

	GTL Health Products									GTL Life	
	Hospital Indemnity	Medicare Supplement	Short-Term Care		Cancer, Heart Attack & Stroke				Accident Plan	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	Yes
Alaska	No	No	Yes	Yes	2 - Yes	Yes	No	Yes - D/V	No	No	Yes
Arizona	1 - Yes-OP	Yes	No	No	2 - Yes	Yes	No	Yes - AZ	No	Yes	Yes
Arkansas	1 - Yes	No	Yes	Yes	2 - Yes	Yes	No	Yes	No	Yes	Yes
California	No	No	No	No	No	No	No	No	No	Yes	No
Colorado	Yes●	No	No	No	2 - Yes	Yes	No	No	Yes-I	Yes	Yes
Connecticut	1 - Yes - 7	No	No	No	No	No	No	Yes	No	No	No
Delaware	1 - Yes	No	Yes	Yes - CA	2 - Yes	Yes	No	Yes	No	No	Yes
District of Col.	No	No	Yes	No	2 - Yes	Yes	No	Yes	No	Yes	Yes
Florida	1 - Yes - FL	No	No	No	No	No	No	No	No	No	No
Georgia	1 -Yes;DV; CR	Yes	Yes	Yes - DV	No	Yes	Yes	No	No	Yes	Yes
Hawaii	1 - Yes	No	No	No	2 - Yes-60	Yes	No	Yes	No	No	Yes
Idaho	Yes - ●	Yes	Yes-180	No	2 - Yes	Yes	No	Yes - D/V,30 Day	No	Yes	Yes
Illinois	1 - Yes	Yes	Yes	Yes	2 - Yes	Yes	No	Yes	No	Yes	Yes
Indiana	1 - Yes	No	No	Yes	2 - Yes	Yes	No	Yes	No	Yes	Yes
Iowa	1 - Yes-OP	Yes	Yes	Yes	2 - Yes	Yes	No	Yes	No	Yes	Yes
Kansas	1 - Yes - 4	No	No	No	2 - Yes-NH	Yes	No	Yes - D/V	No	No	Yes
Kentucky	1 - Yes●	Yes - + Plan C	Yes	Yes - KY	2 - Yes	Yes	No	Yes	No	Yes	Yes
Louisiana	1 - Yes	No	Yes	Yes	Yes-NH	Yes	No	Yes	No	No	Yes
Maine	1 - Yes	No	No	No	2 - Yes	Yes	No	Yes	No	No	Yes
Maryland	Yes ● , NGI	Yes - + Plan F+	No	No	2 - Yes□	Yes	No	Yes-No ROP,D/V	No	No	Yes
Massachusetts	Yes●LS-H●	No	No	No	No	No	No	No	No	No	No
Michigan	1 - Yes	No	Yes	Yes	2 - Yes	Yes	No	Yes	No	Yes	Yes
Minnesota	Yes●●	No	No	No	2 - Yes-NH-□	Yes	Yes	No	No	No	No
Mississippi	1 - Yes-SNF	No	Yes	Yes	2 - Yes	Yes	No	Yes	No	Yes	Yes
Missouri	1 - Yes - 5	No	Yes-340	Yes- DV	2 - Yes-W	Yes	No	Yes - D/V,30 Day	No	Yes	Yes
Montana	1 - Yes	Yes	Yes	Yes - CA	2 - Yes-W	Yes	No	Yes - MT,30 Day	No	No	Yes
Nebraska	1 - Yes	No	Yes	Yes	2 - Yes	Yes	No	Yes	No	Yes	Yes
Nevada	1 - Yes	Yes	Yes	Yes	2 - Yes	Yes	No	Yes	No	No	Yes
New Hampshire	No	No	Yes-180	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
New Mexico	1 - Yes; DV	No	Yes	No	2 - Yes	Yes	No	Yes - D/V	No	Yes	Yes
North Carolina	1 - Yes P	Yes - + Plan D	Yes	Yes - NC	2 - Yes	Yes	No	Yes	No	No	Yes
North Dakota	1 - Yes, DV	No	No	No	2 - Yes	Yes	No	Yes - No 20Yr	No	Yes	Yes●
Ohio	1-Yes-OP,H,No 21	Yes	Yes	Yes	Yes	Yes	No	Yes	No	Yes	No
Oklahoma	1 - Yes	No	Yes	Yes	2 - Yes	Yes	No	Yes	No	Yes	Yes
Oregon	1-Yes;No21,H,OP,DV	No	Yes	No	2 - Yes	Yes	No	No	Yes	No	Yes●
Pennsylvania	1-Yes-6, NGI, No 21	Yes - + Plan B	Yes-R	No	No	No	No	Yes-No ROP	No	Yes	Yes●
Rhode Island	Yes●●	No	Yes	No	No	Yes	No	Yes	No	No	Yes
South Carolina	1 - Yes ; No 3/6	Yes	Yes	Yes	2 - Yes	Yes	No	Yes	No	No	Yes
South Dakota	1-Yes - P, SH	Yes	No	No	2 - Yes-W,NH	Yes	No	Yes - 30 Day	No	No	Yes
Tennessee	1 - Yes; DV	Yes	Yes-R	Yes - DV,CA	2 - Yes	Yes	No	Yes - TN	No	Yes	Yes
Texas	1 - Yes - No 21	No	No	No	2 - Yes-ROP	Yes	No	No	No	Yes	Yes
Utah	1-Yes-OP,No 3/6	Yes	Yes	Yes - UT	No	Yes	No	Yes	No	No	Yes
Vermont	No	No	No	No	No	Yes	Yes	No	No	No	Yes
Virginia	Yes●LS	No	Yes	No	No	No	No	No	No	Yes	Yes●
Washington	1 -Yes-No 21/LS/DV	No	No	No	2 - Yes	No	No	No	No	No	Yes
West Virginia	1 - Yes	No	Yes	Yes	2 - Yes	Yes	No	Yes	No	Yes	Yes
Wisconsin	1 - Yes-0, 65	No	No	No	2 - Yes	Yes	No	Yes	No	Yes	Yes
Wyoming	1 - Yes	No	Yes	Yes	2 - Yes	Yes	No	Yes	No	Yes	Yes

*e-application process available via GTL Agent Portal only

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(Not available yet for AZ/MT Cancer or SD Med Sup)

□-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

AZ-Wellness Rider ages 18-74 in Cancer Ben Builder Rider

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

KY-Plan B & C only; Ages 56-85; No Riders Available

LS-No Lump Sum Cancer

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-No 21-Day Benefit Period

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

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

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 Initial Bnft Period-10% of LS Benefits/Riders