

| | GTL Health Products | | | | | | | | | | UNL Health | GTL Life |
|------------------|---------------------|---------------------|-----------------------|------------------|-------------------------------------|-------------------|----------|---|----------------------|---------------------|---------------------|--------------------|
| | Hospital Indemnity | Medicare Supplement | Short-Term Care | | Cancer, Heart Attack & Stroke | | | | | Accident Plan | Medicare Supplement | Critical Illness |
| States | Adv Plus ** | Plans A, F, G, N** | Recover Cash (NH/ALF) | Home Health Care | Critical CASH (2)* / Critical Care* | Schedule Benefits | Lump Sum | NEW Cancer, Heart Attack & Stroke Insurance** | CHS Protection Plus* | SBSA Accident Plan* | | Critical Provider* |
| Alabama | 1 - Yes | No | Yes | Yes | 2 - Yes | Yes | No | Yes | No | Yes | No | Yes |
| Alaska | No | No | Yes | No | 2 - Yes | Yes | No | No | Yes-# | No | No | Yes |
| Arizona | 1 - Yes-OP | Yes | No | No | 2 - Yes | Yes | No | No | Yes-# | Yes | Yes | Yes |
| Arkansas | 1 - Yes | No | Yes | Yes | 2 - Yes | Yes | No | Yes | No | Yes | Yes | Yes |
| California | No | No | No | No | No | No | No | No | No | Yes | No | No |
| Colorado | Yes•● | No | No | No | 2 - Yes | Yes | No | No | Yes-I-# | Yes | No | Yes |
| Connecticut | 1 - Yes - 7 | No | No | No | No | No | No | Yes | No | No | No | No |
| Delaware | 1 - Yes | No | Yes | Yes - CA | 2 - Yes | Yes | No | No | Yes-# | No | No | Yes |
| District of Col. | No | No | Yes | No | 2 - Yes | Yes | No | Yes | No | Yes | No | Yes |
| Florida | 1 - Yes - FL | No | No | No | No | No | No | No | No | No | No | No |
| Georgia | 1 -Yes;DV; CR | Yes | Yes | No | No | Yes | Yes | No | No | Yes | No | Yes |
| Hawaii | 1 - Yes | No | No | No | 2 - Yes-60 | Yes | No | No | Yes-# | No | No | Yes |
| Idaho | Yes - ♦ | Yes | Yes-180 | No | 2 - Yes | Yes | No | Yes - D/V | No | Yes | Yes | Yes |
| Illinois | 1 - Yes | No | Yes | Yes | 2 - Yes | Yes | No | Yes | No | Yes | Yes | Yes |
| Indiana | 1 - Yes | No | No | Yes | 2 - Yes | Yes | No | Yes | No | Yes | No | Yes |
| Iowa | 1 - Yes-OP | Yes | Yes | Yes | 2 - Yes | Yes | No | Yes | No | Yes | No | Yes |
| Kansas | 1 - Yes - 4 | No | No | No | 2 - Yes-NH | Yes | No | Yes - D/V | No | No | Yes | Yes |
| Kentucky | 1 - Yes● | Yes - + Plan C | Yes | No | 2 - Yes | Yes | No | Yes | No | Yes | No | Yes |
| Louisiana | 1 - Yes | No | Yes | Yes | Yes-NH | Yes | No | Yes | No | No | No | Yes |
| Maine | 1 - Yes | No | No | No | 2 - Yes | Yes | No | Yes | No | No | No | Yes |
| Maryland | Yes ● , NGI | Yes - + Plan F+ | No | No | 2 - Yes□ | Yes | Yes | No | No | No | No | Yes |
| Massachusetts | Yes•LS-H● | No | No | No | No | No | No | No | No | No | No | No |
| Michigan | 1 - Yes | No | Yes | No | 2 - Yes | No | No | Yes | No | Yes | No | Yes |
| Minnesota | Yes•● | No | No | No | 2 - Yes-NH-□ | Yes | Yes | No | No | No | No | No |
| Mississippi | 1 - Yes-SNF | No | Yes | No | 2 - Yes | Yes | No | Yes | No | Yes | No | Yes |
| Missouri | 1 - Yes - 5 | No | Yes-340 | Yes- DV | 2 - Yes-W | Yes | No | Yes - D/V,30 Day | No | Yes | Yes | Yes |
| Montana | 1 - Yes | Yes | Yes | No | 2 - Yes-W | Yes | No | No | Yes-W-# | No | No | Yes |
| Nebraska | 1 - Yes | No | Yes | Yes | 2 - Yes | Yes | No | Yes | No | Yes | Yes | Yes |
| Nevada | 1 - Yes | Yes | Yes | No | 2 - Yes | Yes | Yes | No | No | No | No | Yes |
| New Hampshire | No | No | Yes-180 | No | No | No | No | No | No | No | No | Yes |
| New Jersey | Yes - NJ,NGI | No | No | No | 2 - Yes□-W | Yes | Yes | No | No | No | No | No |
| New Mexico | 1 - Yes; DV | No | Yes | No | 2 - Yes | Yes | No | Yes - D/V | No | Yes | Yes | Yes |
| North Carolina | 1 - Yes P | No | Yes | No | 2 - Yes | Yes | No | Yes | No | No | No | Yes |
| North Dakota | 1 - Yes, DV | No | No | No | 2 - Yes | Yes | No | Yes - No 20Yr | No | Yes | Yes | Yes● |
| Ohio | 1-Yes-OP,H,No 21 | Yes | Yes | No | Yes | Yes | No | Yes | No | Yes | No | No |
| Oklahoma | 1 - Yes | No | Yes | Yes | 2 - Yes | Yes | No | Yes | No | Yes | Yes | Yes |
| Oregon | 1-Yes;No21,H,OP,DV | No | Yes | No | 2 - Yes | Yes | No | No | Yes-# | No | No | Yes● |
| Pennsylvania | 1-Yes-6, NGI, No 21 | Yes - + Plan B | Yes-R | No | No | No | No | Yes-No ROP | No | Yes | No | Yes● |
| Rhode Island | Yes•● | No | Yes | No | No | Yes | Yes | No | No | No | No | Yes |
| South Carolina | 1 - Yes ; No 3/6 | Yes | Yes | Yes | 2 - Yes | Yes | No | Yes | No | No | No | Yes |
| South Dakota | 1-Yes - P, SH | No | No | No | 2 - Yes-W,NH | Yes | No | Yes - 30 Day | No | No | Yes | Yes |
| Tennessee | 1 - Yes; DV | Yes | Yes-R | No | 2 - Yes | Yes | No | No | Yes-# | Yes | Yes | Yes |
| Texas | 1 - Yes - No 21 | No | No | No | 2 - Yes-ROP | No | No | Yes | No | Yes | Yes | Yes |
| Utah | 1-Yes-OP,No 3/6 | Yes | Yes | No | No | Yes | No | No | Yes | No | Yes | Yes |
| Vermont | No | No | No | No | No | Yes | Yes | No | No | No | No | Yes |
| Virginia | Yes•LS | No | Yes | No | No | No | No | No | No | Yes | No | Yes● |
| Washington | 1 -Yes-No 21/LS/DV | No | No | No | 2 - Yes | No | No | No | No | No | No | Yes |
| West Virginia | 1 - Yes | No | Yes | Yes | 2 - Yes | Yes | No | Yes | No | Yes | Yes | Yes |
| Wisconsin | 1 - Yes-0, 65 | No | No | No | 2 - Yes | Yes | No | Yes | No | Yes | No | Yes |
| Wyoming | 1 - Yes | No | Yes | No | 2 - Yes | Yes | No | Yes | No | Yes | No | Yes |

