

GTL

GUARANTEE
TRUST
LIFE



Critical Provider Plus

Critical Illness Insurance



*Hover over with your
phone's camera to scan.*

UNDERWRITTEN BY:
GUARANTEE TRUST LIFE INSURANCE COMPANY (GTL)
GAD21.1-22-MO

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15B647

Critical Illnesses Can Happen to Anyone. Are You Financially Prepared?

With advancements in medical treatments, early detection and prevention, the odds of surviving a life-altering disease are better than ever. But for many Americans, surviving such an illness can bring a difficult financial hardship. Whether it is a lack of savings or gaps in major medical coverage, the financial consequences of living with a devastating illness can place a heavy burden on your way of life.

No one likes to think about how these events would affect their immediate future, but the likelihood of these major lifestyle changes is real.

Guarantee Trust Life's (GTL) Critical Provider Plus* insurance was created to help alleviate these potential financial stressors by paying cash benefits for a wide range of illnesses.

3 Million

Americans have more than **\$10,000** in medical debt. ^[1]

4 in 10

Americans will be **diagnosed with cancer** in their lifetime. ^[2]

56%

of Americans can't cover a **\$1,000** emergency expense with savings. ^[3]

* NOTE: Enrollment in Association is required in order to apply for coverage. See membership enrollment form.



The Benefits From Your Critical Provider Plus Policy are Paid Directly to You and Can be Used to Help:



Cover Medical
Co-Pays & Deductibles



Pay for Experimental
Treatments and
Surgeries



Supplement Lost
Income



Provide Cash for
Car and Mortgage
Payments



Travel to Medical
Treatment Facility

[1] <https://www.kff.org/health-costs/press-release/1-in-10-adults-owe-medical-debt-with-millions-owing-more-than-10000/> [2] <https://www.cancer.gov/about-cancer/understanding/statistics> [3] <https://www.cnbc.com/2022/01/19/56percent-of-americans-cant-cover-a-1000-emergency-expense-with-savings.html>

How Does it Work?

Select your coverage ranging from \$10,000 to \$100,000*. Your coverage will pay **up to 2 times** for separate diagnosis of the Category 1 and Category 2 critical illness conditions listed below to **boost your overall cash benefits up to 250% lifetime maximum!**



Category 1 Benefits

100% of Your Selected Benefit
Pays up to 2 times for separate unrelated conditions

- Blindness
- Cancer
- Coma
- Deafness
- Dementia
- Heart Attack
- Kidney Failure
- Major Organ Transplant
- Permanent Paralysis
- Stroke



Category 2 Benefits

25% of Your Selected Benefit
Pays up to 2 times for separate unrelated conditions

- Amputation
- Aortic Graft Surgery
- Benign Brain Tumor
- Cancer In-Situ
- Coronary Angioplasty
- Coronary Artery Bypass Surgery
- Heart Valve Replacement or Repair Surgery



Issue Ages:
18-64



Lifetime Maximum Benefit Ranges:
\$25,000 - \$250,000



Guaranteed Renewable
for Life

Additional Riders to Customize Your Coverage

Return of Premium Rider (on death)

All premiums you have paid will be returned to you minus benefits paid upon your death (at any age).

	Premium Paid	Claims Paid	Return of Premium Benefit
Example 1	\$10,000	\$100,000 Claims	\$0
Example 2	\$10,000	\$5,000 Claims	\$5,000
Example 3	\$10,000	\$0 Claims	\$10,000

*Benefits reduce by 50%, on a Member's 65th birthday. Initial benefit period of 30 days pays 10% of the lump sum benefit.



Precision Care Rider

Your uniqueness plays an integral role in how you develop and react to cancer. If cancer is as unique to a person as their DNA, why would cancer treatments be the same for everyone?

GTL has partnered with TGen, a leading nonprofit medical research institute, to develop a revolutionary insurance benefit currently not found anywhere else. If you are diagnosed with cancer, GTL will provide access to and pay lump-sum benefits for TGen's world-class genomic sequencing services and individualized treatment recommendations to help give you the best shot if you are diagnosed with cancer.

Visit TGen.org to learn more.

How a Critical Provider Plus Policy Can Help

A real-world example
(For illustration purposes only)



Meet Emily



Emily purchased **\$100,000 in Critical Provider Plus coverage** with the **Precision Care rider** when she turned 40 for \$159 per month.*



Emily was then **diagnosed with stomach cancer** at age 45 and received **\$100,000** from GTL to help her financially while she was not able to work.

She also used her **Precision Care benefit** to sequence her cancer biopsy ** through TGen's world-class facilities. TGen's medical professionals then provided a unique treatment recommendation based on Emily's genome to give her **the best shot at beating her cancer**.

With the help of TGen and her doctors, she was able to make a full recovery while **knowing how it helped secure her finances**.



Then at age 52, Emily **suffered a heart attack** and **received another \$100,000 from GTL** to help pay her bills as she recovered.



At age 54, Emily traveled across the country to undergo heart valve surgery. Emily's sister also flew out to help support her. **Emily received \$25,000 from GTL** which she used to help pay for their travel expenses while she was recovering away from home.

**Amount doesn't include association dues. Premium varies based on age, coverage, amount, and benefit riders selected.*

***Definition of "cancer" does not include benefits for skin cancer and cancer-in-situ.*



Emily's total benefits from her \$100,000 Critical Provider Plus policy totaled

\$225,000!



Select Benefit Services Association (SBSA) Discounts and Services

Select Benefit Services Association (SBSA) provides a wide variety of valuable benefits, services and discounts. These services are designed to save you time, money and worry.

