

| | 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 | No | No | No | Yes |
| Vermont | No | No | No | No | No | Yes - No ROP | No | Yes-D/V,CA,ROP | No | No | Yes |
| Virginia | Yes•LS | Yes-2020;NoEApp | Yes | No | No | No | No | No | Yes - No Multilife | Yes | Yes |
| Washington | #Yes-Snf,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

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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)

#-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,TX-NoOption2;KY-NoOption1

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/VRiders;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

1/26/2021