

SELECT BENEFIT SERVICES ASSOCIATION – GROUP ACCIDENT INSURANCE



iGAP

Guaranteed Issue Accident Coverage

with lump sum benefits for:

- + ACCIDENT MEDICAL EXPENSE
- + HOSPITAL SICKNESS BENEFIT

- + CANCER, HEART ATTACK & STROKE BENEFIT
- + ACCIDENTAL DEATH & DISMEMBERMENT

Access to
Symptom assessment
and critical illness support
services. See page 4.



GUARANTEE TRUST LIFE INSURANCE COMPANY (GTL)
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+ ACCIDENTS HAPPEN

Serious illnesses and accidents happen no matter how healthy you are. In fact, accidents send one in ten Americans to the emergency room every year.¹ With increasing out-of-pocket medical expenses, do you have money set aside for these unexpected costs? About 56 million Americans under age 65 will have trouble paying medical bills and over 15 million American adults (ages 19-64) will use up all their savings to pay for medical bills.²

GTL's guaranteed issue accident coverage, iGAP, helps you to fund out-of-pocket gaps in your major medical plans to help pay for deductibles, co-insurance and co-pays. So you can focus on what matters most... your recovery.







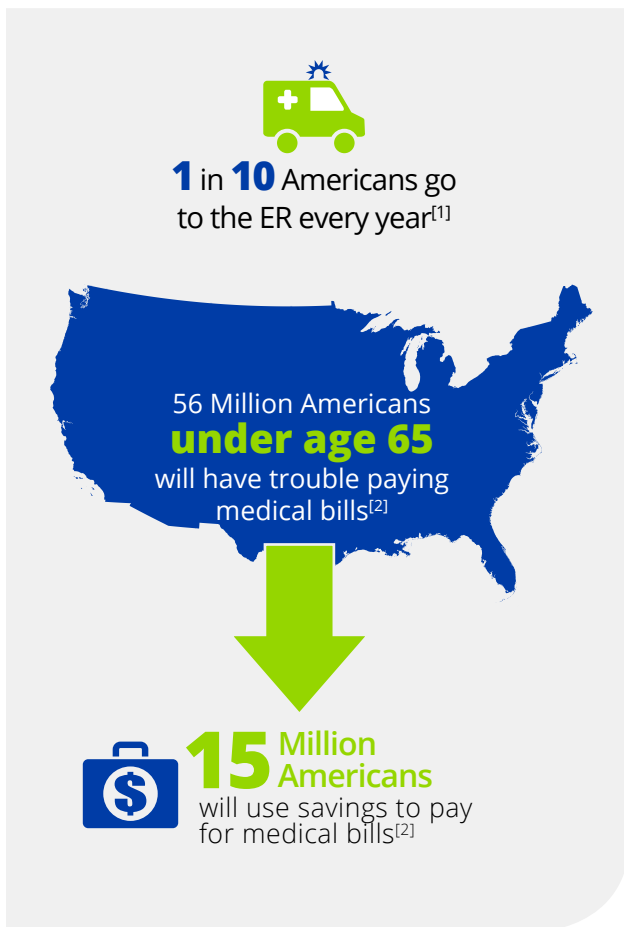
+ PRODUCT HIGHLIGHTS

(GTL'S iGAP coverage is a Group Accident product. You will need a SBSA membership to purchase this coverage - see page 5)

\$ Policy Benefit Amounts \$1,000 to \$15,000, available in \$1,000 increments

LUMP SUM BENEFITS INCLUDE:

-  Accidental Medical Expense and Accidental Death & Dismemberment
-  Hospital Sickness Lump Sum Benefit
-  Cancer Lump Sum Benefit
-  Heart Attack and Stroke Lump Sum Benefit



(1) Centers for Disease Control, Access and Utilization of Health Care, October 2014

(2) NerdWallet, Health Study, June 2013

+ ONE FLEXIBLE PRODUCT FOR MANY UNPREDICTABLE EVENTS

Your iGAP coverage comes bundled with benefits that can help you pay out-of-pocket medical expenses that may not be covered under your major medical policy. What makes GTL's iGAP coverage unique is that once you choose a benefit amount, your coverage will pay benefits to pay for costs associated with accidents, hospital stays and critical illnesses such as cancer, heart attack and stroke as outlined below.



+ You can choose coverage benefit amounts between \$1,000 and \$15,000, in \$1,000 increments.

Once you choose a benefit amount, iGAP automatically applies that amount to the following benefits:**



Accidental Medical Expense (AME) and Accidental Death & Dismemberment (AD&D) Benefits

iGAP's AME benefit coordinates with your major medical policy to pay for out-of-pocket expenses associated with an accident. The AD&D benefit will pay you a lump sum should the accident cause death or serious injury.

