

Companies Offering Long-Term Care Insurance Policies or Riders in Wisconsin

The [insurance](#) companies listed below have indicated they offer stand-alone long-term care (LTC) insurance [policies](#) or long-term care riders on life insurance policies or long-term care riders on annuities in Wisconsin. Stand-alone LTC policies are also called traditional LTC policies and are specifically designed only to cover the costs associated with long-term care. Riders on life insurance policies or annuities use the death benefit or contract value to pay for long-term care services, which reduces the amount of the death benefit from the life insurance policies or contract value of the annuities. You may contact the companies using the information below so that you may compare benefits and [premiums](#).

Company	Stand-Alone LTC Policies	LTC Riders on Life Insurance Policies	LTC Riders on Annuities
Bankers Life and Casualty Company 111 East Wacker Drive, Suite 2100 Chicago, IL 60601-4508 bankerslife.com 1-800-283-8011	X		
Brighthouse Life Insurance Company 12805 Tampa Oaks Blvd, Ste 447 Temple Terrace, FL 33637 brighthousefinancial.com 1-800-638-5000		X	
Colonial Life and Accident Insurance Co. 1200 Colonial Life Boulevard Columbia, SC 29210 coloniallife.com 1-800-325-4368		X	
Combined Insurance Company of America 8750 Bryn Mawr Chicago, IL 60601 combinedinsurance.com 1-866-445-8872		X	

For more information or to file a complaint, visit our website or contact:

Office of the Commissioner of Insurance, 125 South Webster Street, P.O. Box 7873, Madison, WI 53707-7873
 p: 608-266-3585 | p: 1-800-236-8517 | f: 608-266-9935 | ociinformation@wisconsin.gov | oci.wi.gov

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Company	Stand-Alone LTC Policies	LTC Riders on Life Insurance Policies	LTC Riders on Annuities
Equitable Financial Life Insurance Company 1290 Avenue of the Americas New York, NY 10104 equitable.com 1-212-554-1234		X	
Equitable Financial Life Insurance Company of America 525 Washington Blvd Jersey City, NJ 07310 equitable.com 1-800-487-6669		X	
Erie Family Life Insurance Company 100 Erie Place Erie, PA 16530 erieinsurance.com 1-800-458-0811 option 3		X	
Fidelity Life Association, A Legal Reserve Life Insurance Company 8700 W Bryn Mawr Ave, Ste 900S Chicago, IL 60631 fidelitylife.com 1-866-912-7775		X	
Forethought Life Insurance Company 10 W Market St, Ste 2300 Indianapolis, IN 46204 globalatlantic.com 1-866-645-2449			X
Genworth Life Insurance Company 6620 West Broad Street, Bldg 1, 3 rd Floor Richmond, VA 23230 genworth.com 1-888-436-9678	X		

Company	Stand-Alone LTC Policies	LTC Riders on Life Insurance Policies	LTC Riders on Annuities
Guardian Life Insurance Co. of America 10 Hudson Yards New York, NY 10001 guardianlife.com 1-212-598-8000		X	
John Hancock Life Insurance Company (U.S.A.) 200 Berkley St Boston, MA 02116 johnhancockinsurance.com 1-617-572-6000		X	
Knights of Columbus 1 Columbus Plaza P O Box 1670 New Haven, CT 06507-0901 kofc.org 1-203-752-4000	X		
LifeSecure Insurance Company 10559 Citation Drive, Suite 300 Brighton, MI 48116 yourlifefsecure.com 1-866-582-7701	X		
Lincoln National Life Insurance Company 100 N Greene St Greensboro, NC 27401 lfg.com 1-800-962-1654		X	
Massachusetts Mutual Life Insurance Company 1295 State Street Springfield, MA 01111-0001 massmutual.com 1-800-272-2216		X	

Company	Stand-Alone LTC Policies	LTC Riders on Life Insurance Policies	LTC Riders on Annuities
Minnesota Life Insurance Company 400 Robert Street N St. Paul, MN 55101-2098 securian.com 1-800-820-4205		X	
Mutual of Omaha Insurance Company 3300 Mutual of Omaha Plaza Omaha, NE 68175 mutualofomaha.com 1-800-896-5988	X		
National Guardian Life Insurance Company 2 East Gilman Street P.O. Box 1191 Madison, WI 53701-1191 ngl-essentialltc.com 1-800-548-2962	X		
Nationwide Life and Annuity Insurance Co. One Nationwide Plaza FRAP Solutions Columbus, OH 43215 nationwide.com 1-877-669-6877		X	
New York Life Insurance and Annuity Corp. 51 Madison Avenue New York, NY 10010 newyorklife.com 1-800-276-6600		X	
New York Life Insurance Company 51 Madison Avenue New York, NY 10010 newyorklife.com 1-800-276-6600	X		

Company	Stand-Alone LTC Policies	LTC Riders on Life Insurance Policies	LTC Riders on Annuities
Northwestern Long Term Care Insurance Company 720 East Wisconsin Avenue Milwaukee, WI 53202 northwesternmutual.com 1-877-582-6582	X		
Northwestern Mutual Life Insurance Company 720 East Wisconsin Avenue Milwaukee, WI 53202 northwesternmutual.com 1-414-271-1444		X	
Pacific Life Insurance Company 700 Newport Center Drive Newport Beach, CA 92660 pacificLife.com 1-800-800-7646		X	
Pekin Life Insurance Company 2505 Court Street Pekin, IL 61558 pekininsurance.com 1-800-322-0160		X	
Protective Life Insurance Company 2801 Highway 280 South Birmingham, AL 35223 protective.com 1-800-866-3555		X	
RiverSource Life Insurance Company 227 Ameriprise Financial Center Minneapolis, MN 55474 riversource.com 1-800-862-7919		X	

Company	Stand-Alone LTC Policies	LTC Riders on Life Insurance Policies	LTC Riders on Annuities
State Farm Life and Accident Assurance Co. 1 State Farm Plaza Bloomington, IL 61710 statefarm.com Contact local State Farm agent		X	
State Life Insurance Company 1 American Square P.O. Box 368 Indianapolis, IN 46206-0368 oneamerica.com 1-800-537-6442		X	X
The State Mutual Insurance Company 210 E 2nd Ave, Ste 301 P.O. Box 153 Rome, GA 30162-0153 statemutualinsurance.com 1-706-291-1054		X	
Thrivent Financial for Lutherans 625 4th Ave South Minneapolis, MN 55415-1624 thrivent.com 1-800-847-4836	X		
Transamerica Life Insurance Company 6400 C Street SW Cedar Rapids, IA 52499 transamerica.com 1-800-227-3740		X	
United of Omaha Life Insurance Company 3300 Mutual of Omaha Plaza Omaha, NE 68175 mutualofomaha.com 1-800-775-6000		X	

Long-term care insurance policies are explained in the Consumer's Guide to Long-Term Care at oci.wi.gov/Pages/Consumers/PI-047.aspx.

For more information about the benefits in [Medicare supplement insurance policies](#), consult the Wisconsin Guide to Health Insurance for People with Medicare at oci.wi.gov/Pages/Consumers/PI-002.aspx.