



DIRECTOR - CIVILIAN BENEFITS CENTER

Date: 20 March 2017

To: All Civilian Employees

Subj: Retirement and Benefits Webinars

1. For the second time, Federal Long Term Care Insurance Program (FLTCIP) partners are offering informational webinars about retirement and benefits topics. Last year's webinars were very popular, and we hope you will find this year's webinars to be equally informative and helpful! 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. You do not need a Common Access Card (CAC) to access these webinars, so you can enjoy them at any time and in any place you have Internet access.

Topic	Date
<p>When It Hurts to Care: Tips for Caregivers</p> <p>Caregivers often witness the physical, spiritual, and emotional suffering of others. Compassionate people sometimes bear the weight of these observations and may even compromise their own health when they assume too much responsibility for another person. It's important for our own well-being to understand boundaries. Join Jane W. Barton of Cardinal, LLC, as she discusses the risks of compassion fatigue and tips to relieving the stress commonly associated with caregiving.</p>	<p>March 28, 2017</p>
<p>Blended Retirement System for the Military: How it Works</p> <p>As outlined in the current National Defense Authorization Act, the military retirement system will change, effective January 1, 2018, to a new blended retirement system. Join Deborah L. Hatch of Pinnacle Personnel Services as she discusses facts about this new system. She will cover such topics as who is eligible, who will be automatically enrolled, who can opt out, how the Thrift Savings Plan figures in, what future benefits are, and answers to other frequently asked questions.</p>	<p>April 4, 2017</p>
<p>Protecting the Elderly from Financial Abuse</p> <p>Sadly, the financial abuse of elder people is a rising epidemic in the United States. You may know someone who is a victim of such abuse or you may be experiencing it yourself. But what can you do if you suspect elder abuse? Who are the most likely abusers? Join Karen Schaeffer of Schaeffer Financial and the National Institute for Transition Planning as she discusses potential signs of financial abuse and ways to protect yourself or your loved ones.</p>	<p>April 11, 2017</p>
<p>From Military to Federal Retirement, and Everything in Between: Merging Your Military Service with Federal Retirement</p> <p>Are you a Federal employee with military service or a full military retirement? Learn how to receive credit for your military service and how it can affect your federal civilian annuity. Join James Marshall of Federal Retirement Planning, LLC, and the National Institute for</p>	<p>April 13, 2017</p>

Topic	Date
<p>Transition Planning as he discusses options you might not have considered and demonstrates how to utilize all the retirement benefits that are available to you.</p>	
<p>Midcareer Checklist When it comes to retirement, you want to be prepared. That's why it's so important to plan now. Join Tammy Flanagan of the National Institute for Transition Planning as she shares essential tasks from her midcareer checklist—review your personnel records and beneficiaries, check deposits, determine the size of your retirement benefit, and more. Tammy will help you to evaluate your goals, get on track now for a successful retirement, and protect your retirement against rising costs of care.</p>	<p>April 27, 2017</p>
<p>Be Grief Savvy Human beings are inherently relational creatures. Among other things, we create attachments—to people, places, and things. Consequently, we risk the experience of loss as our relationships change or end. Mourning our losses requires courage to feel pain, address the void, integrate the loss, and re-engage with life. We must recognize our grief in order to move forward. Join Jane W. Barton of Cardinal, LLC, as she discusses grief savvy and how it will serve you and your loved ones well.</p>	<p>May 2, 2017</p>
<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>	<p>May 9, 2017</p>
<p>Continuing FEHB into Retirement As you plan ahead for your future health care needs in retirement, consider continuing your coverage under the Federal Employees Health Benefits (FEHB) Program. The FEHB Program offers federal employees, retirees, and their survivors the widest selection of health plans in the country. Join Joanne McGehrin of McGehrin and Associates and representatives from the Federal Long Term Care Insurance Program (FLTCIP) as we detail the requirements you and/or your surviving spouse should consider in order to continue and maintain your FEHB coverage in retirement.</p>	<p>May 11, 2017</p>
<p>Federal Financial Planning: Dos and Don'ts For most of us, maintaining our accustomed lifestyle in retirement requires planning ahead. Join Karen Schaeffer of Schaeffer Financial and the National Institute for Transition Planning with Federal Long Term Care Insurance Program (FLTCIP) representatives as they discuss the basic investing and money-management tips that can make or break your federal retirement plan.</p>	<p>May 16, 2017</p>

Topic	Date
<p>Great Expectations: The Countdown to Retirement</p> <p>As you look forward to retirement, keep in mind there are a few last-minute steps you can take to smooth the retirement process. What is the best day to retire? Have you completed the necessary paperwork, reviewed your taxes, and evaluated your insurance needs? Join Tammy Flanagan of the National Institute for Transition Planning, as she highlights the top tips for those considering retiring in the next year.</p>	<p>May 25, 2017</p>
<p>Maximizing Your Social Security Benefit</p> <p>Understanding the basic rules of Social Security benefits can help you to understand how the program works, but what about your individual situation? Join James Marshall of Federal Retirement Planning, LLC, and the National Institute for Transition Planning with Federal Long Term Care Insurance Program (FLTCIP) representatives as we cover different federal employee case studies to help you maximize your Social Security benefits and decide the best option for you.</p>	<p>June 1, 2017</p>
<p>Continuing Life Insurance into Retirement</p> <p>How much life insurance will you need in retirement? What are the reductions that occur at age 65? What are the costs and decisions associated with maintaining life insurance in retirement? Join Joanne McGehrin of McGehrin and Associates and Federal Long Term Care Insurance Program (FLTCIP) representatives as they detail the important considerations you should take into account when transitioning into your post-career life.</p>	<p>June 7, 2017</p>
<p>The FLTCIP (Part 1 of 2): Why Should I Plan for My Own Long Term Care?</p> <p>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 29, 2017 April 5, 2017 May 3, 2017 May 17, 2017 June 6, 2017</p>
<p>The FLTCIP (Part 2 of 2): Protecting Your Retirement with a Plan for Long Term Care</p> <p>This webinar includes a thorough review of the benefits and features of the FLTCIP plan.</p>	<p>March 30, 2017 April 12, 2017 May 4, 2017 May 24, 2017 June 8, 2017</p>

Thank you,
Mary E. Foley