

CRITICAL CARE CRITICAL ILLNESS COVERAGE

+ *CRITICAL ILLNESS COVERAGE WITH
INCREASED BENEFITS FOR ASSISTED LIVING
FACILITY AND NURSING HOME CONFINEMENT*

Critical Care
Critical Illness Coverage

UNDERWRITTEN BY:
Guarantee Trust Life Insurance Company
ADH-13-11(A)

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WHY CRITICAL CARE COVERAGE?

Today, due to early detection, prevention and advances in medical treatments, the odds of surviving a life altering critical condition are better than ever. For many of us, surviving such an illness may bring financial and emotional hardships—especially if that illness leads to a stay in an Assisted Living Facility or Nursing Home while recuperating. This is where Guarantee Trust Life Insurance Company's (GTL) Critical Care Policy can help....

With GTL's Critical Care Policy, the Progression of Care Benefits Follows the Progression of Care Costs



MONTHLY CASH BENEFITS

AT HOME

Total Benefits Paid:

Monthly Base Benefit Minimum \$500 up to \$3,000 (In \$250 increments)

ASSISTED LIVING

Total Benefits Paid:

Monthly Base Benefit Plus 50% of Monthly Base Benefit (Up to \$4,500)

NURSING HOME

Total Benefits Paid:

Monthly Base Benefit Plus 100% of Monthly Base Benefit (Up to \$6,000)

EXAMPLE

Bob purchased a GTL Critical Care Policy with a Monthly Base Benefit Amount of \$2,000 and a Maximum Benefit Period of 18 months. Bob had a stroke which, after resting at home for the first 3 months, resulted in care in an Assisted Living Facility for 8 months followed by a Nursing Home stay for 3 months. Then, Bob was able to go home.

HIS GTL CRITICAL CARE POLICY PAID AS FOLLOWS:

- + Months 1-3: At Home**
\$2,000 x 3 Months = \$6,000
- + Months 4-11: Assisted Living Facility**
\$3,000 x 8 Months (base + 50% ALF) = \$24,000
- + Months 12-14: Nursing Home**
\$4,000 x 3 Months (base + 100% NH) = \$12,000
- + Months 15-18: At Home**
\$2,000 x 4 months = \$8,000

Total cash benefits paid to Bob is \$50,000. And remember—If Bob recovers from his stroke, most of his Critical Care Benefits can be fully restored!

See Restoration of Policy Benefits for details.

HOW CRITICAL CARE WORKS

+ STEP 1: CHOOSE YOUR PLAN *(Issue Age 18-84)*

Critical Care has been designed so you have the option of choosing one of three plans of coverage:

Critical Care (Plan A)

PROVIDES BENEFITS FOR:

- Cancer
- Cancer-In-Situ
- Heart Attack
- Coronary Artery Bypass Surgery
- Stroke
- Alzheimer's Disease
- Kidney Failure
- Major Organ Transplant
- Paralysis
- Coma

Cancer Care Plus (Plan B)

PROVIDES BENEFITS FOR:

- Cancer
- Cancer-In-Situ
- Alzheimer's Disease
- Kidney Failure
- Major Organ Transplant
- Paralysis
- Coma

Cardiac Care Plus (Plan C)

PROVIDES BENEFITS FOR:

- Heart Attack
- Coronary Artery Bypass Surgery
- Stroke
- Alzheimer's Disease
- Kidney Failure
- Major Organ Transplant
- Paralysis
- Coma

+ STEP 2: CHOOSE YOUR MONTHLY BASE BENEFIT AMOUNT*

Choose a Monthly Base Benefit Amount between \$500 and \$3,000 a month. Your Monthly Base Benefit Amount is the amount of cash you will receive on a monthly basis upon diagnosis of a covered condition. Monthly Benefit Amounts are limited to \$500 for dependent children.

+ STEP 3: CHOOSE YOUR BENEFIT PERIOD

Choose a Benefit Period from 6, 12, 18 or 24 months. The Benefit Period defines how long you will receive your Monthly Base Benefit Amount. Recovery periods can vary by the nature of the critical condition. Therefore, please note: Benefit Periods for Cancer In-Situ, Coronary Artery Bypass Surgery, Heart Attack and Coma are limited as recovery times tend to be shorter than recovery times for Cancer, or Stroke, for example.

