

## 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 on 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 Name	Stand-Alone LTC Policies	LTC Riders on Life Insurance Policies	LTC Riders on Annuities
Auto-Owners Life Insurance Company 6101 Anacapri Boulevard Lansing, MI 48917-3968 <a href="http://auto-owners.com">auto-owners.com</a> 1-517-323-1200	X		
AXA Equitable Life Insurance Company 1290 Avenue of the Americas New York, NY 10104 <a href="http://equitable.com">equitable.com</a> 1-212-554-1234		X	
Bankers Life and Casualty Company 111 East Wacker Drive, Suite 2100 Chicago, IL 60601-4508 <a href="http://bankerslife.com">bankerslife.com</a> 1-800-283-8011	X		
Colonial Life and Accident Insurance Co. 1200 Colonial Life Boulevard P.O. Box 1365 Columbia, SC 29202 <a href="http://coloniallife.com">coloniallife.com</a> 1-800-325-4368		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](mailto:ociinformation@wisconsin.gov) | [oci.wi.gov](http://oci.wi.gov)

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Company Name	Stand-Alone LTC Policies	LTC Riders on Life Insurance Policies	LTC Riders on Annuities
Combined Insurance Company of America 1000 Milwaukee Avenue Glenview, IL 60025 <a href="http://combined.com">combined.com</a> 1-866-445-8872		X	
Country Life Insurance Company 1701 N. Towanda Avenue Bloomington, IL 61702-2020 <a href="http://countryfinancial.com">countryfinancial.com</a> 1-866-268-6879	X	X	
Forethought Life Insurance Company One Forethought Center Batesville, IN 47006 <a href="http://forethought.com">forethought.com</a> 1-877-454-4777			X
Genworth Life Insurance Company 6620 West Broad Street Richmond, VA 23230 <a href="http://genworth.com">genworth.com</a> 1-888-436-9678	X		
Grange Life Insurance Company 671 South High Street Columbus, OH 43206-1066 <a href="http://grangeinsurance.com">grangeinsurance.com</a> 1-614-445-2900		X	
Guardian Life Insurance Co. of America, Inc. 7 Hanover Square New York, NY 10004 <a href="http://guardianlife.com">guardianlife.com</a> 1-(212) 598-8000		X	

Company Name	Stand-Alone LTC Policies	LTC Riders on Life Insurance Policies	LTC Riders on Annuities
John Hancock Life Insurance Company (U.S.A.) 197 Clarendon Street Boston, MA 02117 <a href="http://johnhancockinsurance.com">johnhancockinsurance.com</a> 1-800-377-7311		X	
LifeSecure Insurance Company 10559 Citation Drive, Suite 300 Brighton, MI 48116 <a href="http://yourlifefecure.com">yourlifefecure.com</a> 1-866-582-7701	X		
Lincoln National Life Insurance Company 1300 South Clinton Street Fort Wayne, IN 46802 <a href="http://lfg.com">lfg.com</a> 1-800-962-1654			X
Massachusetts Mutual Life Insurance Company 1295 State Street Springfield, MA 01111 <a href="http://massmutual.com">massmutual.com</a> 1-800-272-2216	X	X	
Minnesota Life Insurance Company 400 Robert Street N St. Paul, MN 55101 <a href="http://securian.com">securian.com</a> 1-800-820-4205		x	
MONY Life Insurance Company of America 1290 Avenue of the Americas New York, NY 10104 <a href="http://equitable.com">equitable.com</a> 1-212-554-1234		X	

Company Name	Stand-Alone LTC Policies	LTC Riders on Life Insurance Policies	LTC Riders on Annuities
Mutual of Omaha Insurance Company Mutual of Omaha Plaza Omaha, NE 68175 <a href="http://mutualofomaha.com">mutualofomaha.com</a> 1-800-896-5988	X		
National Guardian Life Insurance Company 2 East Gilman Street Madison, WI 53701 <a href="http://ngl-essentialtfc.com">ngl-essentialtfc.com</a> 1-800-548-2962	x		
Nationwide Life & Annuity Insurance Co. One Nationwide Plaza Columbus, OH 43215 <a href="http://nationwide.com">nationwide.com</a> 1-877-669-6877		X	
New York Life Insurance Company 51 Madison Avenue New York, NY 10010 <a href="http://newyorklife.com">newyorklife.com</a> 1-212-576-7000	X		
New York Life Insurance and Annuity Corp. 51 Madison Avenue New York, NY 10010 <a href="http://newyorklife.com">newyorklife.com</a> 1-212-576-7000		X	
Northwestern Long Term Care Insurance Co. 720 East Wisconsin Avenue Milwaukee, WI 53202 <a href="http://northwesternmutual.com">northwesternmutual.com</a> 1-800-890-6704	X		

Company Name	Stand-Alone LTC Policies	LTC Riders on Life Insurance Policies	LTC Riders on Annuities
Northwestern Mutual Life Insurance Company 720 East Wisconsin Avenue Milwaukee, WI 53202 <a href="http://northwesternmutual.com">northwesternmutual.com</a> 1-414-271-1444		X	
Pacific Life Insurance Company 700 Newport Center Drive Newport Beach, CA 92660-6307 <a href="http://pacificLife.com">pacificLife.com</a> 1-800-800-7646		X	
Pekin Life Insurance Company 2505 Court Street Pekin, IL 61558 <a href="http://pekininsurance.com">pekininsurance.com</a> 1-800-322-0160		X	
Protective Life P.O. Box 12687 Birmingham, AL 35202 <a href="mailto:ladphs@protective.com">ladphs@protective.com</a> 1-800-866-9933		x	
RiverSource Life Insurance Company 70100 Ameriprise Financial Center Minneapolis, MN 55474 <a href="http://riversource.com">riversource.com</a> 1-800-862-7919		X	
State Farm Life and Accident Assurance Co. One State Farm Plaza Bloomington, IL 61710 <a href="http://statefarm.com">statefarm.com</a> Contact local State Farm agent		X	

Company Name	Stand-Alone LTC Policies	LTC Riders on Life Insurance Policies	LTC Riders on Annuities
State Farm Mutual Automobile Insurance Co. One State Farm Plaza Bloomington, IL 61710 <a href="http://statefarm.com">statefarm.com</a> Contact local State Farm agent	X		
State Life Insurance Company One American Square Indianapolis, IN 46206 <a href="http://oneamerica.com">oneamerica.com</a> 1-800-537-6442		X	X
Thrivent Financial for Lutherans 4321 North Ballard Road Appleton, WI 54919-0001 <a href="http://thrivent.com">thrivent.com</a> 1-800-847-4836	X		
Transamerica Life Insurance Company Long Term Care Administrative Office P.O. Box 869090 Plano, TX 75086-9090 <a href="http://transamerica.com">transamerica.com</a> 1-800-227-3740	X	X	
Transamerica Premier Life Insurance Company 4333 Edgewood Road NE Cedar Rapids, IA 52499 <a href="http://tlic.transamerica.com/portal/public/tlc">tlic.transamerica.com/portal/public/tlc</a> 1-800-851-9777		x	

Information on long-term care insurance policies is explained in the Guide to Long-Term Care at [oci.wi.gov/Pages/Consumers/PI-047.aspx](http://oci.wi.gov/Pages/Consumers/PI-047.aspx).

For more information on the benefits included 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](http://oci.wi.gov/Pages/Consumers/PI-002.aspx).