



FEATURES	GTL	SIMILAR COMPETITOR OFFERINGS	ADVANTAGE
<b>Benefit Period Flexibility</b>	3-day, 6-day, 10-day or 21-day	6, 7, 8, 9, 10 day	<b>GTL</b>
<b>Easy Rate Structure</b>	One rate for entire state unisex rates	Zip code rated male/female rates	<b>GTL</b>
<b>Benefit Options</b>	\$100-\$600 in \$10 increments	\$250 - \$600 in \$25 increments	<b>GTL</b>
<b>Underwriting</b>	Guaranteed Issue for ages 64 1/2 - 65 1/2	No Guaranteed Issue available	<b>GTL</b>
<b>Ambulance Rider</b>	No admittance needed to receive benefits	Must be admitted to receive benefits	<b>GTL</b>
<b>Skilled Nursing Rider</b>	Same benefits paid from days 1-50	Varies according to benefit level	<b>GTL</b>
<b>Observation</b>	Observation covered at 100% of daily benefit	Observation covered at 50% daily benefit	<b>GTL</b>
<b>Inpatient Stays</b>	Covers inpatient hospitalization at 12 hours of confinement with short stay benefit; 24 hours without	Inpatient hospitalization at 24 hours of confinement only	<b>GTL</b>
<b>Short Hospital Stay Benefits</b>	Inpatient and observation covered at 100% daily benefit with 12 hours of confinement	Short Stay observation covered at 50% daily benefit; Inpatient not covered under 24 hrs	<b>GTL</b>
<b>Dental/Vision Rider</b>	Dental/Vision Rider Available	No Dental/Vision Rider	<b>GTL</b>
<b>Cancer Rider</b>	Issue Age to 85	Issue Age to 80	<b>GTL</b>
<b>Cancer Rider</b>	Includes Skin Cancer Benefits	No Skin Cancer benefits	<b>GTL</b>
<b>Cancer Rider</b>	Cancer Recurrence Benefit Available	No Cancer Recurrence	<b>GTL</b>
<b>Application</b>	5 short questions, 12 month look back only	7 questions which some include 24 month look back	<b>GTL</b>

**Ask your agent today about Advantage Plus!**  
 Don't have a GTL agent? Contact GTL today by calling **1.800.338.7452**.  
 We'll connect you with an agent in your area.

Advantage Plus®, hospital confinement indemnity insurance is issued on Form Series G0553, G1550 and Rider Form Series RG15SDH by Guarantee Trust Life Insurance Company. 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 outline of coverage. Guarantee Trust Life Insurance Company and their licensed agents are not in any manner affiliated with or sponsored by the federal government, the social security administration, the centers for Medicare and Medicaid services, or the department of health and human services.