For a list of providers, please visit www.selectbenefitservicesassociation.com

Car Rental	Up to 15% year round discounts—Includes USA and Canada.
Fitness	Up to 50% off membership dues at more than 1,600 locations nationwide! Members also receive great discounts on a wide variety of products and services including sporting goods, magazines, gourmet foods and more.
Vitamins and Nutritional Supplements	Our members can save an additional 20% on a wide range of Swanson brand vitamins and mineral supplements online.
eConnect® Wellness	eConnect® Wellness is designed to help participants live healthier lives. Members have telephonic and web-based access to experienced, masters-level Health Coaches who will provide them with a personal consultation and guidance on a variety of topics.
Theme Parks	Receive exclusive discounts on Theme Park Tickets such as Walt Disney World®, Universal Parks®, Hershey Park, Legoland®, Six Flags®, Nationwide, and many more.
Movie Tickets	Up to 40% off on movie tickets at many of the major movie theatre chains throughout the United States.
Flowers, Gift Baskets & More	20% off products include delicious gourmet baskets, sweet treats, heartwarming collectibles, beautiful flowers, plants and more.
Phones & Tablets	Safe. Simple. Free. Save big with exclusive deals and earn cash back just for shopping at the same stores you are shopping at today.



Experience You Can Trust

Founded in 1936, Guarantee Trust Life Insurance Company (GTL) has a history of ground-breaking insurance products designed to provide policyholders access to cutting-edge medical advancements and care. From claims paid quickly to customer service calls answered by our friendly staff in Glenview, Illinois, we make it easy for you when you need us most.

Important Definitions

Diagnosis/Diagnosed/Diagnoses means the first confirmation of a Specified Critical Illness certified by a Doctor that is:

1. in writing; and
2. based on objective clinical findings or laboratory tests that are supported by medical records and generally accepted medical standards in the United States at the time and any other diagnostic requirements defined in the Certificate.

Lifetime Maximum Benefit Payments means the maximum number of Benefit Amounts payable to You for each of the two Categories of Specified Critical Illness, as shown respectively in the Specified Critical Illness Schedule of Benefits.

Pre-existing Condition means You were treated for, were advised to seek treatment for or were made aware of having any of the signs or symptoms of a Specified Critical Illness by a Doctor, within the 24 months prior to Your Certificate Effective Date.

Initial Benefit Period: The number of days after this Policy's Effective Date during which the Lump Sum Initial Benefit Amount for the Specified Critical Illness Benefit is payable. The Initial Benefit Period is shown in the Specified Critical Illness Schedule of Benefits.

Lump Sum Initial Benefit Amount means the Lump Sum Initial Benefit Amount specified in the Specified Critical Illness Schedule of Benefits, payable for a Specified Critical Illness during the Initial Benefit Period.

Exclusions

We will not pay benefits for any Specified Critical Illness that is:

1. A result of war or any act of war, declared or undeclared or any other armed conflict;
2. Due to intentionally self-inflicted injury while sane or insane;
3. Due to injury or sickness arising out of or in the course of employment or which is compensable under any workers' compensation or occupational disease act or law; or motor vehicle no-fault law;
4. Any injury sustained during commission or attempt to commit a felony as defined by the laws of the state in which such commission or attempt occurred, whether or not the Insured is charged or convicted;
5. For a Diagnosis certified outside the United States or its territories; or
6. As a result of alcoholism, drug addiction, or chemical dependency, unless as a result of a medication prescribed by a Doctor.

Precision Care Rider Exclusions: Benefits under this Rider are not payable for a Diagnosis of Skin Cancer or Cancer-In-Situ, as these are excluded from the definition of "Cancer" within the Certificate.

Benefit Limitations

Pre-Existing Condition Limitation

Benefits subject to a Pre-existing Condition limitation. Any Specified Critical Illness due to a Pre-existing Condition is not covered unless the Diagnosis occurs more than 24 months after the Effective Date of coverage.

No Duplication of Benefits

We will not pay benefits for a Category 1 or Category 2 Specified Critical Illness that is the direct or indirect result of any other Specified Critical Illness for which We have previously paid a Benefit Amount.

We will not pay benefits more than once for the same Specified Critical Illness for as long as the Certificate is in-force.

Benefits under the Certificate are payable as follows:

LUMP SUM INITIAL BENEFIT AMOUNT:

We will pay the Initial Benefit Amount for a Specified Critical Illness during the Initial Benefit Period. The Lump Sum Initial Benefit Amount and the Initial Benefit Period are shown in the Specified Critical Illness Schedule of Benefits.

LUMP SUM BENEFIT:

We will pay the Lump Sum Benefit for a Specified Critical Illness after the Initial Benefit Period. The Lump Sum Benefit and the Initial Benefit Period are shown in the Specified Critical Illness Schedule of Benefits.

Critical Provider Plus, Group Specified Critical Illness Insurance, is issued on Policy form series GP-2290, Certificate form series GC-2290, and Rider form series GRG22PM and GRG22RPDL by Guarantee Trust Life Insurance Company (GTL), Glenview, IL. The policy is issued to Select Benefit Services Association (SBSA) and coverage is subject to all certificate terms, definitions, conditions, exclusions, and limitations. Availability varies by state. Should the Master Policy be discontinued, the Certificate may be renewed for as long as you continue to pay premium. For complete details of coverage, please contact us or your agent. GTL provides the Group Specified Disease Insurance. GTL does not provide nor is affiliated with the discount programs provided as a part of membership in SBSA. This insurance is not basic health insurance or major medical coverage and is not designed as a substitute for basic health insurance or major medical coverage.



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