



For State, University of Wisconsin,
UW Hospital & Clinics
Employees & Annuitants

Date: February 2019
TO: Active Employees, Retirees and their family members
RE: Your Long-term Care Insurance Options with Cash Benefits

Simply [click here](#) to request an information packet

The MutualCare Custom Solution underwritten by **Mutual of Omaha Insurance Company** is the Department of Employee Trust Funds (ETF) approved long-term care insurance option for the calendar year 2019. This long-term care insurance policy is available to Active Employees, Retirees and their family members.

Each year, many Americans lose income, savings and assets because of long-term care expenses. Your group's long-term care insurance is designed to help protect against the high costs of long-term care services if you or a family member can no longer perform activities of daily living without the need for assistance. For many, long-term care insurance is an important part of planning for their long-term financial security.

The MutualCare Custom Solution policy offers additional built-in benefits that include:

- Cash benefit can be used to pay for services to support your plan of care. 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 benefits are paid on the first day of need with no waiting period. This allows you to receive care in the environment you're most comfortable in with the choice of caregiver, including spouse/partner, family members or friends. The immediate cash benefit also gives you total control of how you're spending your benefit dollars.

To receive an information packet regarding your long-term care insurance options **simply [click here](#) to request an information packet**. You may also call HealthChoice toll-free at 1-800-833-5823, in the Madison area at (608) 833-5823 or email info@healthchoice.com. Direct information link: <https://healthchoice.com/request.php>

After your initial contact with HealthChoice a licensed insurance agent may contact you regarding this request.

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE, 68175 1-800-775-6000. Policy form: ICC13-LTC13. This policy has exclusions, limitations and reductions and terms under which the policy may be continued in force or discontinued. Benefits may be provided by a combination of the policy and riders and are subject to underwriting. Premiums will vary depending on the benefits selected. Premium rates may be subject to change. A medical exam may be required for coverage. Not endorsed by or connected with Medicare, Social Security or any other governmental agency. **The individual coverage provided contains options only available for State of Wisconsin employees and retirees.** An insurance agent/producer may contact you. Mutual of Omaha Insurance Company is solely responsible for all insurance and business decisions. ICC17128078

HealthChoice also provides **CareOptions** services to all Active Employees, Retirees and their family members at no charge and with no insurance purchase required. To use this service, simply [click here](#) to request an information packet – the information and confirmation email you receive will contain your CareOptions access passcode. The CareOptions Program can assist you or family members with issues related to illness, disability, caregiving or aging. As an additional convenience, the CareOptions service can help you and your family members create Living Wills (advance directives for health care) as well as allow you to conduct health care provider searches, medical information research and long-term care planning, 24 hours a day.

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. The criteria the Board uses includes but is 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. This insurance has exceptions, limitations and reductions.

The Wisconsin Department of Employee Trust Funds complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: sihabla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-533-5020, (TTY:771). LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-877-533-5020, (TTY:771).

HealthChoice has been the long-term care insurance vendor for the State of Wisconsin Department of Employee Trust Funds (ETF) since 1994 - serving Active Employees, Retirees and their family members.

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