

GTL Health Products									
	Hospital Indemnity	Medicare Supplement	Short-Term Care		Cancer, Heart Attack & Stroke			Accident Plan	
States	Adv Plus **	Plans A, F, G, N**	Recover Cash (NH/ALF)	Home Health Care**	Critical CASH (2)* / Critical Care*	Schedule of Benefits / Lump Sum	NEW Cancer, Heart Attack & Stroke Insurance**	SBSA iGAP Guaranteed Issue Accident**	SBSA 24 Hr Accident Plan*
Alabama	# - Yes	Yes	Yes	Yes	2 - Yes	No	Yes	Yes	Yes
Alaska	No	No	Yes	Yes	2 - Yes	No	Yes - D/V	No	No
Arizona	# - Yes-OP	Yes	No	Yes	2 - Yes	No	Yes	Yes	Yes
Arkansas	# - Yes	No	Yes	Yes	2 - Yes	No	Yes	Yes	Yes
California	No	No	No	No	No	No	No	No	Yes
Colorado	Yes+●	No	No	Yes - CA,DV	2 - Yes	No	Yes - CO	No	Yes
Connecticut	# - Yes - 7	No	Yes** - See Bro;R	No	No	No	Yes	No	No
Delaware	# - Yes	No	Yes	Yes - CA	2 - Yes	No	Yes	Yes	No
District of Col.	No	No	Yes	Yes - DV	2 - Yes	No	Yes	Yes	Yes
Florida	1 - Yes - FL	No	No	No	No	No	No	No	No
Georgia	# - Yes;DV;CR	Yes	Yes	Yes - DV	No	Sched of Ben	Yes-No ROP,D/V	Yes	Yes
Hawaii	# - Yes	No	No	Yes	2 - Yes-60	No	Yes	Yes	No
Idaho	Yes - +	Yes	Yes-180	Yes -DV,ID	2 - Yes	No	No	No	Yes
Illinois	# - Yes	Yes	Yes	Yes	2 - Yes	No	Yes	Yes	Yes
Indiana	1 - Yes	Yes	No	Yes	2 - Yes	No	Yes	No	Yes
Iowa	# - Yes-OP	Yes	Yes	Yes	2 - Yes	No	Yes	Yes	Yes
Kansas	1 - Yes - 4	Yes	No	No	2 - Yes-NH	No	Yes - D/V	No	No
Kentucky	1 - Yes●	Yes - + Plan C	Yes	Yes - KY	2 - Yes	No	Yes	No	Yes
Louisiana	# - Yes - SNF	No	Yes	Yes	Yes-NH	No	Yes	Yes	No
Maine	1 - Yes	No	No	No	2 - Yes	No	Yes	No	No
Maryland	Yes ● , NGI	Yes - + Plan F+	No	Yes-DV,CA,ROP	2 - Yes□	No	Yes-No ROP,D/V	No	No
Massachusetts	Yes+LS-H●	No	No	No	No	No	No	Yes - No Multilife	No
Michigan	1 - Yes	Yes	Yes	Yes	2 - Yes	No	Yes	No	Yes
Minnesota	Yes+●	No	No	No	2 - Yes-NH-□	No	Yes - CA,DV	No	No
Mississippi	# - Yes-SNF	Yes	Yes	Yes	2 - Yes	No	Yes	Yes	Yes
Missouri	1 - Yes - 5	No	Yes-340	Yes - DV	2 - Yes-W	No	Yes - D/V,30 Day	No	Yes
Montana	# - Yes	Yes	Yes	Yes - CA	2 - Yes-W	No	Yes - MT,30 Day	No	No
Nebraska	# - Yes	Yes	Yes	Yes	2 - Yes	Sched of Ben	Yes	Yes	Yes
Nevada	# - Yes	Yes	Yes	Yes	2 - Yes	No	Yes	Yes	No
New Hampshire	No	No	Yes-180	No	No	No	No	No	No
New Jersey	Yes - NJ,NGI	No	No	No	2 - Yes□-W	Lump Sum	No	No	No
New Mexico	# - Yes - DV	No	Yes	No	2 - Yes	No	Yes - D/V	No	Yes
North Carolina	# - Yes P	Yes - + Plan D	Yes	Yes - NC	2 - Yes	Sched of Ben	Yes	No	No
North Dakota	# - Yes, DV	Yes - + Plan C	No	No	2 - Yes	No	Yes - No 2011 ROP	No	Yes
Ohio	1-Yes-OP,H,No 21	Yes	Yes	Yes	Yes	No	Yes - DV	Yes	Yes
Oklahoma	# - Yes	Yes	Yes	Yes	2 - Yes	No	Yes	Yes	Yes
Oregon	1-Yes;No21,H,OP,DV	No	Yes	Yes - DV	2 - Yes	No	Yes	No	No
Pennsylvania	#-Yes-6, NGI, No 21	Yes - + Plan B	Yes-R	Yes - ASH,ROP	No	No	Yes-No ROP	Yes	Yes
Rhode Island	Yes+●	No	Yes	Yes	No	No	Yes	No	No
South Carolina	1 - Yes; %; No 3/6	Yes	Yes	Yes	2 - Yes	No	Yes	Yes	No
South Dakota	# - Yes - SH	Yes	No	No	2 - Yes-W,NH	No	Yes - 30 Day	No	No
Tennessee	# - Yes; DV	Yes	Yes-R	Yes-DV,CA,ROP	2 - Yes	No	Yes - TN	No	Yes
Texas	1 - Yes - No 21	Yes	No	Yes - ASH,TX	2 - Yes-ROP	No	Yes	Yes	Yes
Utah	1-Yes-OP,No 3/6	Yes	Yes	Yes - UT	No	No	Yes	No	No
Vermont	No	No	No	No	No	No	Yes-D/V,CA,ROP	No	No
Virginia	Yes+LS	Yes	Yes	No	No	No	No	Yes - No Multilife	Yes
Washington	1 -Yes-No 21/LS/DV	No	No	No	2 - Yes	No	Yes - WA	No	No
West Virginia	# - Yes	Yes	Yes	Yes	2 - Yes	No	Yes	Yes	Yes
Wisconsin	# - Yes-0, 65	No	No	No	2 - Yes	No	Yes	Yes	Yes
Wyoming	# - Yes	No	Yes	Yes	2 - Yes	No	Yes	Yes	Yes

