

Companies Offering Individual Long-Term Care Insurance Coverage in Illinois - 2006

Company Name	Form Numbers	Tax Qualified? Yes/No	Pre-Existing Condition Exclusions	Home Health	Hospice	Respite	Adult Day Care	Return of Premium
Allianz Life Insurance Company of North America P.O. Box 1344 Minneapolis, MN 55440-1344 Phone: (763) 765-6500 www.allianzlife.com	10-P-Q-IL	Yes	No	Yes	Yes	Yes	Yes	Yes
	8-P-Q-IL-1	Yes	No	Yes	Yes	No	Yes	Yes
American Family Life Assurance Company of Columbus 1932 Wynnton Road Columbus, GA 31999 Phone: (800) 992-3522 www.aflac.com	A-25200-IL	Yes	No	Rider	No	No	Rider	No
	A-25300-IL	No	No	Rider	No	No	Rider	No
	A-27000-IL	Yes	No	Yes	Yes	No	Yes	No
Auto Owners Life Insurance Company P.O. Box 30660 Lansing, MI 48909-8160 Phone: (517) 323-1200 ext. 1525 www.auto-owners.com	50413 (3-04) IL	Yes	No	Yes	Yes	No	Yes	No
Bankers Life & Casualty Company 222 Merchandise Mart Plaza Chicago, IL 60654-2001 Phone: (800) 231-9150 www.bankerslife.com	GR-N540	Yes	No	No	No	No	No	Optional
	GR-N550	Yes	No	Yes	Yes	Yes	Yes	Optional
	GR-N570	No	No	No	No	No	No	Optional
	GR-N580	No	No	Yes	Yes	Yes	Yes	Optional
	GR-N400	Yes	No	Yes	Yes	Yes	Yes	Optional
	GR-N410	No	No	Yes	Yes	Yes	Yes	Optional
	GR-N520	Yes	No	Yes	No	No	Yes	Optional
GR-N530	No	No	Yes	No	No	Yes	Optional	
Berkshire Life Insurance Company of America 700 South Street Pittsfield, MA 01201-8285 Consumer Telephone Number: (800) 819-2468 www.berkshirelife.com	BGO1P(06/04)-IL	Yes	No	Yes	Yes	Yes	Yes	Optional Rider
Combined Insurance Company of America 1000 North Milwaukee Avenue Glenview, IL 60025 Phone: (800) 999-2170 www.combined.com	14785	Yes	No	Yes	Yes	Yes	Yes	Yes

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Continental General Insurance Company 8901 Indian Hills Drive Omaha, NE 68124-7008 Phone: (877) 291-5434 www.continentalgeneral.com	4T1 IL	Yes	None	Yes	Yes	Yes	Yes	No
	4T2 IL	Yes	None	No	Yes	No	No	No
	4N1 IL	No	None	Yes	Yes	Yes	Yes	Yes
	4N2 IL	No	None	No	Yes	No	No	Yes

Country Life Insurance Company P.O. Box 2000 Bloomington, IL 61702-2000 Phone: (888) 211-2555 www.countryfinancial.com	LTC-500 (IL)	Yes	None	Yes	Yes	Yes	Yes	Yes
	LTC-520 (IL)	Yes	None	No	Yes	Yes	No	Yes
	LTC-540 (IL)	Yes	None	Yes	Yes	Yes	Yes	No

CUNA Mutual Life Insurance Company 2000 Heritage Way Waverly, IA 50677 (800) 798-6600 www.eservice.cunamutual.com	2002-LTC-FAC(IL)	Yes	No	Yes	Yes	Yes	Yes	Yes
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Equitable Life & Casualty Insurance Company P.O. Box 2460 Salt Lake City, UT 84110 Phone: (800) 352-5150 www.EquiLife.com	LTC 2020 (B) IL	Yes	No	Yes	Yes	Yes	Yes	Yes
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Genworth Life Insurance Company <i>(formerly General Electric Capital Assurance Company)</i> 6604 West Broad Street Richmond, VA 23230 Phone: (804) 281-6000 www.genworth.com	7042 IL	Yes	No	Yes	Yes	Yes	Yes	Yes
	7044 IL	Yes	No	Yes	Yes	Yes	Yes	Yes

Great American Life Insurance Company 5508 Parkcrest Drive Austin, TX 78731 Phone: (800) 880-2745 www.galic.com	2LTCIP0001 (IL)	Yes	No	Yes	Yes	Yes	Yes	Refund of Premium Upon Death no ROP
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Guarantee Trust Life Insurance Company 1275 Milwaukee Avenue Glenview, IL 60025 Phone: (800) 338-7452 www.gtlic.com	G0100	Yes	None	Yes	Yes	Yes	Yes	Optional Rider
	G0101	No	None	Yes	Yes	Yes	Yes	Optional Rider
	G0180	Yes	None	Optional Rider	Yes	No	No	Optional Rider
	G0181	No	None	Optional Rider	Yes	No	No	Optional Rider
	G0200	Yes	None	Yes	Yes	Yes	Yes	Optional Rider
	G0280	Yes	None	No	Yes	No	No	Optional Rider

