



## DIRECTOR - CIVILIAN BENEFITS CENTER

Date: 24 September 2014

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](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](http://www.ltcfeds.com/meet_us/webinars_on_demand.html).

Topic	Date
<p><b>Great Expectations: The Countdown to Retirement</b>            Whether you've set your retirement or are still deciding on the date, there are last-minute steps you can take to smooth the retirement process. What are the best days to retire this December and in 2015, and what can you expect to happen with your Federal pay and benefits before and after you go? Join Tammy Flanagan, senior benefits director at the National Institute for Transition Planning, as she highlights the top tips for those considering retiring in the next year</p>	September 25, 2014
<p><b>Federal Financial Planning: Dos and Don'ts</b>            For most of us, maintaining our accustomed lifestyle in retirement requires planning ahead. Join Karen Schaeffer of Schaeffer Financial and FLTCIP representatives as they discuss the basic investing and money-management tips that can make or break your Federal retirement plan.</p>	September 30, 2014
<p><b>Focus on the Family, Part 1: Carrying Benefits into Retirement</b>            Do you know what benefits your family members will be eligible for at your death? You may currently have Federal Employees Group Life Insurance (FEGLI) coverage, but do you understand how the choices you make at retirement will impact the value of that insurance? And what about Federal Employee Health Benefits (FEHB), and your Civil Service Retirement System (CSRS) or Federal Employees' Retirement System (FERS) annuity? Join Sherry Casas, president and founder of Retirement Training and Coaching Services, Inc., and FLTCIP representatives as we discuss all the survivor benefits available to your loved ones as part of your federal benefits package. We'll also review your spouse's ability to keep Thrift Savings Plan (TSP) funds in a beneficiary participant account at your death, as well as other TSP options for both spousal and non-spousal beneficiaries.</p>	October 7, 2014
<p><b>Maximizing Your Social Security Benefit</b>            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 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>	October 16, 2014

Topic	Date
<p><b>Federal Benefits and Retirement Planning Quiz—Interactive Event</b>            What's your retirement IQ? Take our interactive retirement planning quiz. Join Tammy Flanagan of the National Institutes for Transition Planning and FLTCIP representatives as we review the results and see how your knowledge compares against your colleagues. Get Tammy's insights on each of the topics, including retirement planning, social security, federal benefits, TSP, investing, and more.</p>	<p>October 23, 2014</p>
<p><b>Financing Your Own Long Term Care: Know Your Options</b>            Have you considered the potential need for long term care and the impact it could have on your hard-earned savings? Join Karen Schaeffer of Schaeffer Financial and FLTCIP representatives as we detail the various funding strategies for long term care financing, including public programs, private investments, reverse mortgages, and insurance.</p>	<p>October 28, 2014</p>
<p><b>Advanced Planning Forum—Interactive Event</b>            You've shared your hopes and dreams with your loved ones, but have you had those challenging conversations about the many issues associated with the aging process? Who will handle your health and financial matters if you can no longer make decisions for yourself? Conversely, what are the consequences to you and your family if you don't have the necessary legal documents in place? Join us as attorney Harley Gordon, founder of the National Academy of Elder Law Attorneys, and FLTCIP representatives discuss the differences between a living will, health care proxy, and durable and health care powers of attorney. This is a valuable opportunity to learn what you need to know so that you can face the future with a greater sense of confidence. Our panel of experts will answer your questions throughout the event.</p>	<p>November 5, 2014</p>
<p><b>Focus on the Family, Part 2: Social Security and Survivors</b>            Do you know that your spouse and children may be eligible to receive Social Security benefits when you become eligible—and what benefits may be payable at your death? Some of the toughest decisions you'll face with Social Security stem from your desire to do what's best for your family. Join Sherry Casas, president and founder of Retirement Training and Coaching Services, Inc., and FLTCIP representatives as we discuss ways to maximize Social Security benefits and help protect this income with long term care insurance.</p>	<p>November 19, 2014</p>
<p><b>Continuing Life Insurance into Retirement</b>            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 FLTCIP representatives as they detail the important considerations you should take into account when transitioning into your post-career life.</p>	<p>November 20, 2014</p>
<p><b>FEDVIP: Navigating Changes to Your Existing Coverage</b>            Did you make a change to any of your benefits during this year's open season? Are you retiring this year? Join us as we discuss the actions employees and retirees should take if making changes to their Federal Employees Dental and Vision Insurance Program (FEDVIP) plan or retiring during open season 2014, including:</p> <ul style="list-style-type: none"> <li>• end-of-year actions and what to expect</li> <li>• special pay in retirement and FEDVIP billing</li> <li>• keeping it all straight with your My BENEFEDS account</li> <li>• the five questions most commonly asked during open season and how to get the assistance you need</li> </ul>	<p>December 3, 2014</p>

Topic	Date
<p><b>A Different Path for Women</b>            Women face unique issues in benefits and retirement planning. According to the Women's Institute for a Secure Retirement, female retirees in the United States receive only half the average pension benefits that men do. And women's earnings average 77 cents for every \$1 earned by men, a lifetime loss of more than \$300,000. Join us as Tammy Flanagan of the National Institutes for Transition Planning and Karen Schaeffer of Schaeffer Financial detail the steps you can take to help secure your future at any age.</p>	<p>December 4, 2014</p>
<p><b>Medicare and the FEHB Program</b>            Your FEHB plan helps to meet your medical needs and also provides preventative care to help support your ongoing health. But how does this coverage transition into retirement, what are the parts of Medicare, and how can the FLTCIP help complete your total health care plan? Join James Marshall of Federal Retirement Planning, LLC, and FLTCIP representatives as we demonstrate how these three federal benefits work together.</p>	<p>December 11, 2014</p>
<p><b>The FLTCIP (Part 1 of 2): Planning Ahead with the FLTCIP</b>            This webinar explores the realities of long term care and family caregiving. We also review possible LTC funding options (and their tradeoffs) such as Medicaid and investing.</p>	<p>October 1, 2014            October 21, 2014            November 13, 2014            December 9, 2014</p>
<p><b>FLTCIP (Part 2 of 2): Planning Ahead with the FLTCIP</b>            This webinar includes a thorough review of the benefits, features, and costs of the FLTCIP plan.</p>	<p>October 8, 2014            October 30, 2014            November 25, 2014            December 10, 2014</p>
<p><b>FEDVIP: Shop, Enroll, and Manage Your Dental and Vision Insurance</b>            A lot can change in a year, including family status, new insurance plans to choose from, redesigned web and mobile sites, enhanced tools, and a whole new experience in managing your FEDVIP account by phone. Join us as we navigate FEDVIP options and discuss the choices employees and retirees have when researching and enrolling in FEDVIP this Federal Benefits Open Season. Additionally:</p> <ul style="list-style-type: none"> <li>• review FEDVIP plan coverage and benefits</li> <li>• walk through the self-service tools to compare plans and apply for programs</li> <li>• learn about your My BENEFEDS account and how to sign up</li> <li>• discuss the five questions most commonly asked during open season and how to get the assistance you need</li> </ul>	<p>October 22, 2014            November 4, 2014</p>

Thank you,  
 Mary E. Foley