*-e-application process available via GTL Agent Portal only

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□-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)

#-NEW 2018 Adv Plus 1-Day Ben; Riders-Critical Accident,Amb,2 SNF's;\$750 Max-See Bro's

0-Issue Ages 18-85

1-RIDERS APPROVED (D/V, Short Stay,Cancer-see state for details)

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 on base & SNF Riders

7-Short Stay,Amb,SNF,Crit Acc Riders Only; No 21 day/Cancer; 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

ASH-Accident&Sickness Hosp Rider-\$15/day for remainder of 31 days

CA-Critical Accident Rider not available

CO,WA - No Crit Accident, Intensive Care, D/V Riders

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

ID-280 Day Max Ben; ASHRider-\$40/day for remainder of 31 days

KY-Plan B & C only; No Rx Benefit; Ages 56-85; Only ROP Rider 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 Outpatient Surgical Rider

P-No Pre-existing Condition

SNF-Skilled Nursing Facility Riders Not Available; LA-No Option 2

R-Does not have Restoration of Benefits

ROP-Special ROPRiderIssue Ages;VTCancer,MD,PA,TN HHC-No ROP

SH-Short Duration Hospital Stay Rider Not Available

TN - No ICU, Critical Accident, ROP or D/V Riders

TX-Base 360 Day Lifetime Max; no restoration; no ROP

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