

GTL Health Products												GTL Life Product
	Hospital Indemnity	Medicare Supplement	Short-Term Care			CANCER	Cancer, Heart Attack & Stroke		Accident Plan		Graded Life Final Expense	
States	Adv Plus & Adv Plus ELITE**	Plans A, (F), G, N** New 2020 Plans	Recover Cash (NH/ALF)	Home Health Care**	Home Care Secure**	NEW PRECISION CARE CANCER**	Critical CASH (2)*/ Critical Care*	Cancer, Heart Attack & Stroke Insurance**	SBSA iGAP Guaranteed Issue Accident**	SBSA 24 Hr Accident Plan*	Heritage Plan**	
Alabama	E - Yes	Yes	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	
Alaska	No	No	Yes	Yes	No	Yes	2 - Yes	Yes - D/V	No	No	Yes	
Arizona	E - Yes	Yes	No	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	
Arkansas	E - Yes	No	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	
California	No	No	No	No	No	No	No	No	No	Yes	Yes	
Colorado	Yes*●	Yes-Plan C	No	Yes - CA,DV	Yes	Yes - CO	2-Yes(No Portal)	Yes - CO	No	Yes	Yes	
Connecticut	E - Yes - 7	No	Yes** -New Bro; R	No	No	Yes	No	Yes	No	No	Yes	
Delaware	# - Yes	Yes	Yes	Yes - CA	No	Yes	2 - Yes	Yes	Yes	No	Yes	
District of Col.	No	No	Yes	Yes - DV	No	No	2 - Yes	Yes	Yes	Yes	Yes	
Florida	E - Yes - FL	No	No	No	No	Yes - FL	2 - Yes	No	No	No	Yes	
Georgia	E - Yes: DV;CR	Yes	Yes	Yes - DV	Yes	Yes - No ROP	No	Yes-No ROP,D/V	Yes	Yes	Yes	
Hawaii	E - Yes	No	No	Yes	No	Yes	2 - Yes-60	Yes	Yes	No	Yes	
Idaho	Yes - *	Yes	Yes-180	Yes -DV,ID	No	No	2 - Yes	No	No	Yes	Yes	
Illinois	E - Yes	Yes	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	
Indiana	1 - Yes	Yes	No	Yes	Yes	Yes	2 - Yes	Yes	No	Yes	Yes	
Iowa	E - Yes	Yes	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	
Kansas	E - Yes - 4	Yes	No	Yes	Yes	Yes	2 - Yes-NH	Yes - D/V	No	No	Yes	
Kentucky	E - Yes	Yes - Plan C	Yes	Yes - KY	Yes	Yes	2 - Yes	Yes	No	Yes	Yes	
Louisiana	E - Yes	No	Yes	Yes	Yes	Yes	Yes-NH	Yes	Yes	No	Yes	
Maine	# - Yes	No	No	No	No	Yes	2 - Yes	Yes	No	No	Yes	
Maryland	E - Yes:DV,SNF,W	Yes - Plan F+	No	Yes-DV,CA,ROP	No	Yes - No ROP	2 - Yes□	Yes-No ROP,D/V	No	No	Yes	
Massachusetts	Yes*LS-H●	No	No	No	No	No	No	No	Yes	No	Yes	
Michigan	E - Yes	Yes	Yes	Yes	Yes	Yes-No Wellness	2 - Yes	Yes - CA, I	No	Yes	Yes	
Minnesota	E - Yes:SNF,DV,LS	No	No	No	No	No	2 - Yes-NH-□	Yes - CA,DV	No	No	Yes	
Mississippi	E - Yes; \$6.00 fee	Yes	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	
Missouri	E - Yes: DV,W	No	Yes-340	Yes - DV	Yes	Yes - 30 Day	2 - Yes-W	Yes - D/V,30 Day	No	Yes	Yes	
Montana	E - Yes: W	Yes	Yes	Yes - CA	No	No	2 - Yes-W	Yes - MT,30 Day	No	No	Yes	
Nebraska	E - Yes	Yes	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	
Nevada	E - Yes	Yes	Yes	Yes	No	Yes	2 - Yes	Yes	Yes	No	Yes	
New Hampshire	No	No	Yes-180	No	No	No	No	No	No	No	Yes	
New Jersey	Yes - NJ ,No G.I.	No	No	No	No	No	2 - Yes□-W	No	No	No	Yes	
New Mexico	# - Yes - DV	No	Yes	No	No	Yes	2 - Yes	Yes - D/V	No	Yes	Yes	
North Carolina	E - Yes P	Yes - Plan D	Yes	Yes - NC	Yes	Yes	2 - Yes	Yes - NC	No	No	Yes	
North Dakota	E - Yes: DV	Yes - Plan C	No	No	No	Yes-No 20Yr ROP	2 - Yes	Yes-No 20Yr ROP	No	Yes	Yes	
Ohio	E - Yes	Yes	Yes	Yes	Yes	Yes	2 - Yes	Yes - DV	Yes	Yes	Yes	
Oklahoma	E - Yes	Yes	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	
Oregon	#-Yes- No21, DV	No	Yes	Yes - DV	No	Yes	2 - Yes	Yes	No	No	Yes	
Pennsylvania	E - Yes: 31	Yes - Plan B	Yes-R	Yes - ASH,ROP	Yes	Yes - No ROP	No	Yes-No ROP	Yes	Yes	Yes	
Rhode Island	E - Yes: LS	No	Yes	Yes	No	Yes	No	Yes	No	No	Yes	
South Carolina	E - Yes	Yes	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	No	Yes	
South Dakota	E - Yes: SH	Yes	No	Yes	No	Yes - 30 Day	2 - Yes-W,NH	Yes - 30 Day	No	No	Yes	
Tennessee	E - Yes: DV	Yes	Yes-R	Yes-DV,CA,ROP	Yes-No3%InflRdr	Yes - TN	2 - Yes	Yes - TN	No	Yes	Yes	
Texas	E - Yes: 31	Yes	No	Yes - ASH,TX	Yes	Yes - No ROP	2 - Yes-ROP	Yes - No ROP	Yes	Yes	Yes	
Utah	E - Yes - No G.I.	Yes	No	No	No	Yes	No	Yes	No	No	Yes	
Vermont	No	No	No	No	No	Yes - No ROP	No	Yes-D/V,CA,ROP	No	No	Yes	
Virginia	E - Yes: DV,LS	Yes-No Eapp	Yes	No	No	No	No	No	Yes	Yes	Yes	
Washington	#Yes-Snf,No21,LS,Dv,Ca	No	No	No	No	Yes	2 - Yes	Yes - WA	No	No	Yes	
West Virginia	E - Yes	Yes	Yes	Yes	No	Yes	2 - Yes	Yes	Yes	Yes	Yes	
Wisconsin	E - Yes	Yes-See Brochure	No	No	No	Yes	2 - Yes	Yes	Yes	Yes	Yes	
Wyoming	E - Yes	No	Yes	Yes - CA	No	No	2 - Yes	No	Yes	Yes	Yes	

