

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	Yes	2 - Yes	Yes	No	Yes**	No	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	Yes	No	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	Yes**	No	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	Yes-No ROP,D/V	No	No	No	Yes
Massachusetts	Yes•LS-H●	No	No	No	No	No	No	No	No	No	No	No
Michigan	1 - Yes	No	Yes	Yes	2 - Yes	Yes	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	Yes	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	Yes - CA	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	Yes	2 - Yes	Yes	No	Yes**	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	Yes	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	No	Yes**	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	Yes - TN	No	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	Yes - UT	No	Yes	No	Yes**	No	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	Yes	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
(Not available for the New Cancer/HAS yet in: AK,HI,NV,RI,UT)
□-No ROP Rider Approved
♦-Issue ages 64 1/2-85; MA Max Ben is \$500
●Original Riders (Ambulance, SNF, AD&D:refer to state rate sheets)
● 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
TN - No ICU, Critical Accident, ROP or D/V Riders
UT - STHHC - 10 day benefit period on the ASLB Rider
W-No waiting period
30 Day - 30 Day Bnft-1st 30 days -10% of LS Benefits