



DIRECTOR - CIVILIAN BENEFITS CENTER

Date: 3 March 2015

To: All Civilian employees

Subj: Retirement and Benefits Webinars

1. The Federal Long Term Care Insurance Program (FLTCIP) partners are offering informational webinars about retirement and benefits topics. Registration information is available at https://www.ltcfeds.com/meet_us/webinars.html. Once a webinar has been broadcast it is available in the On-Demand Webinars section of the FLTCIP web site at http://www.ltcfeds.com/meet_us/webinars_on_demand.html.

Topic	Date
<p>Veterans' Benefits for Long Term Care What veterans' services are available for chronically ill or disabled veterans who need long term care? Does the VA cover long term care, what are the eligibility requirements, and are any long term care benefits available for spouses? Join us as James Marshall of Federal Retirement Planning, LLC, and Federal Long Term Care Insurance Program (FLTCIP) representative Jeannie Singleton detail the long term care resources and options available to our nation's veteran population.</p>	March 19, 2015
<p>Investing Beyond the TSP Are your retirement dollars diversified? Many federal employees plan for retirement using their FERS or CSRS annuity, Social Security benefits, and the Thrift Savings Plan (TSP). But is this enough? How do you make sure your investment mix fits best with your retirement goals, now and in the future? Join Karen Schaeffer of Schaeffer Financial and Federal Long Term Care Insurance Program (FLTCIP) representative Jeannie Singleton as we detail the various funding strategies for retirement, how to make diversification decisions, and how to protect your retirement from unexpected pitfalls.</p>	March 24, 2015
<p>What's the Best Way to Pay for Long Term Care? Whether you're planning your own retirement, or thinking about your parents, many families wonder how they would pay for long term care, if the need arises. Join Harley Gordon, founder of the National Academy of Elder Law Attorneys, and Federal Long Term Care Insurance Program (FLTCIP) representatives as we explore the public programs and private options that may be available for funding long term care services and supports. The 6 Key Retirement Decisions You Can't Afford to Ignore April 23, 2015 Have you thought about what decisions will need to be made that will support you and your loved ones in retirement? Make sure you're fully prepared to navigate your way. Join Joanne McGehrin of McGehrin and Associates and Federal Long Term Care Insurance Program (FLTCIP) representatives as we discuss survivor benefit election options, when to receive Social Security benefits and Medicare Part B, and how to protect it all by working with your family to craft a plan for long term care.</p>	March 31, 2015
<p>FEDVIP: Understanding Your Coverage and Navigating Changes Did you experience a qualifying life event outside of open season this year? Join us as we discuss the coordination of benefits and the actions you should take if you're making changes to your Federal Employees Dental and Vision Insurance Program (FEDVIP) plan outside of open season, including eligible qualifying life events, enrolling outside of open season, and keeping it all straight using your personal My BENEFEDS account.</p>	April 14, 2015

Topic	Date
<p>The 6 Key Retirement Decisions You Can't Afford to Ignore Have you thought about what decisions will need to be made that will support you and your loved ones in retirement? Make sure you're fully prepared to navigate your way. Join Joanne McGehrin of McGehrin and Associates and Federal Long Term Care Insurance Program (FLTCIP) representatives as we discuss survivor benefit election options, when to receive Social Security benefits and Medicare Part B, and how to protect it all by working with your family to craft a plan for long term care.</p>	April 23, 2015
<p>Medicare and the FEHB: Part Two The Federal Employee Health Benefits (FEHB) Program helps meet your current medical needs and also provides preventative care to support your ongoing health. But how does the FEHB transition into retirement, what are the parts of Medicare, and what strategies can you take to maximize all your health benefits in retirement? Join James Marshall of Federal Retirement Planning, LLC, and David Santana of Health and Human Services, with Federal Long Term Care Insurance Program (FLTCIP) representative Jeannie Singleton as we demonstrate how these federal benefits work together.</p>	April 30, 2015
<p>Caregiving Caregiving is one of the most stressful situations a family can face. Is your family prepared? Join us as Mary Lou McGuinness, senior long term care specialist for LTC Partners, hosts an open discussion on the many stages of caregiving and the issues many caregivers face when they provide long term care for a loved one. Mary Lou will also share helpful resources and details about the Federal Long Term Care Insurance Program's benefits and features.</p>	May 7, 2015
<p>Am I Saving Enough for Retirement? The average federal employee has \$111,517 (CSRS) to \$112,487 (FERS)* saved in investment vehicles such as the Thrift Savings Plan (TSP). How much more is needed to secure a comfortable retirement, and where will it come from? Join Karen Schaeffer of Schaeffer Financial and Federal Long Term Care Insurance Program (FLTCIP) representative Jeannie Singleton as we discuss the various funding strategies for retirement, including federal benefits, and private investments such as IRAs, as well as how to protect years of careful planning from unexpected financial challenges.</p> <p><small>*Federal Retirement Thrift Investment Board. "Thrift Savings Fund Statistics"</small></p>	May 12, 2015
<p>Maximizing Your Social Security Benefit Most people have a general understanding of Social Security, but what about your individual situation? Join James Marshall of Federal Retirement Planning, LLC, and Federal Long Term Care Insurance Program (FLTCIP) representative Jeannie Singleton as we review federal annuitant case studies to help you-and your spouse (if married)-maximize your Social Security benefits and decide the best option for you.</p>	May 21, 2015
<p>Midcareer Planning Checklist If you're like most people, when you plan your summer vacation, you make a list of what you need to do and bring, so you don't forget anything important. You should treat your retirement planning the same way. Join Tammy Flanagan, senior benefits director at the National Institute for Transition Planning, as she shares her midcareer checklist to help you evaluate your goals, get on track now for a successful retirement, and learn how to protect that retirement against rising health and long term care costs.</p>	May 26, 2015
<p>Maximizing Your Federal Benefits: Calculating TSP Elections for FERS Employees If you are covered by the Federal Employees' Retirement System (FERS), the Thrift Savings Plan (TSP) is one part of a three-part retirement package that also includes your FERS basic annuity and Social Security. Join us as TSP and Federal Long Term Care Insurance Program (FLTCIP) representatives detail strategies for maximizing your TSP contributions and elections, as well as avoiding pitfalls to your retirement savings.</p>	May 27, 2015

Topic	Date
<p>Maximizing Your Federal Benefits: Calculating TSP Elections for CSRS Employees If you are covered by the Civil Service Retirement System (CSRS) or are a member of the uniformed services, the Thrift Savings Plan (TSP) is a supplement to your CSRS annuity or military retired pay. Join us as TSP and Federal Long Term Care Insurance Program (FLTCIP) representatives detail strategies for maximizing your TSP contributions and elections, as well as avoiding pitfalls to your retirement savings.</p>	<p>June 3, 2015</p>
<p>The FLTCIP (Part 1 of 2): Planning Ahead with the FLTCIP This webinar explores the realities of long term care and family caregiving. We also review possible long term care funding options (and their tradeoffs) such as Medicaid and investing.</p>	<p>March 10, 2015 March 17, 2015 April 7, 2015 April 21, 2015 May 5, 2015</p>
<p>The FLTCIP (Part 2 of 2): Planning Ahead with the FLTCIP This webinar includes a thorough review of the benefits, features, and costs of the FLTCIP plan.</p>	<p>March 12, 2015 March 26, 2015 April 8, 2015 April 28, 2015 May 14, 2015</p>

Thank you,
 Mary E. Foley