LIFETIME MAXIMUM

For all plans there is a lifetime maximum equal to three times the full Benefit Period Payout. Example: For a \$1,000 monthly benefit (\$500 Base Amount + \$500 when confined to a Nursing Home = \$1,000 monthly benefit) with an 18 month period, the lifetime maximum is $3 \times \$1,000 \times 18 \text{ months} = \$54,000$.

Maximum Benefit Periods for covered conditions are 6 months, 12 months, 18 months or 24 months. Limited Benefit Periods apply to specific covered conditions. See policy for details.

**Monthly Base Benefit amount and Benefit Period Options are not available in all states*



ADDITIONAL BENEFITS INCLUDED WITH MOST PLANS:

ASSISTED LIVING FACILITY BENEFIT**:

If you are confined to an eligible Assisted Living Facility due to a covered condition, GTL's Critical Care Policy will pay 50 percent of your Monthly Base Benefit Amount you select for each month of such confinement, not to exceed the Maximum Benefit Period (Form # RG11NH). This benefit will be paid in addition to your Monthly Base Benefit Amount.

NURSING HOME BENEFIT**:

If you are confined to an eligible Nursing Home due to a covered condition (whether for skilled, intermediate or custodial level care), GTL's Critical Care Policy will pay 100 percent of your Monthly Base Benefit Amount you select for each month of such confinement, not to exceed your Maximum Benefit Period (Form # RG11NH). This benefit will be paid in addition to your Monthly Base Benefit Amount.

RESTORATION OF POLICY BENEFITS:

This Policy's Maximum Benefit Period or Limited Benefit Period for any One Benefit Period will be fully restored when there has been no payment of benefits of a Covered Condition for twelve (12) consecutive months. The Restoration of Policy Benefits does not apply to Alzheimer's disease or Paralysis.

If the Policy includes coverage for Cancer, as shown on the Policy Schedule Page, benefits for the recurrence of a previously diagnosed Cancer are subject to Documented Medical Evidence that supports a Cancer's Period of Remission. We retain the right to have such Documented Medical Evidence reviewed by an Oncologist of Our choice. The Restoration of Policy Benefits is subject to the Lifetime Maximum Benefit shown in the Schedule.

OPTIONAL RETURN OF PREMIUM RIDER***:

If this rider is selected, we will return any premiums paid (less any claims paid), if you pass away before the first policy anniversary which follows the policy holders eightieth (80th) birthday. A Return of Premium Benefit may be payable to your named beneficiary or estate. Benefit payment under this rider is subject to the Policy being in force with this rider at the time of your death.



YOU CAN USE THE CASH BENEFITS PAID BY YOUR CRITICAL CARE POLICY HOWEVER YOU WISH. USE YOUR CASH TO HELP PAY FOR:

- Loss of income
- Rehabilitation expenses
- Alternative treatment options
- Out-of-network charges on PPO
- Travel for treatment plans
- Lodging
- Lifestyle changes
- Mortgage loans & debt payments
- Child care expenses

*** Please refer to the outline of coverage for specific details.*

****Return of Premium may not be available in all states. Please refer to the outline of coverage for specific details*

GTL's Critical Care Policy will pay the chosen monthly cash benefit for your selected monthly benefit period, **starting immediately**,**** upon the diagnosis of a covered critical condition listed below.

The monthly benefits you receive will increase by 50% if you require care in an Assisted Living Facility

and will increase by 100% if you require care in a Nursing Home as a result of a covered condition. The benefit will be paid directly to you and you can use the cash however you wish. Should you die before the end of the benefit period, the remaining benefits for the benefit period will be paid to your named beneficiary.

COVERED CONDITIONS	BENEFIT PERIOD MAXIMUMS
Cancer	100% of your chosen benefit period
Stroke	100% of your chosen benefit period
Alzheimer's Disease	100% of your chosen benefit period
Kidney Failure	100% of your chosen benefit period
Major Organ Transplant	100% of your chosen benefit period
Paralysis	100% of your chosen benefit period
Cancer In-Situ	3 Months
Heart Attack	3 Months
Coma	3 Months
Coronary Artery Bypass Surgery	2 Months

DID YOU KNOW?

