

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

(Not available yet for AZ/MT/OR 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**