

GTL Health Products													GTL Life Products		
	Hospital Indemnity	Medicare Supplement	Short-Term Care Plans			CRITICAL ILLNESS	CANCER	Cancer, Heart Attack & Stroke		Accident Plans		DENTAL / VISION/ HEARING	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*	DVH Complete**	Turbo Term** Instant Issue	Heritage Life**	GTL Life Select**
AL	E - Yes	Yes	Yes	Yes - 3	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
AK	No	No	Yes	Yes	No	No	Yes	2 - Yes	Yes - D/V	No	No	Yes	Yes	Yes	Yes
AZ	E - Yes	Yes	YES - NEW STATE	Yes - 3	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
AR	E - Yes	No	Yes	Yes - 3	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
CA	No	No	No	No	No	No	No	No	No	No	Yes	No	No	Yes	No
CO	Yes•●	Yes-Plan C	YES - NEW STATE	Yes - CA,DV	Yes	No	Yes - CO	No	Yes - CO	No	Yes	Yes	Yes	Yes	Yes
CT	E - Yes - 7	No	Yes-Own Version;R	No	No	No	Yes - CO	No	No	No	No	Yes	Yes	Yes	Yes
DE	# - Yes	Yes	Yes	Yes - 3	No	Yes	Yes	2 - Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
DC	No	No	Yes	Yes - 3	No	No	No	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
FL	E - Yes - FL	No	No	No	No	Yes	Yes - FL	No	No	No	No	Yes	Yes	Yes	Yes
GA	E - Yes: DV;CR	Yes	Yes - R	Yes-3-DV,ROP	Yes	Yes	Yes - No ROP	No	Yes-No ROP,D/V	Yes	Yes	Yes	Yes	Yes	Yes
HI	E - Yes	No	YES - NEW STATE	Yes 3	No	No	Yes	2 - Yes-60	No	Yes	No	Yes	Yes	Yes	Yes
ID	Yes - *	On Hold	Yes - 180	Yes -DV,ID	No	No	No	2 - Yes	No	No	Yes	Yes	Yes	Yes	Yes
IL	E - Yes	Yes	Yes	Yes - 3	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
IN	1 - Yes	Yes	YES - NEW STATE	Yes - 3	Yes	Yes	Yes	2 - Yes	Yes	No	Yes	Yes	Yes	Yes	Yes
IA	E - Yes	Yes	Yes	Yes - 3	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
KY	E - Yes - 4	Yes	No	Yes	Yes	Yes	Yes	2 - Yes-NH	Yes - D/V	No	No	Yes	Yes	Yes	Yes
KY	E - Yes	Yes - Plan C	Yes - KY	Yes - KY	Yes	Yes - CPP	Yes	2 - Yes	Yes	No	Yes	Yes	Yes	Yes	Yes
LA	E - Yes	No	Yes	Yes - 3	Yes	Yes	Yes	Yes-NH	Yes	Yes	No	Yes	Yes	Yes	Yes
ME	# - Yes	No	No	No	No	No	Yes	2 - Yes	Yes	No	No	Yes	Yes	Yes	Yes
MD	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-No Value Plan	Yes	Yes	Yes
MA	Yes+LS-H●	No	No	No	No	No	No	No	No	Yes	No	Yes	Yes	Yes	Yes
MI	E - Yes	Yes	Yes	Yes - 3; CA	Yes	Yes - CPP	Yes - No Wellness	2 - Yes	Yes - CA, I	No	Yes	Yes	Yes	Yes	Yes
MN	E - Yes:SNF,DV,LS	No	No	No	No	No	No	2 - Yes-NH-□	Yes - CA,DV	No	No	Yes	Yes	Yes	Yes
MS	E - Yes: \$6.00 Fee	Yes	Yes	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
MO	E - Yes: DV,W	No	Yes-340	Yes - DV	Yes	Yes-Cpp,30Dys	Yes - 30 Day	2 - Yes-W	Yes - D/V,30 Day	No	Yes	Yes-No Value Plan	Yes	Yes	Yes
MT	E - Yes: W	Yes	Yes	Yes - CA	No	No	Yes	2 - Yes-W	Yes - MT,30 Day	No	No	Yes	Yes	Yes	Yes
NE	E - Yes	Yes	Yes	Yes - 3	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
NV	E - Yes	Yes	Yes	Yes - 3	No	No	Yes	2 - Yes	Yes	Yes	No	No	Yes	Yes	Yes
NH	No	No	Yes-180	No	No	No	No	No	No	No	No	No	Yes	Yes	Yes
NJ	Yes - NJ,No G.I.	No	No	No	No	No	No	2 - Yes□-W	No	No	No	Yes	Yes	Yes	Yes
NM	# - Yes - DV	No	Yes-Prev. version	No	No	No	Yes	2 - Yes	Yes - D/V	No	Yes	No	Yes	Yes	Yes