*-e-application process available via GTL Agent Portal only

**-e-application process available via GTL Agent Portal,tablets,mobile devices

E = Advantage Plus Elite

□-No ROP Rider Approved

◆-Issue ages 64 1/2-85 in CO,ID,MA,VA; MA Max Ben is \$500

●Original Riders (& %) (Ambulance, SNF, AD&D:refer to state rate sheets)

#-2018-2021 Adv Plus 1-Day Ben; Riders-Critical Accident,Amb,2 SNF's;\$750 Max-See Bro's

1-RIDERS APPROVED (D/V, Short Stay,Cancer-see state for details)

2-CRITICAL CASH APPROVED

2020 MSup MACRA changes-all new MSup forms/no plan C/ F/F+ for eligibles after 1/1/2020

4-AMB,LS Hospital,CA & Ambulatory Surgical Riders Only;OWN DV POLICY

7-Amb, SNF, LSH Riders Only; OWN D/V POLICY

31 - Initial \$15/day for 31 Days for the remainder of the Benefit Period

60-Issue age 60-84

FOR AGENT USE ONLY-Not intended to be distributed to public/used as a consumer solicitation.

340-days is the max for Benefit Period Options

180-days is the max for Benefit Period Options

ASH-Accident&Sickness Hosp Rider-\$15/day for remainder of 31 days

CA-Critical Accident Rider not available

CO,WA-NoCritAccident,IntensiveCare,D/VRiders; CO P-Care-No Wellness

CR-No L/S Cancer Recurrence Rider

DV-Dental/Vision Rider Not Available

FL-SBSA Assoc.for HIP & PCare; FL is Indemnity Plus Elite

H-Lump Sum Hospital Rider Not Available

I-Intensive Care Rider Not Available

ID-280 Day Max Ben; ASHRider-\$40/day for remainder of 31 days

KY-Plan B & C only; No Rx Benefit; Ages 56-85; Only ROP Rider Available

LS-No Lump Sum Cancer Riders

L-No Lump Sum Cancer or Out Patient Surgical Rider

MT-Unisex Rates

NGI- No Guarantee Issue between 64 1/2 - 65 1/2

No 21-No21-DayBenefitPeriod;TX,WA-Initial31dayBaseBenefit-\$10,TX-\$15

No 3/6-No 3 & 6-Day Benefit Period; in UT No 1, 3 or 6

NC - No Pre-Existing Condition Age 65 and over

NH-No Nursing Home or Assisted Living Facility

NJ-No Riders, 31-Day Benefit Period, Daily Benefit \$40-\$250, NGI

P-No Pre-existing Condition

SNF-SkilledNursing Riders Not Available;MD,OH,TX-NoOption2

R-Does not have Restoration of Benefits

ROP-Special ROPRiderIssue Ages;VTCancers;MD,PA,TN HHC-No ROP

SH-No Short Duration Hospital Stay Benefit

TN-No ICU,Critical Acc,ROPorD/VRiders;Precision Care-no ROP,No Wellness

TX-Base 360 Day Lifetime Max; no restoration; no ROP

UT - STHHC - 10 day benefit period on the ASLR Rider

W-No waiting periods; In MO, MT - No WP on Cancer riders

30 Day-30 Day Initial Bnft Period-10% of LS Benefits/Riders

3/1/2022