

Unlocking Health Benefits in Retirement: FEHB, FLTICP, and Medicare

As you navigate the transition to retirement, safeguarding your health becomes paramount. Fortunately, there are a range of benefits available to you through the Federal Employees Health Benefits (FEHB) program, the Federal Long Term Care Insurance Program (FLTICP), and Medicare.

Understanding FEHB in Retirement

FEHB is a comprehensive health insurance program that provides coverage to federal employees, retirees, and their eligible dependents. When you retire, you can continue your FEHB coverage by enrolling in the Retired Federal Employees Health Benefits (RFH) program.



Health Benefits In Retirement: FEHB, FLTICP, and Medicare by Brandon Christy

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RFH offers a wide choice of health plans, including:

- High-option plans with higher premiums and lower deductibles

- Low-option plans with lower premiums and higher deductibles
- Preferred Provider Organizations (PPOs)
- Health Maintenance Organizations (HMOs)

The premium for your RFH coverage is based on your plan choice, age, and family status. You will be responsible for paying the premium, although you may be eligible for a subsidy to help with costs if you meet certain income requirements.

Benefits of FLTCIP in Retirement

FLTCIP is a federal long-term care insurance program that provides coverage for the costs of long-term care services, such as nursing home care, assisted living, and home health care.

Enrolling in FLTCIP while you are still working can ensure that you have coverage in retirement when you may need it most. The premiums for FLTCIP are based on your age and the amount of coverage you choose.

Medicare in Retirement

Medicare is a federal health insurance program that provides coverage to people who are 65 or older, as well as to those with certain disabilities or medical conditions.

When you retire, you will automatically be enrolled in Part A of Medicare, which covers hospital stays and certain other expenses. You may choose to enroll in Part B, which covers doctor visits, outpatient services, and medical equipment. You will also need to decide if you want to enroll in Part D, which covers prescription drug costs.

The premiums for Medicare vary depending on your income and the type of coverage you choose.

Coordinating Your Benefits

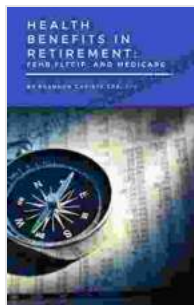
Coordinating your health benefits in retirement can be complex. It is important to understand how FEHB, FLTCIP, and Medicare work together to ensure that you have the coverage you need.

In general, Medicare will pay first for covered services. If you have a FEHB plan, it will pay for any remaining costs that Medicare does not cover. FLTCIP will pay for long-term care services that are not covered by Medicare or your FEHB plan.

It is important to review your health insurance needs regularly and make changes to your coverage as necessary. By understanding your options and coordinating your benefits, you can safeguard your health and financial well-being in retirement.

Additional Resources

- Office of Personnel Management: Retiree Health Coverage
- Federal Long Term Care Insurance Program
- Medicare



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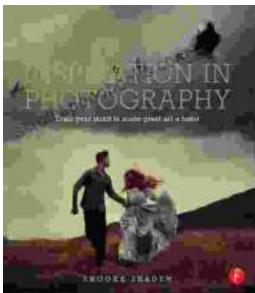
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