NC	E - Yes P	Yes - Plan D	Yes - P	Yes - 3 - NC	Yes	Yes - NC	Yes	2 - Yes	Yes - NC	No	No	Yes	Yes	Yes	Yes
ND	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	Yes
OH	E - Yes	Yes	Yes	Yes - 3	Yes	Yes	Yes	Yes	Yes - DV	Yes	Yes	Yes-No Value Plan	Yes	Yes	Yes
OK	E - Yes	Yes	Yes	Yes - 3	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
OR	#-Yes-No21, DV	No	Yes	Yes - DV	No	No	Yes	2 - Yes	Yes	No	No	Yes	Yes	Yes	Yes
PA	E - Yes: 31	Yes - Plan B	Yes-R	Yes - ASH,ROP	No	No	Yes - No ROP	No	Yes-No ROP	Yes	Yes	Yes-No Value Plan	Yes	Yes	Yes
RI	E - Yes: 31	No	Yes	Yes	No	No	Yes	No	Yes	No	No	No	Yes	Yes	Yes
SC	E - Yes	Yes	Yes	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
SD	E - Yes: SH	Yes	YES - NEW STATE	Yes - 3	No	No	Yes - 30 Day	2 - Yes-W,NH	Yes - 30 Day	No	No	Yes	Yes	Yes	Yes
TN	E - Yes: DV	Yes	Yes-R	Yes-DV,CA,ROP	Yes-No3%InflRdr	Yes - CPP	Yes - TN	2 - Yes	Yes - TN	No	Yes	Yes-No Value Plan	Yes	Yes	Yes
TX	E - Yes: 31	Yes	YES - NEW STATE	Yes-3-ASH;TX	Yes	Yes - CPP	Yes - No ROP	2 - Yes-ROP	Yes - No ROP	Yes	Yes	Yes	Yes	Yes	Yes
UT	E - Yes - No G.I.	Yes	No	No	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes
VT	No	No	No	No	No	No	Yes - No ROP	No	Yes-D/V,CA,ROP	No	No	Yes	Yes	Yes	Yes
VA	E - Yes: DV,LS	Yes-No Eapp	Yes-Prev. version	No	No	Yes	No	No	No	Yes	Yes	Yes-NoVPlan;NoE	Yes	Yes	Yes
WA	#Yes-Snf,No21,LS,Dv,Ca	No	No	No	No	No	Yes	2 - Yes	Yes - WA	No	No	No	Yes	Yes	Yes
WV	E - Yes	Yes	Yes	Yes - 3	No	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
WI	E - Yes	Yes-See Brochure	No	No	No	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
WY	E - Yes	No	Yes	Yes - 3; CA	No	No	No	2 - Yes	No	Yes	Yes	Yes	Yes	Yes	Yes

\*-e-application process available via GTL Agent Portal only

\*\*-e-application process available via GTL Agent Portal,tablets,mobile devices

**E = Advantage Plus Elite; Guaranteed Issue up to AGE 70 (No G.I. in UT)**

□-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)

#-2018-21 Adv Plus 1-Day Ben; Riders-Critical Accident,Amb,2 SNF's;\$750 Max-See Bro's

1-RIDERS APPROVED-see brochure for details

2-CRITICAL CASH APPROVED

3-NEW Short Term Home Health Care with T-Care Caregiver Benefits

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 wks

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

CA-Critical Accident Rider not available

CO,WA-NoCritAccident,IntensiveCare,D/VRiders; CO P-Care-No Wellness

CR-No L/S Cancer Recurrence Rider

DV-Dental/Vision Rider Not Available

FL-SBSA Assoc.forHIP&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; Only ROP Rider; RC-HHC 3.5X NH Ben

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-Existing Condition Age 65 and 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;GA,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-no ROP on STHHC

UT - STHHC - 10 day benefit period on the ASLB Rider

W-No waiting periods; For Adv Plus Elite in MO & MT-No W/P 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,TN