## 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, 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<br>111 East Wacker Drive, Suite 2100<br>Chicago, IL 60601-4508<br>bankerslife.com<br>1-800-283-8011 | Yes | No | No |
| Brighthouse Life Insurance Company<br>12805 Tampa Oaks Blvd, Ste 447<br>Temple Terrace, FL 33637<br>brighthousefinancial.com<br>1-800-638-5000 | No | Yes | No |
| Colonial Life and Accident Insurance Co.<br>1200 Colonial Life Boulevard<br>Columbia, SC 29210<br>coloniallife.com<br>1-800-325-4368 | No | Yes | No |
| Combined Insurance Company of America<br>8750 Bryn Mawr<br>Chicago, IL 60601<br>combined.com<br>1-866-445-8872 | No | Yes | No |



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| Company | Stand-Alone LTC Policies | LTC Riders on Life Insurance Policies | LTC Riders on Annuities |
|---|---|---|---|
| Equitable Financial Life Insurance Company<br>1290 Avenue of the Americas<br>New York, NY 10104<br>equitable.com<br>1-212-554-1234 | No | Yes | No |
| Equitable Financial Life Insurance Company of America<br>525 Washington Blvd<br>Jersey City, NJ 07310<br>equitable.com<br>1-800-487-6669 | No | Yes | No |
| Erie Family Life Insurance Company<br>100 Erie Place<br>Erie, PA 16530<br>erieinsurance.com<br>1-800-458-0811 option 3 | No | Yes | No |
| Fidelity Life Association, A Legal Reserve Life Insurance Company<br>8700 W Bryn Mawr Ave, Ste 900S<br>Chicago, IL 60631<br>fidelitylife.com<br>1-866-912-7775 | No | Yes | No |
| Forethought Life Insurance Company<br>10 W Market St, Ste 2300<br>Indianapolis, IN 46204<br>globalatlantic.com<br>1-866-645-2449 | No | No | Yes |
| Genworth Life Insurance Company<br>6620 West Broad Street, Bldg 1, 3rd Floor<br>Richmond, VA 23230<br>genworth.com<br>1-888-436-9678 | Yes | No | No |

| Company | Stand-Alone LTC Policies | LTC Riders on Life Insurance Policies | LTC Riders on Annuities |
|---|---|---|---|
| Guardian Life Insurance Co. of America<br>10 Hudson Yards<br>New York, NY 10001<br>guardianlife.com<br>1-212-598-8000 | No | Yes | No |
| John Hancock Life Insurance Company (U.S.A.)<br>200 Berkley St<br>Boston, MA 02116<br>johnhancockinsurance.com<br>1-617-572-6000 | Yes | Yes | No |
| Knights of Columbus<br>1 Columbus Plaza<br>P O Box 1670<br>New Haven, CT 06507-0901<br>kofc.org<br>1-203-752-4000 | Yes | No | No |
| LifeSecure Insurance Company<br>10559 Citation Drive, Suite 300<br>Brighton, MI 48116<br>yourlifesecure.com<br>1-866-582-7701 | Yes | No | No |
| Lincoln National Life Insurance Company<br>100 N Greene St<br>Greensboro, NC 27401<br>lfg.com<br>1-800-962-1654 | No | Yes | Yes |
| Massachusetts Mutual Life Insurance Company<br>1295 State Street<br>Springfield, MA 01111-0001<br>massmutual.com<br>1-800-272-2216 | No | Yes | No |

| Company | Stand-Alone LTC Policies | LTC Riders on Life Insurance Policies | LTC Riders on Annuities |
|---|---|---|---|
| Minnesota Life Insurance Company<br>400 Robert Street N<br>St. Paul, MN 55101-2098<br>securian.com<br>1-800-820-4205 | No | Yes | No |
| Mutual of Omaha Insurance Company<br>3300 Mutual of Omaha Plaza<br>Omaha, NE 68175<br>mutualofomaha.com<br>1-800-896-5988 | Yes | No | No |
| National Guardian Life Insurance Company<br>2 East Gilman Street<br>P.O. Box 1191<br>Madison, WI 53701-1191<br>ngl-essentialltc.com<br>1-800-548-2962 | Yes | No | No |
| New York Life Insurance and Annuity Corp.<br>51 Madison Avenue<br>New York, NY 10010<br>newyorklife.com<br>1-800-276-6600 | No | Yes | No |
| New York Life Insurance Company<br>51 Madison Avenue<br>New York, NY 10010<br>newyorklife.com<br>1-800-276-6600 | Yes | No | No |
| Northwestern Long Term Care Insurance Company<br>720 East Wisconsin Avenue<br>Milwaukee, WI 53202<br>northwesternmutual.com<br>1-877-582-6582 | Yes | No | No |

| Company | Stand-Alone LTC Policies | LTC Riders on Life Insurance Policies | LTC Riders on Annuities |
|---|---|---|---|
| Northwestern Mutual Life Insurance Company<br>720 East Wisconsin Avenue<br>Milwaukee, WI 53202<br>northwesternmutual.com<br>1-414-271-1444 | No | Yes | No |
| Pacific Life Insurance Company<br>700 Newport Center Drive<br>Newport Beach, CA 92660<br>pacificLife.com<br>1-800-800-7646 | No | Yes | No |
| Pekin Life Insurance Company<br>2505 Court Street<br>Pekin, IL 61558<br>pekininsurance.com<br>1-800-322-0160 | No | Yes | No |
| Protective Life Insurance Company<br>2801 Highway 280 South<br>Birmingham, AL 35223<br>protective.com<br>1-800-866-3555 | No | Yes | No |
| RiverSource Life Insurance Company<br>227 Ameriprise Financial Center<br>Minneapolis, MN 55474<br>riversource.com<br>1-800-862-7919 | No | Yes | No |
| State Farm Life and Accident Assurance Co.<br>1 State Farm Plaza<br>Bloomington, IL 61710<br>statefarm.com<br>Contact local State Farm agent | No | Yes | No |

| Company | Stand-Alone LTC Policies | LTC Riders on Life Insurance Policies | LTC Riders on Annuities |
|---|---|---|---|
| State Life Insurance Company<br>1 American Square<br>P.O. Box 368<br>Indianapolis, IN 46206-0368<br>oneamerica.com<br>1-800-537-6442 | No | Yes | Yes |
| The State Mutual Insurance Company<br>210 E 2nd Ave, Ste 301<br>P.O. Box 153<br>Rome, GA 30162-0153<br>statemutualinsurance.com<br>1-706-291-1054 | No | Yes | No |
| Thrivent Financial for Lutherans<br>625 4th Ave South<br>Minneapolis, MN 55415-1624<br>thrivent.com<br>1-800-847-4836 | Yes | No | No |
| Transamerica Life Insurance Company<br>6400 C Street SW<br>Cedar Rapids, IA 52499<br>transamerica.com<br>1-800-227-3740 | No | Yes | No |
| United Life Insurance Company<br>200 1st Street Southeast, Ste 1300<br>Cedar Rapids, IA 52401<br>unitedlife.com<br>1-800-637-6318 | No | Yes | No |

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.