- \$250 deductible per accident
- Accidental death and dismemberment benefit pays for accidental death, loss of sight, speech, hearing, and much more*



Hospital Sickness Lump Sum Benefits

A stay in the hospital can be expensive. iGAP's hospital benefit pays you an indemnity benefit for hospital confinements of at least 24 hours. Benefits will be paid directly to you as outlined below:

- First day in hospital: 50% of benefit
- Second day in hospital: 25% of benefit
- Third day in hospital: 25% of benefit
- Pre-existing period: 12 months of benefits



Cancer Lump Sum Benefits

Co-payments, deductibles, prescription drug costs and time off work can be expensive should you be diagnosed with cancer. iGAP's lump sum cancer benefit will pay you a cash benefit upon the diagnosis of cancer. The cash benefit will be paid directly to you. This is offered with or without a recurrence benefit.

- 90 day waiting period
- Pre-existing period: 24 months
- Benefit eligibility for pre-existing conditions: 12 months after rider effective date



Heart Attack and Stroke Lump Sum Benefits

iGAP will pay you a lump sum amount equal to the benefit amount should you have a heart attack or suffer a stroke. The cash benefit will be paid directly to you and can be used however you wish.

- 30 day waiting period
- Pre-existing period: 24 months
- Benefit eligibility for pre-existing conditions: 12 months after rider effective date

* See policy for details.

** Specific benefits are provided by included riders.

+ HOW DOES IT WORK?

(Illustrative Example)

Mary has a major medical policy with a \$10,000 deductible. She is concerned about her out-of-pocket medical expenses if something unexpected occurs. To help protect her from these high costs, she purchased a \$10,000 iGAP coverage from GTL.

Unfortunately, Mary gets into a major car accident that leaves her responsible for her total deductible. Since she has GTL's iGAP, Mary receives a check for \$10,000 to cover these expenses. Several months later, Mary gets sick and has to be hospitalized for 3 days. With her iGAP benefits, she receives \$5,000 for the 1st day in the hospital (50% of benefit amount), \$2,500 for the 2nd day (25% of benefit amount) and \$2,500 for the 3rd day (25% of benefit amount) for a total of \$10,000. Mary is glad she purchased GTL's iGAP coverage. Her Accident Medical Expense benefit and Hospitalization Sickness benefit paid out \$20,000! She can now focus on her recovery without the burden of having these high out-of-pocket expenses!

Mary's Car Accident



\$10,000 Accident Medical Expense Benefit



Mary's Hospitalization



\$10,000 Hospital Sickness Benefit



\$20,000 paid out to help cover Mary's out-of-pocket costs!

ACCESS TO ASK MAYO CLINIC!

ASK MAYO CLINIC!



With *Ask Mayo Clinic*, you will have access to answers that are time-saving, cost-saving and potentially life-saving - at your fingertips!

People often think of questions they want to ask their provider after leaving an appointment. **Instead of spending hours searching the internet for answers to your health-related questions**, policyholders can have 24/7 access to Ask Mayo Clinic nurse line AND Ask Mayo Clinic online for answers to important health questions - anytime, any where!

+ ASK MAYO CLINIC 24-HOUR NURSE LINE

Staffed by registered nurses with an average of 24 years of clinical experience.

- 24/7 advice for any injury or illness

+ ASK MAYO CLINIC ONLINE

On-demand, secure web-based tool

- Easy assessment for symptoms
- Private and anonymous

+ CRITICAL ILLNESS SUPPORT

Upon diagnosis of a critical illness, access support from experts on cancer, heart attack and stroke to:

- Explain test results
- Answer questions about medications
- Guide you regarding a second opinion or treatment options



are guided to a lower, more appropriate level of care than they originally intended to seek*



would have sought an inappropriate level of care had they not called Ask Mayo Clinic*



report high level of satisfaction with Ask Mayo Clinic*

*Caller statistics from Ask Mayo Clinic, Book of Business, 2015.

Ask Mayo Clinic is a service provided to Guarantee Trust Life Insurance Company by Mayo Clinic at no cost to the consumer. Mayo Clinic and the triple-shield Mayo Clinic logo are trademarks of Mayo Foundation for Medical Education and Research. Mayo Clinic does not endorse any third party products advertised. Availability of Ask Mayo Clinic is subject to change without prior notice. Ask Mayo Clinic does not diagnose medical conditions and is not a substitute for consulting with your own healthcare provider for the diagnosis and treatment of personal health and medical conditions.

+ SELECT BENEFIT SERVICES ASSOCIATION

by VantageAmerica Solutions, Inc.

eCONNECT® WELLNESS

eConnect® Wellness is designed to help members live healthier lives. Members have unlimited access to Health Coaches who will provide them with a personal consultation and guidance on a variety of topics, such as smoking cessation, weight management, pre- and postnatal care, and exercise.

