

## LONG-TERM CARE INSURANCE

The Group Insurance Board (Board) and the Department of Employee Trust Funds (ETF) provide for Long-Term Care Insurance according to State statute. The coverage is optional and is available to State of Wisconsin, University of Wisconsin, University of Wisconsin Hospital and Clinic Employees and state annuitants including their spouses, parents and spouse's parents. The Office of the Commissioner of Insurance approves each plan.

The plans may cover expenses usually not covered by group health insurance, including long-term home health care, assisted living, community-based care (adult day care) and nursing home care. Employees may apply for coverage at any time. There is no open enrollment period because all applications are subject to underwriting. All policies are individual contracts with the insurer.

There is no employer contribution for long-term care insurance. The employee pays the full premium.

The Office of the Commissioner of Insurance (OCI) publishes a free *Guide to Long-Term Care*, PI-047 to help you evaluate your needs. If you would like a copy of this guide, please contact OCI at 1-800-236-8517 or go to the OCI Internet site at [badger.state.wi.us/agencies/oci/pub\\_list.htm](http://badger.state.wi.us/agencies/oci/pub_list.htm).

If you have questions regarding the various policies offered or about billing practices or reports, please contact the insurers listed below:

## INSURERS

### Senior Care Insurance Services

(Underwritten by John Hancock Life Insurance Company)

Toll Free: 1-877-578-8400

Local Madison: (608) 273-3443

For questions regarding reporting contact:

Tricia  
12970 West Blue Mound Road  
Elm Grove WI 53122  
1-262-784-8400

### Health Choice

(Two Products – one underwritten by John Hancock and a second underwritten by Bankers United Life Assurance Co.)

Toll Free: 1-800-833-5823

Local Madison: (608) 833-5823

Internet: [www.healthchoice.com](http://www.healthchoice.com)

For questions regarding reporting contact:

Heather Bone  
583 D'Onofrio Suite 103  
Madison WI 53719  
(608) 833-5823