

	GTL Health Products											GTL Life Products		
	Hospital Indemnity	Medicare Supplement	Short-Term Care Plans			CRITICAL ILLNESS	CANCER	Cancer, Heart Attack & Stroke		Accident Plans		Individual Term Life	Graded WL Final Expense	WL w_Living Benefits
States	Adv Plus**, Adv Plus ELITE** & Indemnity Plus Elite**	Plans A, (F), G, N** 2020 Plans	NEW Recover Cash (NH/ALF/HHC)**	Home Health Care**	Home Care Secure**	Critical Provider Plus**	PRECISION CARE CANCER**	Critical CASH (2)* / Critical Care*	Cancer, Heart Attack & Stroke Insurance**	SBSA IGAP Guaranteed Issue Accident**	SBSA 24 Hr Accident Plan*	Turbo Term** Instant Issue	Heritage Life**	GTL Life Select**
Alabama	E - Yes	Yes	Yes	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes
Alaska	No	No	Yes	Yes	No	No	Yes	2 - Yes	Yes - D/V	No	No	Yes	Yes	Yes
Arizona	E - Yes	Yes	YES - NEW STATE	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes
Arkansas	E - Yes	No	Yes	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes
California	No	No	No	No	No	No	No	No	No	No	Yes	No	Yes	No
Colorado	Yes+●	Yes-Plan C	YES - NEW STATE	Yes - CA,DV	Yes	No	Yes - CO	No	Yes - CO	No	Yes	Yes	Yes	Yes
Connecticut	E - Yes - 7	No	Yes-Own Version;R	No	No	No	Yes	No	Yes	No	No	Yes	Yes	Yes
Delaware	# - Yes	Yes	Yes	Yes - CA	No	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes
District of Col.	No	No	Yes	Yes - DV	No	No	No	2 - Yes	Yes	Yes	No	Yes	Yes	Yes
Florida	E - Yes - FL	No	No	No	No	Yes	Yes - FL	No	No	No	No	Yes	Yes	Yes
Georgia	E - Yes: DV;CR	Yes	Yes - R	Yes - DV	Yes	Yes	Yes - No ROP	No	Yes-No ROP,D/V	Yes	Yes	Yes	Yes	Yes
Hawaii	E - Yes	No	YES - NEW STATE	Yes	No	No	Yes	2 - Yes-60	Yes	Yes	No	Yes	Yes	Yes
Idaho	Yes - ●	ON HOLD	Yes - 180	Yes -DV,ID	No	No	No	2 - Yes	No	No	Yes	Yes	Yes	Yes
Illinois	E - Yes	Yes	Yes	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes
Indiana	1 - Yes	Yes	No	Yes	Yes	Yes	Yes	2 - Yes	Yes	No	Yes	Yes	Yes	Yes
Iowa	E - Yes	Yes	Yes	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes
Kansas	E - Yes - 4	Yes	No	Yes	Yes	Yes	Yes	2 - Yes-NH	Yes - D/V	No	No	Yes	Yes	Yes
Kentucky	E - Yes	Yes - Plan C	No	Yes - KY	Yes	Yes - CPP	Yes	2 - Yes	Yes	No	Yes	Yes	Yes	Yes
Louisiana	E - Yes	No	Yes	Yes	Yes	Yes	Yes	Yes-NH	Yes	Yes	No	Yes	Yes	Yes
Maine	# - Yes	No	No	No	No	No	Yes	2 - Yes	Yes	No	No	Yes	Yes	Yes
Maryland	E - Yes:DV,SNF,W	Yes - Plan F+	YES - NEW STATE	Yes-DV,CA,ROP	No	No	Yes - No ROP	2 - Yes□	Yes-No ROP,D/V	No	No	Yes	Yes	Yes
Massachusetts	Yes+LS-H●	No	No	No	No	No	No	No	No	Yes	No	Yes	Yes	Yes
Michigan	E - Yes	Yes	Yes	Yes	Yes	Yes - CPP	Yes-No Wellness	2 - Yes	Yes - CA, I	No	Yes	Yes	Yes	Yes
Minnesota	E - Yes:SNF,DV,LS	No	No	No	No	No	No	2 - Yes-NH-□	Yes - CA,DV	No	No	Yes	Yes	Yes
Mississippi	E - Yes; \$6.00 fee	Yes	Yes	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes
Missouri	E - Yes: DV,W	No	Yes-340	Yes - DV	Yes	No	Yes - 30 Day	2 - Yes-W	Yes - D/V,30 Day	No	Yes	Yes	Yes	Yes
Montana	E - Yes: W	Yes	Yes	Yes - CA	No	Yes	No	2 - Yes-W	Yes - MT,30 Day	No	No	Yes	Yes	Yes
Nebraska	E - Yes	Yes	Yes	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes
Nevada	E - Yes	Yes	Yes	Yes	No	No	Yes	2 - Yes	Yes	Yes	No	Yes	Yes	Yes
New Hampshire	No	No	Yes-180	No	No	No	No	No	No	No	No	Yes	Yes	Yes
New Jersey	Yes - NJ ,No G.I.	No	No	No	No	No	No	2 - Yes□-W	No	No	No	Yes	Yes	Yes
New Mexico	# - Yes - DV	No	Yes-Prev. version	No	No	No	Yes	2 - Yes	Yes - D/V	No	Yes	Yes	Yes	Yes
North Carolina	E - Yes P	Yes - Plan D	Yes - P	Yes - NC	Yes	Yes - NC	Yes	2 - Yes	Yes - NC	No	No	Yes	Yes	Yes
North Dakota	E - Yes: DV	Yes - Plan C	No	No	No	No	Yes-No 20Yr ROP	2 - Yes	Yes-No 20Yr ROP	No	Yes	Yes	Yes	Yes
Ohio	E - Yes	Yes	Yes	Yes	Yes	Yes	Yes	2 - Yes	Yes - DV	Yes	Yes	Yes	Yes	Yes
Oklahoma	E - Yes	Yes	Yes	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes
Oregon	#-Yes- No21, DV	No	Yes	Yes - DV	No	No	Yes	2 - Yes	Yes	No	No	Yes	Yes	Yes
Pennsylvania	E - Yes: 31	Yes - Plan B	Yes-R	Yes - ASH,ROP	Yes	No	Yes - No ROP	No	Yes-No ROP	Yes	Yes	Yes	Yes	Yes
Rhode Island	E - Yes: LS	No	Yes	Yes	No	No	Yes	No	Yes	No	No	Yes	Yes	Yes
South Carolina	E - Yes	Yes	Yes	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	No	Yes	Yes	Yes
South Dakota	E - Yes: SH	Yes	YES - NEW STATE	Yes	No	No	Yes - 30 Day	2 - Yes-W,NH	Yes - 30 Day	No	No	Yes	Yes	Yes
Tennessee	E - Yes: DV	Yes	Yes-R	Yes-DV,CA,ROP	Yes-No3%InflRdr	Yes - CPP	Yes - TN	2 - Yes	Yes - TN	No	Yes	Yes	Yes	Yes
Texas	E - Yes: 31	Yes	YES - NEW STATE	Yes - ASH,TX	Yes	Yes - CPP	Yes - No ROP	2 - Yes-ROP	Yes - No ROP	Yes	Yes	Yes	Yes	Yes
Utah	E - Yes - No G.I.	Yes	No	No	No	No	Yes	No	Yes	No	No	Yes	Yes	Yes
Vermont	No	No	No	No	No	No	Yes - No ROP	No	Yes-D/V,CA,ROP	No	No	Yes	Yes	Yes
Virginia	E - Yes: DV,LS	Yes-No Eapp	Yes-Prev. version	No	No	Yes	No	No	No	Yes	Yes	Yes	Yes	Yes
Washington	#Yes-Snf,No21,LS,Dv,Ca	No	No	No	No	No	Yes	2 - Yes	Yes - WA	No	No	Yes	Yes	Yes
West Virginia	E - Yes	Yes	Yes	Yes	No	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes
Wisconsin	E - Yes	Yes-See Brochure	No	No	No	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes
Wyoming	E - Yes	No	Yes	Yes - CA	No	No	No	2 - Yes	No	Yes	Yes	Yes	Yes	Yes

