

Long-Term Care Insurance

The Group Insurance Board (GIB) approved offering long-term care insurance effective **on/after July 8, 2020** to all WRS eligible employees, an employee's spouse, an employee's parents and an employee's spouse's parents. Participants must live in Wisconsin to be eligible.

What is long-term care insurance?

Long-term care insurance may cover care not covered by health insurance (or Medicare/Medicaid). It may include coverage for assisted living, adult day care, hospice care, nursing homes, Alzheimer's facilities and/or home modifications to accommodate disabilities.

Who is the long-term care insurance carrier?

Mutual of Omaha is the insurance carrier; however, employees should contact HealthChoice, the designated agent for State employees, to enroll and/or obtain additional information.

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What are the premiums for long-term care insurance?

Each policy is individually underwritten with premiums based on age, gender and individual health at time of enrollment. Premiums are also based on the length of the selected elimination period, policy limit and other components of each individual customized plan. There may be various discounts that apply for the life of the policy.

How does an employee pay their premium for long-term care insurance?

Employees will pay their premium directly to the insurance carrier. Payment through payroll deduction is not an option.

Does the UW System contribute to an employee's premium?

No. There is no employer contribution for long-term care insurance.

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When can an employee enroll?

An employee may apply for long-term care insurance at any time.

How to enroll and/or obtain additional information:

- Contact HealthChoice by phone (1-800-833-5823) or email (info@healthchoice.com).

Additional information:

- UW System page: [Long-term Care Insurance](#)
- HealthChoice website: www.healthchoice.com

New UWSS KB Website

- The new UWSS KnowledgeBase website is live as of July 13
 - Link: <https://kb.uwss.wisconsin.edu/>
- Please update all saved links, as a redirect from the old KB site to the new one will only be in place for a short time
- If you experience any technical or design issues with any KB documents, please submit a ticket