

PRECISION CARE™ FAQs

- 1. Q: Is Precision Care's TGen genomic sequencing benefit a separate benefit from the lump sum benefit?**
A: Yes. TGen's genomic sequencing and follow-up one-on-one consultation are separate, unrelated benefits to the lump sum benefit the Policyholder receives.
- 2. Q: Does the insured pay for TGen's services out of their lump sum benefit?**
A: No. The cost of TGen's services are paid by GTL. The Policyholder can use their lump sum benefits for whatever they wish.
- 3. Q: Are any Precision Care™ lump sum benefits received by the Policyholder taxable?**
A: No. Lump sum claim benefits paid to Policyholders from GTL are not taxable.
- 4. Q: What is the dollar value GTL will pay TGen when a Policyholder has their genome sequenced by TGen?**
A: The partnership between GTL and TGen allows for the completion of the genomic sequencing to be billed to GTL at a cost of \$6,500. This also includes the cost of any one-on-one consultations between TGen and the Policyholder's physician.
- 5. Q: What would it cost to have TGen perform their services without a GTL Precision Care™ policy?**
A: Without a GTL Precision Care™ policy, the cost of the TGen's genomic sequencing would be higher than \$6,500 and not include any one-on-one consultations. Any one-on-one consultations would be an additional cost.
- 6. Q: Is Precision Care™ a separate product than GTL's Cancer, Heart Attack & Stroke product?**
A: Yes, Precision Care™ is a separate product.
- 7. Q: What should existing GTL cancer Policyholders do if they want to attain Precision Care™ benefits?**
A: They should keep their existing cancer policy in force and they may apply for a separate Precision Care™ policy with a minimum lump sum coverage amount of \$2,500. This would also include TGen benefits. (The \$15 monthly premium minimum would be waived in this situation).
- 8. Q: Can an insured apply for a Precision Care™ policy if they already have a cancer plan from a different insurance carrier?**
A: Yes. GTL does not restrict an applicant from attaining a Precision Care™ policy due to them already having a cancer plan from a different insurance carrier. GTL's normal underwriting rules would apply.
- 9. Q: Does Medicare cover the TGen testing?**
A: The CMS memo from March 16, 2018 implies that Medicare will only cover the cost of Next Generation Sequencing (NGS) for patients with advanced cancer which they describe as recurrent, metastatic, relapsed, refractory, or stages III or IV.

10. Q: What stage level of cancer does the Precision Care™ Policyholder need to have in order for TGen's benefits to become available to them?

A: Stages I, II, III or IV.

11. Q: How does a Policyholder diagnosed with an invasive cancer get TGen's services started?

A: The Policyholder only needs to complete the GTL Precision Care™ claim form. Once GTL approves the claim, any lump sum benefits will be paid directly to the Policyholder and GTL will contact TGen to provide the necessary contact information. TGen will then contact the Policyholder's Physician/Facility directly in order to attain the needed biopsy.

12. Q: Does the Policyholder need to visit TGen in Phoenix or have a second biopsy of their tumor completed?

A: No travel to TGen's facility is needed nor will a second biopsy procedure need to take place. A portion of the tumor tissue and blood stemming from the initial biopsy will be sent to TGen in order for the genomic sequencing tests to be completed.

13. Q: How long does it take for TGen to complete their genomic tests?

A: Two to three weeks.

14. Q: For Policyholders with the Benefit Builder rider, how do they claim the annual \$100 Wellness Benefit?

A: To claim this benefit, the patient should have their annual wellness exam, complete the GTL Claim form, check the "Wellness Benefit" box and submit proof of their exam. The \$100 benefit will be paid to the policyholder regardless of any out of pocket charge the policyholder had for their wellness exam.

15. Q: How do we quote Precision Care™ rates?

A: You can use GTL E-App via your tablet or smartphone, GTL agent portal via your PC or a rate guide. Download "GTL E-App" from the Apple or Google Play Store onto your device.

16. Q: How may I order Precision Care™ marketing materials?

A: Contact GTL Sales Support at 1-800-323-6907 or agency@gtlinc.com. Currently, client brochures, infographics, applications and rate sheets are available. Forms are state specific so please specify when ordering. You may also access the Precision Care™ consumer videos and more at www.outsmartmycancer.com.

17. Q: Do agents need additional contracting to sell this?

A: If you are already contracted with GTL as an active agent, no additional contracting is needed.

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THIS IS A CANCER ONLY POLICY.

Cancer Insurance, specified disease insurance, is issued on Form Series G1530 and Rider Form Series, RG15CBB, RG16PM, RG15RP20, RG15RPD, RG15RPDL, & RG15CC 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 TGen are separate legal entities and have sole financial responsibility for their own products.