John Hancock Life Insurance Company P.O. Box 111 Boston, MA 02117 Phone: (800) 377-7311 www.jhancock.com	LTC-03 IL	Yes	No	Yes	Yes	Yes	Yes	Yes
	BSC-03 IL	Yes	No	Yes	Yes	Yes	Yes	No

Knights of Columbus P.O. Drawer 1670 New Haven, CT 06507 Phone: (800) 214-9825 www.kofc.org	LTC01-IL 1-03	Yes	No	Yes	Yes	Yes	Yes	Available as a rider
	NHC01-IL 1-03	Yes	No	No	No	No	No	Available as a rider

Lafayette Life Insurance Company 1905 Teal Road, P.O. Box 7007 Lafayette, IN 47903 (800)-553-7937	LLIC-LTC-IL 2-01	Y	N	Y	Y	Y	Y	N
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Loyal American Life Insurance Company P.O. Box 26580 Austin, TX 78755 Phone: (800) 633-6752 www.loyalamerican.com	L-6000-TQ-IL	Yes	No	Yes-Optional	Yes	Yes	Yes	No
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Madison National Life Insurance Company P.O. Box 5008 Madison, WI 53705 Phone: (800) 810-6537 www.madisonlife.com	MNLI-LTC-IL 2-01	Yes	None	Yes	Yes	Yes	Yes	
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Manulife Insurance Company 30 Tower Lane, Suite 200 Avon, Connecticut 06001 Phone: (888) 807-4441 www.Avonlcl.com	BE3Y5LTCPOL-IL	Yes	No	Yes	Yes	Yes	Yes	Optional Rider
Massachusetts Mutual Life Insurance Company 1295 Street Street Springfield, MA 01111-0001 Consumer Telephone Number: (800) 272-2216 www.massmutual.com	MM-400-P-IL	Yes	No	Yes	Yes	Yes	Yes	No
MedAmerica Insurance Company P.O. Box 41930 Rochester, NY 14604-0620 Phone: (800) 544-0327 www.medamericaltc.com	SPL-336	Yes	No	Yes	Yes	Yes	Yes	as a rider
Metropolitan Life Insurance Company P. O. Box 937 Westport, CT 06881-0937 Phone: (888) 565-3761 www.metlife.com	LTC2-IDEAL	Yes	No	Yes	Yes	Yes	Yes	Yes
	LTC2-VAL	Yes	No	Yes	Yes	Yes	Yes	Yes
	LTC2-PREM	Yes	No	Yes	Yes	Yes	Yes	Yes
	LTC2-FAC	Yes	No	Yes	Yes	No	No	Yes
Minnesota Life Insurance Company 400 North Robert Street St. Paul, MN 55101-2098 Consumer Telephone Number: (888) 505-9817 www.minnesotalife.com	ML 7500P-IL	Yes	No	Yes	Yes	Yes	Yes	Optional Rider
Mutual of Omaha Insurance Company Mutual of Omaha Plaza NE 68175 775-6000 Omaha, Phone: (800) www.mutualofomaha.com	LTC04I-TQ-IL LTC041- [AG]-TQ-IL	Yes	None	50, 100%	100%	31 Respite care days per year at 100% of nursing home daily benefit	100%	Return of Premium on Death Rider returns premiums paid less claims paid. Not available over age 65.
	LTC04I-NTQ-IL LTC041- [AG]-TQ-IL	No	None	50, 100%	100%	31 Respite care days per year at 100% of nursing home daily benefit	100%	Return of Premium on Death Rider returns premiums paid less claims paid. Not available over age 65.