*e-application process available via GTL Agent Portal only

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E = Advantage Plus Elite

□-No ROP Rider Approved

◆-Issue ages 64 1/2-85 in CO,ID,MA,VA; MA Max Ben is \$500

●Original Riders (& %) (Ambulance, SNF: refer to state rate sheets)

#-2018-2021 Adv Plus 1-Day Ben; Riders-Critical Accident,Amb,2 SNF's;\$750 Max-See Bro's

1-RIDERS AVAILABLE - see brochure 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-AMB,L/S Hospital,CA & Ambulatory Surgical Riders Only;OWN DV POLICY

7-Amb, SNF, LSH Riders Only; OWN D/V POLICY

31 - Initial \$15/day for 31 Days for the remainder after the Benefit Period chosen

60-Issue age 60-84

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340-days is the max for Benefit Period Option; Skilled Nursing Facility text

180-days max Ben Period Option;ID-NoElimPeriods,No Infl Rider;NH-no52 w

ASH-Accident&Sickness Hosp Rider-\$15/day for remainder of 31 days

CA-Critical Accident Rider not available

CO,WA-NoCritAccident,IntensiveCare,DV/Riders; CO P-Care-No Wellness

CR-No L/S Cancer Recurrence Rider

DV-Dental/Vision Rider Not Available

FL-SBSA Assoc. for HIP & PCare; FL is Indemnity Plus Elite

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 Riders

L-No Lump Sum Cancer or Out Patient Surgical Rider

MT-Unisex Rates

No G.I. - No Guaranteed Issue between 64 1/2 up to 68

No 21-No21-DayBenefitPeriod;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-Ex Condition Age 65 & over;12 months for CPPlus

NH-No Nursing Home or Assisted Living Facility

NJ-No Riders, 31-Day Benefit Period, Daily Benefit \$40-\$250, No G.I.

P-No Pre-existing Condition

SNF-SkilledNursing Riders Not Available;**MD,OH,TX-NoOption2**

R-No base Restoration of Benefits; CT: HHC,CG & Rx in base-own product-see Brochure

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

SH-No Short Duration Hospital Stay Benefit

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 periods; For Adv Plus Elite in MO & MT-No WP on Cancer riders

30 Day-30 Day Initial Bnft Period-10% of LS Benefits/Riders

CPP-Riders:No AME-KY,MI,MO,TN,TX; No ROP-TN;No ASH-MI,MO RV 8/30/2023