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

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

□-No ROP Rider Approved

●-Issue ages 64 1/2-85; MA Max Ben is \$500

●Original Riders (Ambulance, SNF)

● First Gen CI 10 yr term only;Not on Agent Portal

0-Issue Ages 0-85

1-NEW RIDERS APPROVED (D/V, Short Stay,Cancer)

2-CRITICAL CASH APPROVED

4-Short Stay, AMB, L/S Hospital Riders Only;DV POLICY

5-No Cancer, D/V, OS Riders; No 21-Day Benefit

6-6 month restoration

7-Short Stay,AMB,SNF,L/S Hospital Riders Only; No 21 day; D/V POLICY

60-Issue age 60-84

65-Skilled Nursing Facility Rider Not Available for 65 & over

340-days is the max for Benefit Period Options

180-days is the max for Benefit Period Options

CA-Critical Accident Rider not available

CR-No L/S Cancer Recurrence Rider

DV-Dental/Vision Rider Not Available

FL-Association Indemnity Plus; No 21-Day Benefit

H-Lump Sum Hospital Rider Not Available

I-Intensive Care Rider Not Available

LS-No Lump Sum Cancer

L-No Lump Sum Cancer or Out Patient Surgical Rider

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

No 21-No 21-Day Benefit Period

No 3/6-No 3 & 6-Day Benefit Period

NH-No Nursing Home or Assisted Living Facility

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

OP-No Out Patient Surgical Rider

P-No Pre-existing Condition; In SD-12 month Pre-existing Condition

SNF-Skilled Nursing Facility Rider Not Available

R-Does not have Restoration of Benefits

ROP-Special ROP Rider Issue Ages

SH-Short Duration Hospital Stay Rider Not Available

W-No waiting period

30 Day - 30 Day Bnft-1st 30 days -10% of LS Benefits