

	GTL Health Products										GTL Life Product
	Hospital Indemnity	Medicare Supplement	Short-Term Care			CANCER	Cancer, Heart Attack & Stroke		Accident Plan		Graded Life Final Expense
States	Adv Plus **	Plans A, (F), G, N** 2020	Recover Cash (NH/ALF)	Home Health Care**	Home Care Secure**	NEW PRECISION CARE CANCER**	Critical CASH (2)* / Critical Care*	Cancer, Heart Attack & Stroke Insurance**	SBSA iGAP Guaranteed Issue Accident**	SBSA 24 Hr Accident Plan*	Heritage Plan**
Alabama	# - Yes	Yes - 2020	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes
Alaska	No	No	Yes	Yes	No	Yes	2 - Yes	Yes - D/V	No	No	Yes
Arizona	# - Yes-OP	Yes - 2020	No	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes
Arkansas	# - Yes	No	Yes	Yes	No	Yes	2 - Yes	Yes	Yes	Yes	Yes
California	No	No	No	No	No	No	No	No	No	Yes	No
Colorado	Yes•●	Yes-PlanC/2020	No	Yes - CA,DV	Yes	Yes - CO	2-Yes(No Portal)	Yes - CO	No	Yes	Yes
Connecticut	# - Yes - 7	No	Yes** - New Bro; R	No	No	Yes	No	Yes	No	No	Yes
Delaware	# - Yes	Yes - 2020	Yes	Yes - CA	No	Yes	2 - Yes	Yes	Yes	No	Yes
District of Col.	No	No	Yes	Yes - DV	No	No	2 - Yes	Yes	Yes	Yes	Yes
Florida	# - Yes - FL	No	No	No	No	Yes - FL	No	No	No	No	Yes
Georgia	# - Yes;DV;CR	Yes - 2020	Yes	Yes - DV	Yes	Yes - No ROP	No	Yes-No ROP,D/V	Yes	Yes	Yes
Hawaii	# - Yes	No	No	Yes	No	Yes	2 - Yes-60	Yes	Yes	No	Yes
Idaho	Yes - •	Yes - 2020	Yes-180	Yes -DV, ID	No	No	2 - Yes	No	No	Yes	Yes
Illinois	# - Yes	Yes - 2020	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes
Indiana	1 - Yes	Yes - 2020	No	Yes	Yes	Yes	2 - Yes	Yes	No	Yes	Yes
Iowa	# - Yes-OP	Yes - 2020	Yes	Yes	No	Yes	2 - Yes	Yes	Yes	Yes	Yes
Kansas	1 - Yes - 4	Yes - 2020	No	Yes	No	Yes	2 - Yes-NH	Yes - D/V	No	No	Yes
Kentucky	# - Yes -SNF	Yes-Plan C/2020	Yes	Yes - KY	Yes	Yes	2 - Yes	Yes	No	Yes	Yes
Louisiana	# - Yes -SNF	No	Yes	Yes	Yes	Yes	Yes-NH	Yes	Yes	No	Yes
Maine	# - Yes	No	No	No	No	Yes	2 - Yes	Yes	No	No	Yes
Maryland	# - Yes -No21; DV	Yes-Plan F+/2020	No	Yes-DV,CA,ROP	No	Yes - No ROP	2 - Yes□	Yes-No ROP,D/V	No	No	Yes
Massachusetts	Yes•LS-H●	No	No	No	No	No	No	No	Yes - No Multilife	No	Yes
Michigan	# - Yes	Yes - 2020	Yes	Yes	Yes	Yes-No Wellness	2 - Yes	Yes - CA, I	No	Yes	Yes
Minnesota	Yes•●	No	No	No	No	No	2 - Yes-NH-□	Yes - CA,DV	No	No	Yes
Mississippi	# - Yes-SNF	Yes - 2020	Yes	Yes	No	Yes	2 - Yes	Yes	Yes	Yes	Yes
Missouri	# - Yes - 5	No	Yes-340	Yes - DV	No	Yes - 30 Day	2 - Yes-W	Yes - D/V,30 Day	No	Yes	Yes
Montana	# - Yes	Yes - 2020	Yes	Yes - CA	No	No	2 - Yes-W	Yes - MT,30 Day	No	No	Yes
Nebraska	# - Yes	Yes - 2020	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes
Nevada	# - Yes	Yes - 2020	Yes	Yes	No	Yes	2 - Yes	Yes	Yes	No	Yes
New Hampshire	No	No	Yes-180	No	No	No	No	No	No	No	Yes
New Jersey	Yes - NJ,NGI	On Hold 1/9/20	No	No	No	No	2 - Yes□-W	No	No	No	Yes
New Mexico	# - Yes - DV	No	Yes	No	No	Yes	2 - Yes	Yes - D/V	No	Yes	Yes
North Carolina	# - Yes P	Yes-Plan D/2020	Yes	Yes - NC	Yes	Yes	2 - Yes	Yes - NC	No	No	Yes
North Dakota	# - Yes, DV	Yes-Plan C/2020	No	No	No	Yes-No 20Yr ROP	2 - Yes	Yes-No 20Yr ROP	No	Yes	Yes
Ohio	#-Yes-No 21,SNF	Yes - 2020	Yes	Yes	Yes	Yes	Yes	Yes - DV	Yes	Yes	Yes
Oklahoma	# - Yes	Yes - 2020	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes
Oregon	#-Yes-No21, DV	No	Yes	Yes - DV	No	Yes	2 - Yes	Yes	No	No	Yes
Pennsylvania	#-Yes-6, NGI, No 21	Yes-Plan B/2020	Yes-R	Yes - ASH,ROP	No	Yes - No ROP	No	Yes-No ROP	Yes	Yes	Yes
Rhode Island	Yes•●	No	Yes	Yes	No	Yes	No	Yes	No	No	Yes
South Carolina	# - Yes - No 21	Yes - 2020	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	No	Yes
South Dakota	# - Yes - SH	Yes - 2020	No	Yes	No	Yes - 30 Day	2 - Yes-W,NH	Yes - 30 Day	No	No	Yes
Tennessee	# - Yes; DV	Yes - 2020	Yes-R	Yes-DV,CA,ROP	No	Yes - TN	2 - Yes	Yes - TN	No	Yes	Yes
Texas	# - Yes - No 21	Yes - 2020	No	Yes - ASH,TX	No	Yes - No ROP	2 - Yes-ROP	Yes - No ROP	Yes	Yes	Yes
Utah	#-Yes-OP,No1/3/6,NGI	Yes - 2020	Yes	Yes - UT	No	Yes	No	Yes	No	No	Yes
Vermont	No	No	No	No	No	Yes - No ROP	No	Yes-DV,CA,ROP	No	No	Yes
Virginia	Yes•LS	Yes-2020;NoEApp	Yes	No	No	No	No	No	Yes - No Multilife	Yes	Yes
Washington	#-Yes-No21/LS/DV/CA	No	No	No	No	Yes	2 - Yes	Yes - WA	No	No	Yes
West Virginia	# - Yes	Yes - 2020	Yes	Yes	No	Yes	2 - Yes	Yes	Yes	Yes	Yes
Wisconsin	# - Yes-0, 65	Yes-2020-See Bro	No	No	No	Yes	2 - Yes	Yes	Yes	Yes	Yes
Wyoming	# - Yes - CA	No	Yes	Yes - CA	No	No	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

