



Why does GTL's Hospital Indemnity Insurance
KNOCK OUT THE COMPETITION?

HERE'S HOW:



GTL's new Advantage Plus® Elite Hospital Indemnity Insurance has a potent one-two punch!

Couple GTL's fast, transparent claim processing with a 16+ year track record of developing innovative hospital indemnity benefits, and it's clear that Advantage Plus Elite continues to be the champion of the senior hospital indemnity industry!

PRODUCT INFORMATION	GTL	COMPETITOR X	COMPETITOR Y
Application Submission	Paper and e-App	e-App only	Paper and e-App
Underwriting	<p>5 Yes / No Questions No additional underwriting Guaranteed Issue between ages 64.5 up to 68</p> <p>Question look back 3 months and 12 months One application for 2 applicants</p>	<p>9 Yes / No Questions No additional underwriting Guarantee Issue between 64 and 67 Question look back 3 months and 12 months Separate applications</p>	<p>4 Yes / No Questions No additional underwriting Guarantee Issue 64.5 to 65.5 Question look back 2 years and 12 months</p>
Rates	Unisex, One Rate for a State, Issue age cost	Gender specific, zip code based, Issue age cost, household discount	Issue age cost

BASE PLAN FEATURES	GTL	COMPETITOR X	COMPETITOR Y
Daily Hospital Confinement	<p>1-Day Benefit Period \$1,000 - \$2,500 (\$10 increments)</p> <p>3-10, 15 and 31-Day* Benefit Periods \$100 - \$750 per day (\$10 increments)</p>	3, 6, 10, 21 or 31-Day Benefit Period \$100 - \$600 (\$25 increments)	3-10, 15, 20 or 31-Day Benefit Period (\$50 increments)
Short Stay Benefit	<p>1- Day Benefit Period 25% of Daily Benefit Chosen 3 -10, 15-Day Benefit Period 100% of Daily Benefit Chosen</p> <p>Benefit paid for hospitalizations from initial 6 - 24 hrs (observation or confinement)</p>	N/A	N/A

Observation Status	100% of Daily Benefit, no limit	Limited to 6 Days for per year	Limited to 3 Days per year
Emergency Room Benefit	\$150 Benefit Includes Emergency and Urgent Care No hospitalization required Restores after 60 days (no limit)	\$150 per day 4 days maximum per year No hospitalization required	\$150 per visit, 4 times per year (No Urgent Care)
Restoration	60 Days of non-confinement (unlimited)	60 Days of non-confinement (unlimited)	60 Days of non-confinement (unlimited)
Inpatient Mental Health	\$175 Maximum of 7 days per calendar year	\$175 Maximum of 7 days per calendar year	N/A

OPTIONAL RIDERS	GTL	COMPETITOR X	COMPETITOR Y
Ambulance Rider	\$50 - \$400 payable up to 4 times per year 12 lifetime trips Includes Air Ambulance No hospitalization required	\$250 per day benefit up to 4 trips per year, \$2,500 lifetime maximum Must be used within 96 hours of injury or onset of sickness No hospitalization required	\$200 per trip 3 times a year No hospitalization required
Lump Sum Cancer Rider	\$2,500 - \$20,000 in Lump Sum Benefit Includes: 25% Cancer In Situ Benefit and \$500 Skin Cancer Recurrence option available	\$1,000 - \$10,000 in Lump Sum Benefit One Benefit per lifetime Issue ages up to 80 years old	\$1,000 - \$20,000 in Lump Sum Benefit Include 25% In-Situ Benefit and \$500 Skin Cancer Benefit Recurrence Option Available
Skilled Nursing Rider	Option 1: Days 1- 50: \$100 - \$220 (\$10 increment) available Option 2: Days 21-100: \$100 - \$220 (\$10 increment) available Restoration after 60 days of non-confinement (no limit)	Days 1-50: \$100, \$150 or \$200 per day One time restoration after 180 days consecutively not requiring or receiving skilled nursing care	Days 21 - 100: \$150 or \$200 per day
Outpatient Surgery Rider	\$250 - \$1,000 Benefit payable 2 times per year	\$250 - \$1,000 Benefit payable 2 times per year	\$250 - \$1,000 Benefit payable 2 times per year
Lump Sum Hospital Confinement Rider	Available with 3+ days of Daily Benefit Additional benefit payable above the daily benefit of \$250, \$500 and \$750 Restoration after 60 days on non-confinement	Available with Daily Benefit Additional benefit payable above the daily benefit of \$250, \$500 and \$750 Option of up to 3 payments per year	\$500 - \$2,500 2 visits per year
Outpatient Therapy and Chiropractic Services Rider	\$50 per day benefit, 15 or 30 day benefit period \$50 per day benefit for Chiropractic services, 5 days per calendar year	\$50 per day benefit, 15 or 30 day benefit period \$50 per day benefit for Chiropractic services, 5 days per calendar year	N/A
Urgent Care Rider	\$150 included in Base Emergency Room Benefit	\$50 benefit per day up to 4 days each calendar year	N/A

Log in on the Agent Portal or e-App and go to GTLink for more helpful marketing materials!



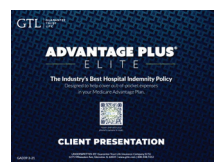
Product Video



Product Brochure



Infographic



Client Presentation

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* 31-day benefit period not available in all states.