

ADVANTAGE PLUS[®]

ELITE

The Industry's Best Hospital Indemnity Policy

Designed to help cover out-of-pocket expenses
in your Medicare Advantage Plan.



*Watch Our Short
Product Video*

CLIENT PRESENTATION

Now that you have selected the **Medicare Advantage plan that's right for you**, let's look at some other valuable coverage designed to **help lower your out-of-pocket expenses and co-pays**.

Let's see if a GTL Hospital Indemnity plan is right for you.



What is Hospital Indemnity Insurance?

An insurance policy that pays you cash benefits regardless of any other insurance coverage you may have.



Can Be Designed
to Help Fill Gaps in
Coverage
*(Like hospitalization or
ambulance usage co-pays)*



Strengthens
Your Financial
Protection



Helps Give Peace
of Mind

GTL

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GTL Hospital Confinement Indemnity Coverage:

How it can work for you



Meet Beth

A hypothetical situation:



Beth's highly rated Medicare Advantage Plan has a **\$300 per day** inpatient hospital Care co-pay for days 1 through 6.



Beth experienced a 6-day inpatient hospital stay. Her Medicare Advantage* co-pay was **\$1,800** (\$300 co-pay x 6 days = \$1,800).

How did Beth's **GTL hospital confinement indemnity coverage** help lower her out-of-pocket costs?



*GTL and their licensed agents are not connected with or endorsed by the US Government or the Federal Medicare Program.

Here's how:



.....

GTL's hospital indemnity coverage pays a cash benefit for each day Beth is in the hospital.



Beth's GTL hospital indemnity coverage will pay her a \$300 cash benefit for each day in the hospital (up to 6 days maximum). The cost of her hospital indemnity coverage is \$25.14 per month (based on age 65).



.....

Since Beth was in the hospital for 6 days, she received **\$1,800 in cash benefits** which she used to help cover her Medicare Advantage co-pay!

Great News!

Beth's GTL inpatient hospital benefits restore an unlimited amount of times after 60 days without hospital confinement, so she may use her hospital confinement indemnity coverage again in the future!

Advantage Plus® Elite

The original and most comprehensive
Hospital Indemnity Insurance coverage.

What makes GTL's Hospital Indemnity Insurance **Elite?**



Surprisingly Affordable
Rates



Rates Don't Increase as
You Age



No Limits to Policy
Lifetime Benefits
Received



No Medical Exam, Only
5 Application Questions



Hospitalization Benefits
Kick in After 6 Hours



Emergency Room
Benefits Payable
Regardless of Hospital
Admittance



Easy to Apply, Coverage
Approved in Minutes

Easily **customize** your **Advantage Plus® Elite** policy to **fit your needs**



Step 1

Choose Your Base Benefit

(Base Plan Includes: Hospital Confinement,
6+ Hour Observation Stay, Emergency Room
Benefits, Mental Health Benefits)

Step 2

Select Your Optional
Benefits to Fit Your
Needs

Step 3

Quickly Apply for
Coverage

Choose from available riders to complete your coverage!



Skilled Nursing Facility
Benefit Rider



Ambulance Benefit
Rider



Outpatient Therapy
Benefit Rider



Cancer Lump Sum
Benefit Rider



Guaranteed Purchase
Option Rider including
Wellness Rider



Outpatient Surgical
Benefit Rider



Critical Accident
Benefit Rider



Lump Sum Hospital
Rider



Dental and Vision
Benefit Rider



Ambulance Benefit Rider



- Choose from a **\$50 up to \$400** daily usage benefit
- Benefit payable up to **4 times per year**
- **Lifetime maximum** of 12 trips
- **Air Ambulance coverage included**

NO HOSPITAL CONFINEMENT REQUIRED!



Emergency Room
only

OR



Short observation
stay only

OR



Inpatient stay

Some states have different benefit triggers. CO, KY, MA, MD, MN, RI & SC require hospital confinement. Please consult the Outline of Coverage for the particular state in which your client resides to become familiar with the coverage options.

Why is Cancer Insurance Important?

$$\begin{array}{rcl} \text{65} & + & \text{\$10,000} \\ \text{year old} & & \text{Lump Sum} \\ & & \text{Cancer Rider} \end{array} = \begin{array}{r} \text{\$29.75} \\ \text{per month} \end{array}$$

How long would paying **\$29.75 per month** take to match the **\$10,000 benefit**?

