



New Insurance Protection for University of Wisconsin, State Employees, Annuitants and their Family Members is now available

Simply go to <http://www.healthchoice.com/reply1> to request an information packet

United of Omaha Life Insurance Company is now offering two new plans; **CASH-First and Assured Solutions Gold** policies to eligible State and University of Wisconsin Employees, Annuitants, and their family members. These voluntary purchase long-term care insurance policies are offered at a group-discounted premium.

Long-term care insurance is designed to help protect against the high costs of long-term care if you or a family member can no longer perform activities of daily living without the need of assistance. Medicare and most health insurance will not pay for these services. For many, long-term care insurance is an important part of planning for their long-term financial security. Please consider whether the **CASH-First or Assured Solutions Gold** policies are right for you and/or your parents. (Spouse, parents and in-laws are all eligible to apply, even if you don't).

The **CASH-First and Assured Solutions Gold** policies offer additional built-in benefits that include:

- *CASH-First benefits can be used any way you choose – you simply receive the full monthly cash benefit you select to pay for anything at all... family travel expenses, lost income, housekeeping services or other out-of-pocket expenses – there's no need to collect or submit bills.*
- *CASH-First provides cash beginning with the first day of need – no elimination period to satisfy.*
- *Waiver of Premium – No premiums are due while you are receiving CASH-First or reimbursement benefits for home health care, assisted living or nursing home care.*
- *Many other additional benefits and features listed in the information packet.*

HealthChoice also offers **CareOptions OnLine** (COOL.net) services that are currently available to those who purchase an insurance plan through *HealthChoice*.

The *CareOptions OnLine* Program can assist you or family members with issues related to wellness, illness, disability, or aging. **As an additional convenience**, the *CareOptions OnLine* service can help you and your family members create Living Wills (advance directives for health care) as well as allow you to conduct online care provider searches and medical information research seven days a week, 24 hours a day.

We urge you to investigate this plan for you and your family. To receive a complete information packet regarding your long-term care insurance options and the new *CareOptions OnLine* resources, **simply go to <http://www.healthchoice.com/reply1> to request an information packet.** You may also call *HealthChoice* toll-free at 1-800-833-5823 or in the Madison area at 833-5823 or email info@healthchoice.com . Direct information link; click or paste in your web browsers address line: <http://www.healthchoice.com/reply1>

Since 1995, State of Wisconsin employees, annuitants, their spouses and parents have had the option of purchasing a long-term care insurance policy through *HealthChoice*. (Spouse, parents and in-laws are all eligible to apply, even if you don't).

COOL™, CareOptions™ and CareOptionsOnLine™ are registered trademarks of NavGate Technologies®, a division of CareQuest® Inc. The COOL and CareOptionsOnLine system is owned and operated by NavGate Technologies. COOL is a consumer driven wellness and care planning system – COOL is not insurance nor is it owned or operated by any insurance company, HMO or care provider.

This insurance plan has been authorized by the Group Insurance Board for the purpose of offering long term care insurance to eligible State of Wisconsin employees and retirees under authority granted by Wis. Stats. § 40.55 and as set forth in Wis. Admin Code Chapter ETF 41. The criteria the Board uses involves meeting several requirements which include, but are not limited to: documentation of financial stability, demonstration of a reasonable ratio of claims paid to the premium level, authority to conduct business in the State of Wisconsin, agreeing to conditions for the rate-making process and other administrative conditions. ETF staff and the Board's actuary review proposals for participation prior to Board approval. However, the Board does not require competitive bids nor a benefit comparison with similar products from other vendors. **Authorization for payroll deduction should not be construed as an endorsement of this plan by either the Group Insurance Board or the Department of Employee Trust Funds.** This insurance has exceptions, limitations and reductions. This letter is used as a source of leads in the solicitation of insurance and you may be contacted by an insurance agent.

Insurance products are offered through *HealthChoice*. *HealthChoice* is not affiliated with any insurance company or HMO. Long-Term Care Insurance is underwritten by United of Omaha Life Insurance Company, Omaha, Nebraska 68175.

Policy form LTC09U-AG-WISE.

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