Cancer, heart attacks and strokes caused **80%** of new critical illness claims in 2011.¹

Alzheimer's, Strokes and Cancer represent over **70%** of Long Term Care claims paid.²

GTL's Critical Care Policy pays cash benefits upon diagnosis for all covered conditions — and benefits increase when confined to an Assisted Living Facility or Nursing Home as a result.



****In most states there is a 30 day waiting period, beginning on the issue date of the policy.

(1) American Association for Critical Illness Insurance, Critical Illness Insurance Claims Often Begin Prior to Age 55, May 3, 2012.

(2) Society of Actuaries Report, American Association of Critical Illness Insurance Study Conducted by Gen Re, 2011.

DID YOU KNOW?

- + 53% of all costs associated with cancer are non-medical.³
- + Every 40 seconds someone in the U.S. suffers a stroke.⁴
- + Each year over a million people in the U.S. have a heart attack.⁵
- + 1 in 2 men & 1 in 3 women will develop cancer in their lifetime. 68% of cancer diagnoses overall are expected to survive at least 5 years.⁶

PLEASE SEE YOUR INSURANCE CONTRACT FOR SPECIFIC DETAILS. THE EXCLUSIONS AND LIMITATIONS LISTED BELOW ARE TYPICAL, BUT YOUR STATE MAY HAVE SLIGHT DIFFERENCES.

1. Any loss due to injury, disease or incapacity, unless related to or attributable to the covered conditions as defined.
 - (a) Covered Cancer Condition: Excludes Pre-Malignant tumors or polyps and skin cancer, except melanoma.
 - (b) Covered Heart Attack Condition: Does not include any other disease or injury involving the cardiovascular system. Cardiac arrest not caused by a myocardial infarction is not a Heart Attack.
2. Intentionally self inflicted injury, while sane or insane.
3. Alcohol or drug abuse (unless drug abuse was a result of the administration of drugs as part of treatment by a Doctor).
4. Committing or attempting to commit a felony.
5. War (declared or undeclared) or any act of war, or service in any armed forces.
6. Engaging in an illegal occupation.
7. Participating in a riot or insurrection.

(3) Association of American Cancer Institutes, Cancer Research Is Saving Lives, 2015 (4) American Heart Association, Heart Disease and Stroke Statistics - 2015 Update, 2015 (5) NIH Medline Plus, Learn the Truth About Your Heart, Winter 2009 (6) American Cancer Society, Cancer Facts + Figures, 2015.

Insurance Underwritten by Guarantee Trust Life Insurance Company: Policy Series G1132 with rider series RG11HAS, RG11CAN, RG11NH, RG07ROP(D)

This product, its features and riders are subject to state availability and may vary by state. This is a Limited Benefit Policy.

8. Injury sustained while taking part in any of the following activities:
 - (a) Amateur or professional sports or athletics, except this does not include amateur sports or athletics which are non-contact or undertaken solely for leisure, recreational, entertainment or fitness purposes;
 - (b) Mountaineering where ropes or guides are normally used or at elevations of 4,500 meters or higher;
 - (c) Aviation, except when traveling solely as a passenger in a commercial aircraft;
 - (d) Hang gliding, sky diving, parachuting or bungee jumping;
 - (e) Snow skiing or snowboarding, except for recreational downhill and/or cross country snow skiing or snowboarding (no coverage provided whilst skiing away from prepared and marked in-bound territories and/or against the advice of the local ski school or local authoritative body);
 - (f) Racing by any animal or motorized vehicle;
 - (g) Spelunking;
 - (h) Operating, riding in or upon, mounting or alighting from, any two, three or four wheeled motor and/or engine driven snowmobile or all terrain vehicle (ATV).

**Exclusion 8 applies only to the Covered Conditions of Paralysis and Coma.*



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GUARANTEE TRUST LIFE INSURANCE COMPANY

With more than 79 years of experience in the insurance industry, Guarantee Trust Life Insurance Company has a proud heritage of providing excellent service and insurance products. Guarantee Trust Life is a mutual legal reserve company located in Glenview, Illinois and licensed to conduct business in 49 states and the District of Columbia.