28 Years!

Did you know
1 out of 2 men and 1 out of 3
women will develop cancer¹

[1] American Cancer Society, All About Cancer, 2024



Cancer Lump Sum Benefit Rider*

Coverage choices:

\$2,500 | \$5,000 | \$7,500 | \$10,000 |
\$15,000 | \$20,000

Invasive/Life Threatening Cancer:

Paid upon diagnosis!

Included Benefits:

Cancer In-Situ: *Paid upon diagnosis!*

- Benefit is equal to **25%** of the lump sum coverage amount.
- Payable one time over the life of the policy.

Skin Cancer: *Paid upon diagnosis!*

- **\$500 benefit** for Basal cell or Squamous Cell skin Carcinoma.
- Payable three times over the life of the policy. Once per calendar year.

*Cancer Lump Sum Benefit Rider has a 30-day Waiting Period.



Recurrence Benefit Rider

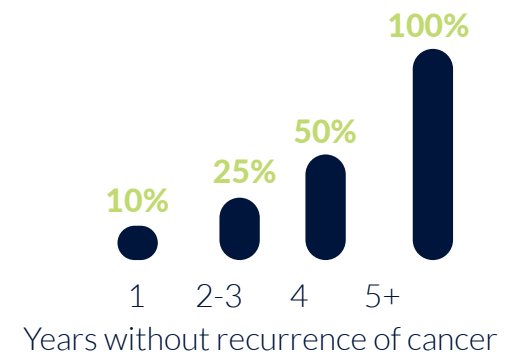
Example:

Policyholder has a \$10,000 Lump Sum Cancer rider with Recurrence rider



**IT MAY BE THE SAME TYPE
OR
DIFFERENT TYPE OF COVERED
CANCER!**

**Percentage of Lump Sum
Benefits Payable**





Skilled Nursing Facility Benefit Rider

Two coverage options available:

Option 1: This rider will pay \$100-\$300 per day for Days 1 through 50

Option 2: This rider will pay \$100-\$300 per day for days 21 through 100

Rider Requirements: SNF stay is for same condition and stay begins within 30 days of hospitalization lasting at least 3 consecutive days.

- Observation time in hospital does count toward the 3-day requirement!
- Both benefit option restore after 60 days if no confinement in a hospital or skilled nursing facility



Outpatient Therapy Benefit Rider

This rider will pay a \$50 daily benefit for each day you receive one of the therapies, such as, Physical, Occupational, or Speech Therapy on an outpatient basis.

- No more than one benefit per day
- Limited to the daily maximum benefit of 15 or 30 days
- Chiropractic Therapy is covered at \$50 per day up to 5 days per Calendar Year.



Critical Accident Benefit Rider*

After an Emergency Room visit, this rider will pay a lump sum benefit for the following types of accident injuries:

Covered Event	\$5,000 Plan	\$10,000 Plan
Accidental Death	\$5,000	\$10,000
Hip or Skull Fracture	\$1,250	\$2,500
Hip Dislocation	\$1,000	\$2,000
Knee Dislocation or Knee Ligament Tear	\$500	\$1,000
Fracture, Other	\$250	\$500

*Critical Accident Rider has a 30-day waiting period.



Outpatient Surgical Benefit Rider



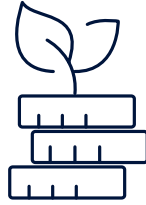
This rider will pay a \$250, \$500, \$750, or \$1,000 Lump Sum



May be used 2 times per calendar year for surgical procedures



Not for MRI's, x-rays or other non-surgical procedures



Guaranteed Purchase Option Benefit Rider

..... including Wellness Rider*

Allows you to exercise a guaranteed purchase option that will **increase the hospital confinement indemnity benefit by 10% of its original amount, up to 5 times** prior to age 85.

- Increase in benefits will be based on issue age rates
- No pre-existing condition limitation on the increase
- No additional underwriting required



The **Wellness Rider** pays an annual \$100 benefit for a physical examination performed by a Healthcare Professional
(Doctor, Nurse Practitioner, or Physician Assistant).

