of an open season?
- 875.404 What is the effective date of coverage?
- 875.405 If I marry, may my new spouse apply for coverage?
- 875.406 May I change my coverage?
- 875.407 Who makes insurability decisions?
- 875.408 What is the significance of incontestability?
- 875.409 Must I provide an authorization to release medical information?
- 875.410 May I continue my coverage when I leave Federal or military service?

- 875.411 May I continue my coverage when I am no longer a qualified relative?
- 875.412 When will my coverage terminate?
- 875.413 Is it possible to have coverage reinstated?
- 875.414 Will benefits be coordinated with other coverage?

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Subpart A—Administration and General Provisions

§ 875.101 Definitions.

This part is written as if the reader were an applicant or enrollee. Accordingly, the terms “you,” “your,” etc., refer, as appropriate, to the applicant or enrollee.

In this part, the terms *annuitant*, *employee*, *member of the uniformed services*, *retired member of the uniformed services*, and *qualified relative* have the meanings set forth in section 9001 of title 5, United States Code, and supplement the following definitions:

Abbreviated underwriting is a type of underwriting that asks fewer questions about your health status than with full underwriting to enable the Carrier to determine whether your application for coverage will be approved. The Carrier may also require review of your medical records, a phone interview, or an in-home interview.

Actively at work means:

(1) That as an active workforce member other than a member of the uniformed services you meet all of the following conditions:

(i) You are reporting for work at an approved work location and you work at least one-half of your regularly scheduled hours for that day; and

(ii) You are able to perform all the usual and customary duties of your employment on your regular work schedule.

(2) For a member of the uniformed services, that you are on active duty and are physically able to perform the duties of your position.

Carrier means a qualified carrier as defined in section 9001 of title 5, United States Code, with which OPM has contracted to provide long term care insurance coverage under this section. A

§ 875.102

Carrier may designate 1 or more administrators to perform some of its obligations.

Eligible individual means an annuitant, active workforce member, member of the uniformed services, retired member of the uniformed services or qualified relative, as defined in section 9001 of title 5, United States Code.

Enrollee means an eligible individual whose application for coverage the Carrier has approved and whose coverage is in effect.

FLTCIP means the Federal Long Term Care Insurance Program.

Free look means that within 30 days after you receive the Benefit Booklet, you may cancel your coverage if you are not satisfied with it and receive a refund of any premium you paid. It will be as if the coverage was never issued.

Full underwriting is the more comprehensive type of underwriting under the FLTCIP, which requires that you answer many questions about your health status to enable the Carrier to determine whether your application for coverage will be approved. The Carrier may also require review of your medical records, a phone interview, or an in-home interview.

Stepparent means any person, other than your mother or father, who is currently married to one of your parents, or, if one of your parents is dead, a person who was married to that parent at the time of that parent's death.

Underwriting requirements means the information about your current health status and history and other information that you must provide to the Carrier with your application for coverage to enable the Carrier to determine your insurability.

Workforce member means a Federal civilian or Postal employee, member of the uniformed services, Federal annuitant, retired member of the uniformed services, or member of any other eligible group, as defined in section 9001 of title 5, United States Code. An active workforce member is one who is currently employed or is on active duty.

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§ 875.102 Where do I send benefit claims?

You must submit your benefit claims to the FLTCIP Carrier or its designee.

§ 875.103 Do I need to authorize release of my medical records when I file a claim?

Yes, if you file a claim for benefits, the Carrier needs to have a valid authorization from you to release your medical records.

§ 875.104 What are the steps required to resolve a dispute involving benefit eligibility or payment of a claim?

(a) If you dispute the Carrier's denial of your eligibility for benefits or your claim for payment of benefits, you must first send a written request for reconsideration to the Carrier no later than 60 days from the date of its decision.

(b) The Carrier must provide you with written notice of its review decision no later than 60 days after the date it receives your reconsideration request.

(c) If the Carrier upholds its denial (or does not respond within 60 days), you have the right to appeal its reconsideration decision directly to the Carrier. You must make this appeal in writing within 60 days from the date of the Carrier's notice upholding its decision. You will be notified of the decision on your appeal in writing no later than 60 days from receipt of your appeal request.

(d) If a denial of your eligibility for benefits or a denial of your claim is upheld upon appeal due to the evaluation of your medical condition/functional capacity, the Carrier will inform you that you may request that an independent third party, mutually agreed to by OPM and the Carrier, review the decision. You must make this request in writing within 60 days from the date of the notice informing you of the appeal decision. The independent third party must notify you in writing of its decision no later than 60 days from the Carrier's or its designee's receipt of your request for appeal to the third party. This is the final administrative remedy available to you. The decision