

# long-term care insurance



Long-term care insurance (LTC or LTCI) helps provide for the cost of long-term care beyond a predetermined period. Long-term care insurance covers care generally not covered by health insurance, Medicare, or Medicaid. Individuals who require long-term care are generally not sick in the traditional sense, but instead, are unable to perform the basic activities of daily living (ADLs) such as dressing, bathing, eating, toileting, continence, transferring (getting in and out of a bed or chair), and walking. Long-term care insurance is available in Missouri and Illinois from the organizations listed below.

## *Missouri Listings*

### **Aflac Worldwide Headquarters**

1932 Wynnton Road, Columbus, GA 31999  
706-323-3431 - [www.aflac.com](http://www.aflac.com)

### **Allianz Life Insurance Company of North America**

5701 Golden Hills Drive, Minneapolis, MN 55416  
763-765-5909 - [www.allianzlife.com](http://www.allianzlife.com)

### **Auto Owners Life Insurance Company**

P.O. Box 30660, Lansing, MI 48909  
517-323-1200 - [www.auto-owners.com](http://www.auto-owners.com)

### **Berkshire Life Insurance Company of America**

700 South Street, Pittsfield, MA 01201  
800-819-2468 - [www.berkshirelife.com](http://www.berkshirelife.com)

### **Continental General Insurance Company**

8901 Indian Hills Drive, Omaha, NE 68124  
877-291-5434 - [www.continentalgeneral.com](http://www.continentalgeneral.com)

### **Country Life Insurance Company**

P.O. Box 2020, Bloomington, IL 61702  
309-821-2031 - [www.countryfinancial.com](http://www.countryfinancial.com)

### **CUNA Mutual Life Insurance Company**

2000 Heritage Way, Waverly, IA 50677  
800-798-6600 - [www.eservice.cunamutual.com](http://www.eservice.cunamutual.com)

### **Equitable Life & Casualty Insurance Company**

P.O. Box 2460, Salt Lake City, UT 84110  
801-579-3400 - [www.EquiLife.com](http://www.EquiLife.com)

### **Genworth Life Insurance Company**

6604 W. Broad Street, Richmond, VA 23230  
804-662-2400 - [www.genworth.com](http://www.genworth.com)

### **Great American Life Insurance Company**

5508 Parkcrest Drive, Austin, TX 78731  
800-880-2745 - [www.gafri.com](http://www.gafri.com)

### **Knights of Columbus**

1 Columbus Plaza, New Haven, CT 6510  
203-752-4710 - [www.kofc.org](http://www.kofc.org)

### **Lafayette Life Insurance Company**

P.O. Box 7007, Lafayette, IN 47903  
765-477-7411 - [www.llic.com](http://www.llic.com)

### **Madison National Life Insurance Company**

P.O. Box 5008, Madison, WI 53705  
800-356-9601 - [www.madisonlife.com](http://www.madisonlife.com)

### **Manulife Insurance Company**

30 Tower Lane, Suite 200, Avon, Connecticut 6001  
888-807-4441 - [www.Avonltd.com](http://www.Avonltd.com)

### **Massachusetts Mutual Life Insurance Company**

1295 State Street, Springfield, MA 01111  
413-788-8411 - [www.massmutual.com](http://www.massmutual.com)

### **MedAmerica Insurance Company**

P.O. Box 41930, Rochester, NY 14604  
800-544-0327 - [www.medamericalltc.com](http://www.medamericalltc.com)

### **Minnesota Life Insurance Company**

400 North Robert Street, St. Paul, MN 55101  
651-665-7558 - [www.minnesotalife.com](http://www.minnesotalife.com)

### **Mutual of Omaha Insurance Company**

Mutual of Omaha Plaza, Omaha, NE 68175  
402-342-7600 - [www.mutualofomaha.com](http://www.mutualofomaha.com)

### **New York Life Insurance Company**

6200 Bridge Point Pkwy., Ste. 400, Austin, TX 78730  
800-224-4582 - [www.newyorklife.com](http://www.newyorklife.com)

### **Northwestern Mutual Life Insurance Company**

720 E. Wisconsin Ave., Milwaukee, WI 53202  
800-323-7033 - [www.Nmf.com](http://www.Nmf.com)

### **Penn Treaty Network**

#### **America Insurance Company**

3440 Lehigh Street, Allentown, PA 18103  
800-362-0700 - [www.penn treaty.com](http://www.penn treaty.com)

### **Provident Life & Accident Insurance Co.**

One Fountain Square, Chattanooga, TN 37402  
800-331-1538 - [www.unumprovident.com](http://www.unumprovident.com)

### **Prudential Insurance Company of America**

213 Washington St., 9th Floor, Newark, NJ 07102  
877-301-1212 - [www.prudential.com](http://www.prudential.com)

### **State Farm Insurance**

One State Farm Plaza, Bloomington, IL 61710  
309-766-3694 - [www.statefarm.com](http://www.statefarm.com)

### **State Life Insurance Company**

One American Square, Indianapolis, IN 46206  
800-275-5101 - [www.statelife.com](http://www.statelife.com)

