GTL | GUARANTEE TRUST LIFE

Guarantee Trust Life Insurance Company has

A SUITE OF INSURANCE SOLUTIONS

to help you cover co-payments, deductibles & out-of-pocket expenses!

Whether it is helping individuals and families pay for unexpected out-of-pocket costs, or filling gaps in traditional health plans in order to safeguard against the costs of living with a critical illness, we make it easy for you so you can focus on your recovery.

ADVANTAGE PLUS® ELITE & ADVANTAGE PLUS®

Hospital Confinement Indemnity Insurance

Advantage Plus is designed to fill some of the co-payments, deductibles or coverage limits of today's most popular health insurance plans. Cash benefits are paid directly to you to help cover hospital confinement, ambulance trips and skilled nursing care expenses, to name a few.
Issue Ages: 40-85; 65-85 in MA.

INDEMNITY PLUS ELITE

Hospital Confinement Indemnity Insurance*

Indemnity Plus Elite is designed to fill some of the co-payments, deductibles or coverage limits of today's most popular health insurance plans. Cash benefits are paid directly to you to help cover hospital confinement, ambulance trips and skilled nursing care expenses, to name a few. ***Issue Ages: 40-85. (FLORIDA ONLY)***

Cancer, Heart Attack and Stroke Insurance

Cancer and Specified Disease Insurance

GTL's Cancer, Heart Attack & Stroke Insurance (critical illness insurance) is flexible and offers cutting-edge benefits for you. In addition to an extensive set of riders, policyholders will have access to an experimental treatment benefit, a skin cancer benefit and more. ***Issue Ages: 18-90***

TURBO TERM

Fully Underwritten Instant Issue Term Life Insurance

Term Life Insurance with no medical exams, no long application process, affordable rates and instant policy issue powered by artificial intelligence. Turbo Term pays a cash benefit to your loved ones if you pass away during a specific period of time. Give your family the financial stability they need with the simplicity and speed you want. ***Ages: 20-70 (Electronic applications only.)***

GAD4-18

Precision Care™

Cancer Insurance

Through GTL's partnership with TGen, one of the leading nonprofit medical research institutes in the world, Precision Care™ pays for and gives access to revolutionary genome sequencing technology and consultative services from TGen's expert Cancer Physicians. Precision Care™ also provides a choice of lump sum benefits up to $50,000. Cancer Benefit Builder Riders, Child Coverage Riders, and ROP Riders also available. ***Issue Ages: 18-90***

Short-Term Home Health Care Insurance

GTL's Short-Term Home Health Care Insurance combines industry leading Short-Term Home Health Care benefits and an easy-issue Hospital Indemnity insurance rider. Other great value-added rider options such as benefits for accidents, ambulance trips, dental/vision and cash benefits and innovative support for family caregivers. ***Issue Ages: 55-85***

Recover Cash®

Short-Term Nursing Home Care Indemnity Insurance

Recover Cash Short-Term Care Insurance was designed to not only help you cover the out-of-pocket expenses incurred while needing short-term care, but also to provide support for your family caregiver helping you along the way. Cash benefits and innovative support for family caregivers available to help prevent burnout. ***Issue Ages: 40-84***

Flip over for more of our products!

(REV. 3/25) 15B460

Home Care *Secure*

Group Short-Term Care Insurance–providing benefits for home health care with care coordination services

Home Care *Secure* insurance coverage will provide up to $1,200 in weekly cash payments (up to 50 weeks) when you need help living at home. Payments are flexible and may be used to pay for home care services and other supports whether it's just for a few weeks or for your ongoing needs. ***Issue Ages :35-84***

iGAP®*

Guaranteed Issue Accident Coverage

GTL's guaranteed issue accident coverage, iGAP, helps fund out-of-pocket gaps in major medical plans to help pay for deductibles, co-insurance and co-pays. ***Issue Ages : 0-59***

GTL Life Select

Graded Whole Life with Chronic and Terminal Illness Accelerated Living Benefits

With GTL Life Select, you can have a new and differentiating insurance policy that provides life insurance benefits while you're alive and pays benefits to help offset funeral expenses when you pass away. GTL has also partnered with Home Care Genie (HCG) Secure to provide assistance with advocacy and care navigation support – in advance of your time of need. Graded benefit amounts from $10,000 to $150,000. ***Ages: 18-85***

*24 HOUR Accident**

Group Accident Only Insurance

SBSA 24-Hour Accident Coverage pays benefits directly to you after an accident for medical expense reimbursement. Includes $4,000 Emergency Air Ambulance benefit and a variety of options for accidental death and dismemberment.
Issue Ages: 18-69

*NOTE: Enrollment in the Select Benefit Services Association (SBSA) is required in order to apply for coverage.

Critical Provider Plus*

Specified Critical Illness Insurance

Critical Provider Plus was designed to help alleviate financial hardships due to a critical illness or accident. Coverage up to $100,000 and can pay up to 250% of the benefit amount based on two categories of conditions. Variety of riders available including coverage for accidents, AD&D and world-class genomic sequencing and consultations for a cancer diagnosis. ***Issue Ages: 18 - 64***

Critical Cash

Critical Illness Insurance

Surviving a critical illness can bring serious financial hardships—especially if it leads to a stay in an Assisted Living Facility. Critical Cash provides a simplified underwritten solution that pays up to $6,000 per month in benefits upon diagnosis of a covered condition. ***Issue Ages: 18-84***

Heritage Life

Graded Benefit Whole Life Insurance

GTL's Heritage Life was designed to help provide you with a policy to pay for your final expenses and to help protect your family from potential financial burdens when that unfortunate time arrives. With this policy, you not only gain access to a comprehensive funeral concierge service but also receive continuous support. Premiums never increase, no medical exam is needed, graded death benefit ranges from $2,500 to $20,000. ***Ages: 40-90***

MEDICARE SUPPLEMENT

Medicare Supplement Insurance

GTL's Medicare Supplement Insurance helps cover out-of-pocket health expenses due to Medicare deductibles and co-payments, providing more coverage and making it easier to manage health care costs. ***Issue Ages: 65-99***

Ready to see how GTL can help you?
Contact your insurance agent today.
Don't have a GTL agent?
Contact us at 800-338-7452 and we'll connect you to an agent in your area.

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Coverage is subject to all policy terms, definitions, conditions, exclusions, and limitations. Availability and terms under which coverage may be continued in force or discontinued, vary by state. For complete details of coverage, please contact us or your agent. This is a solicitation for insurance and a licensed agent may contact you.

GTL and their licensed agents are not in any manner affiliated with or sponsored by the federal government, the social security administration, the centers for Medicare and Medicaid services, or the department of health and human services.