**Wellness Rider has a 30-day Waiting Period.*

What Plan is Right **for You?**

Good

Choose Your Daily Benefit



+ Ambulance Benefit Rider

Better

Choose Your Daily Benefit



+ Ambulance Benefit Rider



+ Outpatient Therapy
Benefit Rider

Best

Choose Your Daily Benefit



+ Ambulance Benefit Rider



+ \$7,500 Lump Sum
Cancer Benefit Rider



+ Outpatient Therapy
Benefit Rider

or...Customize to your own needs!

	YOUR HEALTH PLAN OUT-OF-POCKET COSTS	GTL BENEFIT	GTL PREMIUM
Hospital Confinement Daily Co-Pay	_____x____days	_____x____days	_____
Emergency Care Co-Pay	_____	_____	_____
Ambulance Service Co-Pay	_____	_____	_____
Radiation/Chemotherapy Max Out-of-Pocket	_____	_____	_____
Skilled Nursing Facility Daily Co-Pay	_____x____days	_____x____days	_____
Annual Wellness Physical	_____	_____	_____
Outpatient Therapy Co-Pay	_____	_____	_____
Dental/Vision Average Monthly Costs	_____	_____	_____
Potential Out-of-Pocket Costs	\$_____	GTL Premium	_____
Max Out-of-Pocket Costs	\$_____		

I have been informed of hospital indemnity insurance and how it can help cover my out-of-pocket expenses and co-pays. I have decided that I **do not** want to have this additional coverage at this time.

Signature

Date

Watch for your welcome packet in the mail!

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ADVANTAGE PLUS LIMITED BENEFIT HEALTH INSURANCE

This is a summary of Policy benefits. Please read the entire contract for a full explanation of Policy benefits and limitations. All benefits are per Covered Person.

PREPARED FOR: ADVANTE PLUS W PACKAGE

BENEFITS	
Hospital Confinement Indemnity Benefit Amount:	\$200/Per Day
Maximum Benefit Period:	21 Days
Mental Health Benefit Amount:	\$175/ Per Day
Seven Days Payable Per Calendar Year	
Emergency Room Benefit (Injury Only):	\$150
Short Duration Hospital Stay Benefit:	\$200
Maximum Short Duration Hospital Stay Benefit:	6 Payments Per Calendar Year
Skilled Nursing Facility Benefit Amount:	\$120 /Per Day
Elimination Period:	20 Days
Skilled Nursing Maximum Benefit Period:	80 Days

1275 Milwaukee Avenue, Glenview, IL 60025 Tel: 847.699.0600

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February 19, 2020

Advante Plus W Package
Advantage Plus Welcome Packa
Any City, IL 60021

Dear Advante Plus W Package:

Congratulations on your purchase of Advantage Plus Limited Benefit Health Insurance coverage from Guarantee Trust Life. Enclosed you will find your ID card for your records.

To view your policy, simply go online to www.gtlic.com (instructions below). All information is provided in a secure, encrypted environment to maintain your privacy. If you have any questions or do not have internet access and need assistance, please call 1-800-338-7452.

Directions to Access Your Policy:

1. Click the "Policy Login" link at www.gtlic.com. You will find this link at the top right bar of the home page under the "Policyholder" tab.
2. Complete the registration process by filling in the requested information.

*If you already have an online account with us click on "Proceed to Log in" and enter your UserID and Password.
3. Access your account.

Thank you for choosing GTL. We appreciate your business and look forward to serving you.

Sincerely,



Richard S. Holson, III
President, GTL

1275 Milwaukee Avenue, Glenview, IL 60025 Tel: 847.699.0600

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**Advantage Plus Limited
Benefit Health Insurance**
1-800-338-7452

Policy: GTAZ000967
Advante Plus W Package
Effective Date: February 18, 2020

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Guarantee Trust Life Insurance Company
1275 Milwaukee Avenue, Glenview, IL 60025



IMPORTANT
Policy Information Inside



“A” AM BEST RATING

Who is Guarantee Trust Life Company?

- **3rd Generation Family-Run**
Mutual Insurance Company
- Providing innovative
insurance solutions
since 1936
- Calls answered by **friendly
customer service staff** in
Glenview, Illinois

Thank You
for your business!

CONTACT:

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, RG24GPO, and RG24W by Guarantee Trust Life Insurance Company. This product, its features, and riders are subject to state availability and vary by state. Certain exclusions and limitations apply. For cost and complete details of coverage, please refer to the outline of coverage.