**LONG-TERM CARE INSURANCE - Missouri**

**UniCare Health Insurance Company  
of the Midwest**

2100 Corporate Center Drive, Newbury Park, CA 91320  
317-287-6036

**United Security Assurance Company  
of Pennsylvania**

673 Cherry Lane, Souderton, PA 18964  
800-872-3044 - [www.USA-CAL.com](http://www.USA-CAL.com)

**Woodmen of the World Life Insurance Society**

1700 Farnam Street, Omaha, NE 68102  
402-661-6221 - [www.woodmen.org](http://www.woodmen.org)



*Illinois Listings*

**Aetna Life Insurance Company**

151 Farmington Avenue, Hartford, CT 06156  
860-273-0123 - [www.aetna.com](http://www.aetna.com)

**Aflac Worldwide Headquarters**

1932 Wynnton Road, Columbus, GA 31999  
706-323-3431 - [www.aflac.com](http://www.aflac.com)

**Allianz Life Insurance Company  
of North America**

5701 Golden Hills Drive, Minneapolis, MN 55416  
763-765-5909 - [www.allianzlife.com](http://www.allianzlife.com)

**American Family Mutual Insurance Company**

6000 American Parkway, Madison, WI 53783  
608-249-2111 - [www.amfam.com](http://www.amfam.com)

**American Fidelity Assurance Company**

2000 N. Classen Blvd., Oklahoma City, OK 73106  
405-523-2000 - [www.afadvantage.com](http://www.afadvantage.com)

**American Heritage Life Insurance Company**

1776 American Heritage Life, Jacksonville, FL 32224  
904-992-1776

**Conseco Senior Health Insurance Company**

11815 N. Pennsylvania Street, Carmel, IN 46032  
317-817-3700 - [www.conseco.com](http://www.conseco.com)

**Continental Casualty Company**

333 S. Wabash, 28th Floor, Chicago, IL 60604  
312-822-5000 - [www.cna.com](http://www.cna.com)

**Equitable Life & Casualty Insurance Company**

P.O. Box 2460, Salt Lake City, UT 84110  
801-579-3400 - [www.EquiLife.com](http://www.EquiLife.com)

**Genworth Life Insurance Company**

6604 W. Broad Street, Richmond, VA 23230  
804-662-2400 - [www.genworth.com](http://www.genworth.com)

**Life Investors Insurance Company of America**

4333 Edgewood Road, NE, Cedar Rapids, IA 52499  
319-355-8511 - [www.talife.com](http://www.talife.com)

**Lincoln Benefit Life Company**

3075 Sanders Rd., #H1A, Northbrook, IL 60062  
847-402-3029

**Massachusetts Mutual Life Insurance Company**

1295 State Street, Springfield, MA 01111  
413-788-8411 - [www.massmutual.com](http://www.massmutual.com)

**Metlife Insurance Company of Connecticut**

18210 Crane Nest Dr., 3rd Floor, Tampa, FL 33647  
860-308-1000 - [www.metlife.com](http://www.metlife.com)

**Metropolitan Life Insurance Company**

4100 Boy Scout Blvd., Tampa, FL 33607  
212-578-2211 - [www.metlife.com](http://www.metlife.com)

**Mutual of Omaha Insurance Company**

Mutual of Omaha Plaza, Omaha, NE 68175  
402-342-7600 - [www.mutualofomaha.com](http://www.mutualofomaha.com)

**Northwestern Mutual Life**

**Insurance Company**

720 E. Wisconsin Ave., Milwaukee, WI 53202  
800-323-7033 - [www.Nmf.com](http://www.Nmf.com)

**Prudential Insurance Company of America**

213 Washington St., 9th Floor, Newark, NJ 07102  
877-301-1212 - [www.prudential.com](http://www.prudential.com)

**Riversource Life Insurance Company**

227 Financial CRR, Minneapolis, MN 55474  
612-671-3131 - [www.riversource.com](http://www.riversource.com)

**State Farm Insurance**

One State Farm Plaza, Bloomington, IL 61710  
309-766-3694 - [www.statefarm.com](http://www.statefarm.com)

**State Life Insurance Company**

One American Square, Indianapolis, IN 46206  
800-275-5101 - [www.statelife.com](http://www.statelife.com)

**Stonebridge Life Insurance Company**

2700 W. Plano Parkway, Plano, TX 75075  
410-685-5500 - [www.stonebridgelife.com](http://www.stonebridgelife.com)

**Time Insurance Company**

P.O. Box 3050, Milwaukee, WI 53203  
414-271-3011

**Transamerica Life Insurance Company**

4333 Edgewood Rd., NE, Cedar Rapids, IA 52499  
319-398-8511 - [www.transamerica.com](http://www.transamerica.com)

**Union Security Insurance Company**

P.O. Box 419052, Kansas City, MO 64141  
816-474-2345

**Unum Life Insurance Company of America**

2211 Congress Street, Portland, ME 4122  
207-575-2211 - [www.unum.com](http://www.unum.com)

**Washington National Insurance Company**

11815 N. Pennsylvania Street, Carmel, IN 46032  
317-817-6100