

# GTL IS AHEAD OF THE PACK...

**and continues to blaze the trail in the hospital indemnity marketplace!**

Here is why GTL's Advantage Plus Elite product is the leader in providing comprehensive coverage and unbeatable value for your clients!

PRODUCT INFORMATION	GTL	COMPANY X	COMPANY Y
<b>Application Submission</b>	Paper and e-App	e-App only	Paper and e-App
<b>Underwriting</b>	5 Yes / No Questions No additional underwriting Guaranteed Issue between ages 64.5 - 70  Question look back 3 months and 12 months One application for 2 applicants	9 Yes / No Questions No additional underwriting Guarantee Issue between 60 and 79 Question look back 3 months and 12 months Separate applications	4 Yes / No Questions No additional underwriting Guarantee Issue 64.5 - 65.5 Question look back 2 years and 12 months
<b>Rates</b>	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	COMPANY X	COMPANY Y
<b>Daily Hospital Confinement</b>	1-Day Benefit Period \$1,000 - \$2,500 (\$10 increments)  3-10, 15 and 31-Day* Benefit Periods \$100 - \$750 per day (\$10 increments)	3, 6, 10, 21 or 31-Day Benefit Period \$100 - \$600 (\$25 increments)	3-10, 15, 20 or 31-Day Benefit Period (\$50 increments)
<b>Short Stay Benefit</b>	<b>1- Day Benefit Period 25% of Daily Benefit Chosen</b> <b>3 -10, 15-Day Benefit Period 100% of Daily Benefit Chosen</b> <b>Benefit paid for hospitalizations from initial 6 - 24 hrs (observation or confinement)</b>	N/A	N/A
<b>Observation Status</b>	<b>100% of Daily Benefit, no limit</b>	Limited to 6 Days for per year	Limited to 3 Days per year
<b>Emergency Room Benefit</b>	<b>\$150 Benefit</b> <b>Includes Emergency and Urgent Care</b> <b>No hospitalization required</b> <b>Restores after 60 days (no limit)</b>	\$150 per day 4 days maximum per year No hospitalization required	\$150 per visit, 4 times per year (No Urgent Care)
<b>Restoration</b>	60 Days of non-confinement (unlimited)	60 Days of non-confinement (unlimited)	60 Days of non-confinement (unlimited)
<b>Inpatient Mental Health</b>	\$175 Maximum of 7 days per calendar year	\$175 Maximum of 7 days per calendar year	N/A

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

**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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Advantage Plus® Elite, Limited Benefit Policy, providing Hospital Confinement Indemnity Benefits, is issued on Form Series G2150 and Rider Form Series RG21ASB, RG21CA, RG15CLS, RG15CLSR, RG15DV, RG21LSH, RG21OPS, RG21OPT, RG21SNF, RG21SNF-EP, by Guarantee Trust Life Insurance Company, Glenview, IL. This product has exclusions, limitations, reductions of benefits and terms under which the Policy may be continued in force or discontinued. Subject to state availability. For cost and complete details of coverage, please refer to the outline of coverage or contact us.

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