

| 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 Portal) | 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 | # - 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 | # - Yes -SNF | 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 | # - Yes | No | No | No | 2 - Yes | No | Yes | No | No |
| Maryland | # - Yes -No21; DV | 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 | # - Yes | Yes | Yes | Yes | 2 - Yes | Yes | Yes - CA, I | 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 | #-Yes- No21, 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 | # - 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

**-e-application process available via GTL Agent Portal,tablets,mobile devices

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; Own Mode Factors

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 Nurs Fac Riders Not Available;LA-No Option2;KY-No Option1

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

□-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