VITAMINS AND SUPPLEMENTS

You can obtain a variety of vitamins and mineral supplements through our mail order program at savings of 25% to 50% below suggested catalog prices.

Vitamins are provided by a nationally recognized manufacturer which sells only through health food stores.

MULTILIFE™

MultiLife is new patented group term life insurance that provides family catastrophic protection for the worst case scenario. If both parents should die within 180 days of each other, members receive \$15,000 of this insurance coverage to be paid to their children or beneficiaries, with the ability to apply for up to an additional \$500,000 in coverage.

+ OTHER SBSA DISCOUNTS AND SERVICES

For a list of providers please visit www.selectbenefitservicesassociation.com

CAR RENTALS	Up to 15% year round discounts - Includes USA and Canada
HOTELS/MOTELS	Up to 60% discount at participating hotel and motel chains nationwide
FITNESS	Up to 50% off membership dues at more than 1,600 locations nationwide! Members also receive great discounts on a wide variety of products and services including sporting goods, magazines, gourmet foods and more
FLOWERS, GIFT BASKETS & MORE	20% off gift products including delicious gourmet baskets, sweet treats, heartwarming collectibles, beautiful flowers, plants and more
THEME PARKS	Receive exclusive discounts on Theme Park Tickets such as Walt Disney World®, Universal Parks®, Hershey Park, Legoland®, Six Flags® Nationwide, and many more
PHONES & TABLETS	Safe. Simple. Free. Save big with exclusive deals and earn cash back just for shopping at the same stores you are shopping at today
MOVIE TICKETS	Up to 40% off on movie tickets at many of the major movie theatre chains throughout the United States

MultiLife™, Group Term Life insurance, is issued on Form Series GP-CFPL0200/GC-CFPL0200, by Guarantee Life Insurance Company, Glenview, IL. These coverages, and their features are subject to state availability and may vary by state. For cost and complete details of coverage, please refer to your certificate. Benefit amounts are reduced by 65% at age 65 and reduced by 75% at age 70. The Policy is not intended to replace any life insurance currently in force. This product is intended as a supplementary life insurance coverage to basic life insurance. This coverage is subject to you remaining a Select Benefit Services Association member.

GTL'S iGAP INSURANCE

The Policy does not provide benefits for:

- Treatment, services or supplies which:
 - Are not Medically Necessary; Are not prescribed by a Doctor as necessary to treat an Injury; Are determined to be Experimental/Investigational in nature; Are received without charge or legal obligation to pay; Are received from persons employed or retained by any Family Member, unless otherwise specified; or Are not specifically listed as Covered Charges in the Policy.
- Injury by acts of war, whether declared or not; Injury received while traveling or flying by air, except as a fare-paying passenger and not as a pilot or crew member, on a regularly scheduled commercial airline; Injury covered by Worker's Compensation, Employer Liability law or Occupational Disease Act or Law; Dental treatment, except as specifically stated; Injury sustained while committing or attempting to commit a felony; Prescription Drugs except as specifically stated; Suicide or attempted suicide while sane or insane, Intentionally self-inflicted Injury; Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state or jurisdiction in which the Injury occurs; Loss resulting from being under the influence of any drugs or narcotic unless administered on the advice of a Doctor; Injury sustained while participating in or practicing for any professional, intercollegiate or club sports activity, except as specifically provided; Injury which occurs while a Covered Person is on active duty service in any armed forces. Reserve or National Guard active duty for training is not excluded unless it extends beyond 31 days; Injury sustained flying in an ultra-light, hang gliding, parachuting or bungee-cord jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere; Injury sustained while driving or riding on vehicles for off-road use including but not limited to all-terrain vehicles (ATVs); Injury sustained where a Covered Person is the operator and does not possess a current and valid motor vehicle operator's license, except in a Driver's Education Program; Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay; Cosmetic surgery, except for reconstructive surgery on an injured part of the body; Covered Charges incurred outside of the United States or its possessions, unless such Covered Charges are incurred while a Covered Person is on a trip of not more than 30 days; Competing in motor sports races or competitions; Competing in water sports races or competitions; Testing cars/trucks on any racetrack or speedway; Handling, storing or transporting explosives; Scaling up cliffs or mountain walls; Spelunking (exploring caves); Handling or working with dangerous animals; Injury sustained while water skiing or surfboarding; Injury sustained while snow skiing or snowboarding; Injury sustained while roller blading or skateboarding; Injury sustained while participating in a rodeo; Injury sustained while Commuting to/from Work; Reinjury or complications of an Injury caused or contributed to by a condition that existed before the Accident; Repetitive motion injuries, strains, hernia, tendonitis, bursitis and heat exhaustion not related to a specific Injury; Injury to teeth which is caused from biting, chewing or grinding teeth; Injury to teeth with gross decay or advanced periodontal disease; Orthodontic therapy to correct a condition that existed prior to the Accident; Injury to teeth not firmly attached to the maxilla and/or mandible immediately prior to the time of the Accident; Dental treatment and services performed or supplies used in conjunction with but not due to the covered Accident.

