

**HOSPITAL CONFINEMENT  
INDEMNITY COVERAGE:  
Should You Have One?***A hypothetical situation:***Meet Julie**

Julie's highly rated  
Medicare Advantage  
Plan has a  
**\$250/day**

Inpatient Hospital Care  
co-pay for days 1 to 6.



Julie experienced a  
4-day inpatient hospital  
stay. Her Medicare  
Advantage\* co-pay was  
**\$1,000**

(\$250 co-pay x 4 days =  
\$1,000)

**?** How did Julie's hospital confinement indemnity  
coverage help lower her out-of-pocket costs?



Hospital indemnity  
coverage pays a  
cash benefit for  
each day an  
insured is in the  
hospital.



Julie's hospital  
indemnity coverage will  
pay her a \$250 cash  
benefit for each day  
spent in the hospital (up  
to 6 days maximum).

The cost of her hospital  
indemnity coverage is  
\$22.64 per month.



Since Julie was in the  
hospital for 4 days,  
she received  
**\$1,000 in cash  
benefits**

which she used to help  
cover her Medicare  
Advantage co-pay!

**GREAT NEWS!**

Julie's inpatient hospital benefits restore an unlimited amount of times  
after 60 days of no hospital confinement, so she may use her hospital  
confinement indemnity coverage again in the future!

Julie's hospital confinement indemnity coverage, Advantage Plus<sup>®</sup> was issued by Guarantee Trust Life Insurance Company (GTL), an experienced leader in the hospital indemnity market.

\*GTL and their licensed agents are not connected with or endorsed by the US Government or the Federal Medicare Program.

THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.

# ADVANTAGE PLUS®

## Hospital Indemnity Plan

Coverage details for: \_\_\_\_\_ Current age: \_\_\_\_\_

### Medicare Advantage Plan Details:

Inpatient Hospital Stay:

Number of co-pay days: \_\_\_\_\_

Daily co-pay amount: \$ \_\_\_\_\_

Ambulance:

Co-pay amount per use: \$ \_\_\_\_\_

Annual Maximum Out-of-Pocket:

Amount: \$ \_\_\_\_\_

Monthly Premium: \$ \_\_\_\_\_

### Hospital Indemnity Policy Details:

Hospital Confinement Benefit Selections:

Daily Benefit Period: 3-day \_\_\_\_\_ 6-day \_\_\_\_\_ 10-day \_\_\_\_\_ 21-day \_\_\_\_\_

Daily Benefit Amount: \$ \_\_\_\_\_

### Ambulance Service Benefit Rider:

(\$200 Benefit Per Use)

Yes \_\_\_\_\_ No \_\_\_\_\_

### Cancer Lump Sum Benefit Rider:

\$2,500 \_\_\_\_\_ \$5,000 \_\_\_\_\_ \$10,000 \_\_\_\_\_ \$15,000 \_\_\_\_\_ \$20,000 \_\_\_\_\_

Monthly Hospitalization Indemnity Policy Premium: \$ \_\_\_\_\_

## + ABOUT US

**Experience You Can Trust-** With more than 80 years of experience in the insurance industry, Guarantee Trust Life Insurance Company has a proud heritage of providing excellent service and superior insurance products. Guarantee Trust Life is a mutual legal reserve company located in Glenview, Illinois and licensed to conduct business in 49 states and the District of Columbia.

Hospital Confinement Indemnity insurance is issued on Form Series G0553 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 contact us or your agent. Insurance solicitation-an agent may contact you.

Please Contact:



**GTL** | GUARANTEE  
TRUST  
LIFE

1275 Milwaukee Avenue, Glenview, IL 60025  
www.gtlic.com | 800-338-7452