□-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)

#-2018/19/20 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

2020 MSup MACRA changes-all new MSup forms/no plan C/ F/F+ for eligibles after 1/1/2020

4-Short Stay, AMB, L/S Hospital Riders Only;DV POLICY

5-No D/V Rider; No 21-Day Benefit; No 30-Day Wait on Cancer and CA Riders

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

FOR AGENT USE ONLY-Not intended to be distributed to public/used as a consumer solicitation.

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-NoCritAccident,IntensiveCare,D/V/Riders; CO P-Care-No Wellness

CR-No L/S Cancer Recurrence Rider

DV-Dental/Vision Rider Not Available

FL-SBSA Assoc.forHIP&PCare;Indemnity Plus;No21DayBen;OwnModeFactor

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-No21-DayBenefitPeriod;PA,TX,WA-Initial31dayBaseBenefit-\$10,TX-\$15

No 3/6-No 3 & 6-Day Benefit Period; in UT No 1, 3 or 6

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; in UT, ages 65-85

P-No Pre-existing Condition

SNF-SkilledNursFac Riders Not Available;LA,OH-No Option2;KY-No Option1

R-Does not have Restoration of Benefits

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

SH-Short Duration Hospital Stay Rider Not Available

TN-No ICU,Critical Acc,ROPorD/V/Riders;Precision Care-no ROP,No Wellness

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

1/20/2021