SICKNESS LUMP SUM HOSPITAL BENEFIT RIDER

The following Rider Exclusions are in addition to any exclusions contained in the Policy to which this Rider is attached.

We won't pay benefits under this Rider for:

1. Hospital Confinement resulting from, whether directly or indirectly, an Accident or Injury;
2. Hospital Confinement during the Waiting Period;
3. Cosmetic surgery other than:
 - a. Reconstructive surgery incidental to or following surgery resulting from infection, or other diseases of the involved part; or
 - b. Reconstructive surgery because of a congenital disease or anomaly.
4. Sickness arising out of or in the course of employment or which is compensable under any Workers' Compensation or Occupational Disease Act or Law;
5. Hospital Confinement for substance abuse;
6. Hospital Confinement for custodial care or confinement in an extended care or skilled nursing facility;

7. Hospital Confinement related to infertility, maternity or pregnancy, except for Complications of Pregnancy;
8. Routine well newborn care at birth including nursery care;
9. Hospital Confinement ordered or directed by a Doctor who is a Covered Person, a Family Member, an employer of a Covered Person or a person who ordinarily resides with a Covered Person;
10. Participation in the military service of any country or international organization, including non-military units supporting such forces;
11. Hospital Confinement resulting from voluntary use of alcohol or any controlled substance, as defined by statute, except when administered in accordance with the advice of the Covered Person's Doctor;
12. Any benefit in excess of the Maximum Calendar Year Benefits shown in the Schedule of Benefits;
13. Hospital Confinement outside of the United States, its possessions or Canada resulting from a Covered Sickness occurring while on a trip lasting 60 days or longer; or
14. Hospitalization resulting from suicide or attempted suicide while sane or insane.

CANCER LUMP SUM BENEFIT RIDER

We will not pay benefits for:

1. A Positive Diagnosis of Cancer before the Effective Date of the Covered Person's coverage under the Policy;
2. Any loss due to injury, disease or incapacity, unless related to or attributable to Cancer as defined;
3. Any Cancer when advice or treatment is received during the Waiting Period or prior to the Effective Date, and such advice or treatment results in a Positive Diagnosis of Cancer. If tissue is extracted during the Waiting Period or prior to the Effective Date, and results in a Positive Diagnosis of Cancer, this will not be a covered condition. For the purposes of this Rider, the date of Diagnosis will be considered to be the earlier of the date of clinical Diagnosis or the date the specimen used to diagnose Cancer is taken. If a Positive Diagnosis of Cancer is made and/or Cancer is treated within the Waiting Period, OR if medical advice is given within the Waiting Period which leads to the subsequent Positive Diagnosis of Cancer after the Waiting Period, the Insured has the option to cancel the Policy and receive a refund of all premiums paid on this Rider.

LIMITED SPECIFIED DISEASE BENEFIT RIDER

Providing Benefits for Heart Attack and Stroke

We will not pay benefits for claims resulting, whether directly or indirectly, from diseases that are related to, or are resulting from any of the following:

1. Any disease if the Covered Person was previously Diagnosed any time prior to the Rider Effective Date.
2. Any disease first Diagnosed within the Waiting Period, as shown in the Schedule, immediately following the Rider Effective Date.
3. Arrhythmia resulting in a Heart Attack that occurs in association with use of an illegal drug or controlled substance, except when administered in accordance with the advice of the Covered Person's Doctor.
4. Any amount in excess of any Maximum Benefit for Covered Conditions.
5. Diseases or conditions that do not meet the definition of a Covered Condition in this Rider.
6. Suicide or attempted suicide.

Neither the Accident-Only Insurance provided by Guarantee Trust Life Insurance Company nor the Medical discounts offered through VantageAmerica Solutions, Inc. provide comprehensive health insurance coverage ("major medical coverage") nor do they satisfy the requirement of "minimum essential coverage" required under the Affordable Care Act.

Guarantee Trust Life Insurance Company, VantageAmerica Solutions, Inc., and Select Benefit Services Association are separate legal entities and have sole financial responsibility for their own products.

iGAP®. Group Accident Only insurance is issued on Form Series GC1400 and Rider Form GRG15CR, GRG15CRW, GRG15HAS, GRG15HASW, GRG15SHI by Guarantee Trust Life Insurance Company, Glenview, IL. This product, its features, and riders are subject to state availability and may vary by state. Certain exclusions and limitations may apply. For cost and complete details of coverage, please refer to the certificate.



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