

***Introducing John Hancock's New Custom Care II Enhanced  
Long Term Care Insurance Policy***

Any state, University or University Hospital and Clinic employee or annuitant may apply for this coverage. Spouses/domestic partners and parents of state employees and annuitants can also apply. This voluntary Long Term Care Insurance policy is offered at a discounted premium. The John Hancock Life Insurance Company (U.S.A.) represents stability, financial strength and dependability for your future care and estate conservation.

The John Hancock Life Insurance Company (USA) has been a dependable Long Term Care Insurance carrier for the State of Wisconsin program since 1998, and Senior Care Insurance Services has been the marketing agency.

The policy emphasizes **HOME CARE** Benefits as well as traditional coverage in Assisted Living Facilities and Nursing Homes.

Home Care Benefits include:

- Skilled & Unskilled Visits
- Home Modification
- Emergency Response System
- Primary Care Giver Training
- Homemaker Services
- Necessary Medical Equipment
- Monthly Cash Benefit Rider- **additional premium**,  
to allow for the use of friends or family for care or other expenses.

Return of Premium. If the policyholder dies prior to age 65, there is a refund of paid premiums less any claims paid. An optional rider can extend this benefit beyond age 65.

**IMPORTANT NOTICE**

This John Hancock Long Term Care Insurance policy also qualifies for the Federal and Wisconsin Governments' recently enacted **PARTNERSHIP PROGRAM**. Be sure to ask us about the program's benefits and advantages.

If you would like a personal quote and more information about this state plan, please click on the link below.

[www.seniorcareinsurance.net/request\\_more\\_information](http://www.seniorcareinsurance.net/request_more_information)

In Madison call 608-273-3443  
Toll free number 877-578-8400  
E-mail- seniorcare@seniorcareinsurance.net  
Website www.seniorcareinsurance.net

Premium will vary with the choice of benefits selected.

### Notice of Disclaimer:

This insurance plan has been authorized by the Group Insurance Board (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 ETF 41. The criteria the board uses to approve plans 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. The Department of Employee Trust Funds (Department) staff and the Board's actuary review proposals for participation prior to Board approval. However, the Board does not require competitive bids or a benefit comparison with similar products from other vendors. Authorization to offer this product and for payroll deduction should not be construed as an endorsement of this plan by either the Board or the Department.

Individual Long Term Care Insurance is underwritten by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02117.  
175-20101207-64144