Company Name	Form Numbers	Tax Qualified? Yes/No	Pre-Existing Condition Exclusions	Home Health	Hospice	Respite	Adult Day Care	Return of Premium
National States Insurance Company 1830 Craig Pk Ct St. Louis, MO 63146 Phone: (800) 868-6788 www.nstates.com	HHC-1(02)R	No	6 MONTHS	Yes	No	No	No	Yes
	PAL-1(02)R	No	6 MONTHS	Yes	Yes	Yes	Yes	Yes
	QHC-1(02)R	Yes	6 MONTHS	Yes	No	No	No	No
	QLT-1(02)R	Yes	6 MONTHS	Yes	Yes	Yes	Yes	No
New York Life Insurance Company Long-Term Care Insurance Division 6200 Bridge Point Pkwy., Ste. 400 Austin, TX 78730 Phone: (800) 224-4582 www.newyorklife.com	INH-5000 (IL) (1001)	Yes	No	No	Yes	Yes	No	Yes
	ILTC-5000 (IL) (1001)	Yes	No	Yes	Yes	Yes	Yes	Yes
Northwestern Long Term Care Insurance Company 720 East Wisconsin Avenue Milwaukee, WI 53202 Phone: (877) 582-6582 www.Nmfn.com	RS-LTC(1101)	Yes	No	Yes	Yes	Yes	Yes	No
Penn Treaty Network America Insurance Company 3440 Lehigh Street Allentown, PA 18103 Phone: (800) 362-0700 www.penn treaty.com	PF3-P(IL)	No	No	Yes	Yes	Yes	Yes	No
	PF3-TQ-P(IL)	Yes	No	Yes	Yes	Yes	Yes	No
	ALP2-P(IL)	No	No	No	Yes	Yes	Yes	No
	ALP2-TQ-P(IL)	Yes	No	No	Yes	Yes	Yes	No
	IL5-P(IL)	No	No	Yes	Yes	Yes	Yes	No
	IL5-TQ-P(IL)	Yes	No	Yes	Yes	Yes	Yes	No
	SS-NTQ-P(IL)	No	No	Yes	Yes	No	Yes	No
	SS-TQ-P(IL)	Yes	No	Yes	Yes	No	Yes	No
SR400-N	Yes	Yes	No	No	No	No	No	
Physicians Mutual Insurance Company 2600 Dodge Omaha, NE 68131 Phone: (800) 645-4300 www.physiciansmutual.com	P145IL	No	none	Yes	Yes	Yes	Yes	Yes-w/rider
	P146IL	Yes	none	Yes	Yes	Yes	Yes	Yes-w/rider
	P147IL	Yes	none	Yes	Yes	Yes	Yes	No
	P148IL	Yes	none	Yes-w/rider	Yes	Yes-w/rider	Yes-w/rider	Yes-w/rider
Provident Life & Accident Insurance Co. One Fountain Square Chattanooga, TN 37402 Phone: (800) 331-1538 www.unumprovident.com	LTC03	Yes	No	No	Yes	Yes	No	Yes
	LTCP03	Yes	No	Yes	Yes	Yes	Yes	Yes
	LTCT03	Yes	No	Yes	Yes	Yes	Yes	Yes
	RLTC03	Yes	No	No	Yes	Yes	No	Yes
	RLTCP03	Yes	No	Yes	Yes	Yes	Yes	Yes

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Prudential Insurance Company of America 213 Washington Street 9th Floor Newark, NJ 07102-2992 Phone: (800) 732-0416 www.prudential.com	GRP 113230	Yes	No	Yes	Yes	Yes	Yes	Rider
State Life Insurance Company P.O. Box 406 Indianapolis, IN 46206 Consumer Telephone Number: (800) 428-2316 www.statelife.com	S-9000-P-IL	Yes	No	Yes	Yes	Yes	Yes	Optional Rider
State Farm Mutual Automobile Insurance Company One State Farm Plaza Bloomington, IL 61710 Phone: Contact your local State Farm Agent www.statefarm.com	97059 IL	Yes	Yes	Yes	Yes	Yes	Yes	No
UniCare Health Insurance Company of the Midwest 2100 Corporate Center Drive Newbury Park, CA 91320 Phone: 800.831.8415	ILTQ-02-02	Yes	Yes	Yes	Yes	Yes	Yes	W/I first 30 days of the policy or upon death.
	ILTQ-04-02	Yes	Yes	No	No	No	No	W/I first 30 days of the policy or upon death.
	ILTQ-03-02	Yes	Yes	Yes	Yes	Yes	Yes	W/I first 30 days of the policy or upon death.
United American Insurance Company 3700 Stonebridge Drive McKinney, TX 75070 Phone: (972) 529-5085 www.unitedamerican.com	LTCBOM	Yes	None	Yes	Yes	Yes	Yes	No

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United of Omaha Life Insurance Company Mutual of Omaha Plaza Phone: (800) 775-6000 website: www.mutualofomaha.com	LTC06UI-TQ-IL	Yes	No	Yes	Yes	Yes	Yes	Yes
	LTC06UI-NTQ-IL	No	No	Yes	Yes	Yes	Yes	Yes

United Security Assurance Company of Pennsylvania 673 Cherry Lane Souderton, PA 18964 Phone: (800) 872-3044 www.USA-CAL.com	LTC-01(IL)-U	No	6 Months	Optional	Yes	Optional	Yes	No
	QLTC-01(IL)-U	Yes	6 Months	Optional	Yes	Optional	Yes	No
	NQLTC-01(IL)-U*	No	6 Months	Optional	Yes	Optional	Yes	No
*Cannot be sold alone, only with QLTC-01(IL)-U								

United Teacher Associates Insurance Company P.O. Box 26580 Austin, TX 78755-0580 Phone: (800) 880-8824 www.utaic.com	LTC-020201-UTA-TQ-IL	Yes	No	Yes - Optional	Yes	Yes	Yes	No
	LG-020302-UTA-POL-IL	Yes	No	Yes - Optional	Yes	Yes	Yes	No

Woodmen of the World Life Insurance Society 1700 Farnam Street Omaha, NE 68102 Phone: (800) 225-3108 www.woodmen.org	340-12-0211	Yes	None	Yes	Yes	Yes	Yes	No
	335-12-0211	Yes	None	Yes	Yes	Yes	Yes	No