

	GTL Health Products									GTL Life
	Hospital Indemnity	Medicare Supplement	Short-Term Care		Cancer, Heart Attack & Stroke				Accident Plan	Term Life
States	Adv Plus **	Plans A, F, G, N**	Recover Cash (NH/ALF)	Home Health Care**	Critical CASH (2)* / Critical Care*	Schedule Benefits	Lump Sum	NEW Cancer, Heart Attack & Stroke Insurance**	SBSA Accident Plan *	Critical Provider*
Alabama	1 - Yes	No	Yes	Yes	2 - Yes	Yes	No	Yes	Yes	Yes
Alaska	No	No	Yes	Yes	2 - Yes	Yes	No	Yes - D/V	No	Yes
Arizona	1 - Yes-OP	Yes	No	No	2 - Yes	Yes	No	Yes - AZ	Yes	Yes
Arkansas	1 - Yes	No	Yes	Yes	2 - Yes	Yes	No	Yes	Yes	Yes
California	No	No	No	No	No	No	No	No	Yes	No
Colorado	Yes•●	No	No	No	2 - Yes	Yes	No	Yes-CHSPProPlus,I	Yes	Yes
Connecticut	1 - Yes - 7	No	No	No	No	No	No	Yes	No	No
Delaware	1 - Yes	No	Yes	Yes - CA	2 - Yes	Yes	No	Yes	No	Yes
District of Col.	No	No	Yes	Yes - DV	2 - Yes	Yes	No	Yes	Yes	Yes
Florida	1 - Yes - FL	No	No	No	No	No	No	No	No	No
Georgia	1 -Yes;DV; CR	Yes	Yes	Yes - DV	No	Yes	Yes	No	Yes	Yes
Hawaii	1 - Yes	No	No	No	2 - Yes-60	Yes	No	Yes	No	Yes
Idaho	Yes - *	Yes	Yes-180	No	2 - Yes	Yes	No	Yes - D/V,30 Day	Yes	Yes
Illinois	1 - Yes	Yes	Yes	Yes	2 - Yes	Yes	No	Yes	Yes	Yes
Indiana	1 - Yes	No	No	Yes	2 - Yes	Yes	No	Yes	Yes	Yes
Iowa	1 - Yes-OP	Yes	Yes	Yes	2 - Yes	Yes	No	Yes	Yes	Yes
Kansas	1 - Yes - 4	No	No	No	2 - Yes-NH	Yes	No	Yes - D/V	No	Yes
Kentucky	1 - Yes●	Yes - + Plan C	Yes	Yes - KY	2 - Yes	Yes	No	Yes	Yes	Yes
Louisiana	1 - Yes	No	Yes	Yes	Yes-NH	Yes	No	Yes	No	Yes
Maine	1 - Yes	No	No	No	2 - Yes	Yes	No	Yes	No	Yes
Maryland	Yes ● , NGI	Yes - + Plan F+	No	No	2 - Yes□	Yes	No	Yes-No ROP,D/V	No	Yes
Massachusetts	Yes•LS-H●	No	No	No	No	No	No	No	No	No
Michigan	1 - Yes	No	Yes	Yes	2 - Yes	Yes	No	Yes	Yes	Yes
Minnesota	Yes•●	No	No	No	2 - Yes-NH-□	Yes	Yes	No	No	No
Mississippi	1 - Yes-SNF	No	Yes	Yes	2 - Yes	Yes	No	Yes	Yes	Yes
Missouri	1 - Yes - 5	No	Yes-340	Yes - DV	2 - Yes-W	Yes	No	Yes - D/V,30 Day	Yes	Yes
Montana	1 - Yes	Yes	Yes	Yes - CA	2 - Yes-W	Yes	No	Yes - MT,30 Day	No	Yes
Nebraska	1 - Yes	No	Yes	Yes	2 - Yes	Yes	No	Yes	Yes	Yes
Nevada	1 - Yes	Yes	Yes	Yes	2 - Yes	Yes	No	Yes	No	Yes
New Hampshire	No	No	Yes-180	No	No	No	No	No	No	Yes
New Jersey	Yes - NJ,NGI	No	No	No	2 - Yes□-W	Yes	Yes	No	No	No
New Mexico	1 - Yes; DV	No	Yes	No	2 - Yes	Yes	No	Yes - D/V	Yes	Yes
North Carolina	1 - Yes P	Yes - + Plan D	Yes	Yes - NC	2 - Yes	Yes	No	Yes	No	Yes
North Dakota	1 - Yes, DV	No	No	No	2 - Yes	Yes	No	Yes - No 20Yr	Yes	Yes●
Ohio	1-Yes-OP,H,No 21	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	No
Oklahoma	1 - Yes	No	Yes	Yes	2 - Yes	Yes	No	Yes	Yes	Yes
Oregon	1-Yes;No21,H,OP,DV	No	Yes	Yes	2 - Yes	Yes	No	Yes	No	Yes●
Pennsylvania	1-Yes-6, NGI, No 21	Yes - + Plan B	Yes-R	Yes - ASH	No	No	No	Yes-No ROP	Yes	Yes●
Rhode Island	Yes•●	No	Yes	No	No	Yes	No	Yes	No	Yes
South Carolina	1 - Yes ; No 3/6	Yes	Yes	Yes	2 - Yes	Yes	No	Yes	No	Yes
South Dakota	1-Yes - P, SH	Yes	No	No	2 - Yes-W,NH	Yes	No	Yes - 30 Day	No	Yes
Tennessee	1 - Yes; DV	Yes	Yes-R	Yes - DV,CA	2 - Yes	Yes	No	Yes - TN	Yes	Yes
Texas	1 - Yes - No 21	No	No	No	2 - Yes-ROP	Yes	No	Yes	Yes	Yes
Utah	1-Yes-OP,No 3/6	Yes	Yes	Yes - UT	No	Yes	No	Yes	No	Yes
Vermont	No	No	No	No	No	Yes	Yes	No	No	Yes
Virginia	Yes•LS	No	Yes	No	No	No	No	No	Yes	Yes●
Washington	1 -Yes-No 21/LS/DV	No	No	No	2 - Yes	No	No	No	No	Yes
West Virginia	1 - Yes	No	Yes	Yes	2 - Yes	Yes	No	Yes	Yes	Yes
Wisconsin	1 - Yes-0, 65	No	No	No	2 - Yes	Yes	No	Yes	Yes	Yes
Wyoming	1 - Yes	No	Yes	Yes	2 - Yes	Yes	No	Yes	Yes	Yes

\*e-application process available via GTL Agent Portal only  
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 (Not available yet for AZ/MT/OR Cancer or DC/PA STHHC)  
 □-No ROP Rider Approved  
 ●-Issue ages 64 1/2-85; MA Max Ben is \$500  
 ●Original Riders (Ambulance, SNF, AD&D:refer to state rate sheets)  
 ● First Gen CI 10 yr term only;Not on Agent Portal  
 0-Issue Ages 0-85  
 1-NEW RIDERS APPROVED (D/V, Short Stay,Cancer)  
 2-CRITICAL CASH APPROVED  
 4-Short Stay, AMB, L/S Hospital Riders Only;DV POLICY  
 5-No Cancer, D/V, OS Riders; No 21-Day Benefit  
 6-6 month restoration  
 7-Short Stay,AMB,SNF,L/S Hospital Riders Only; No 21 day; D/V POLICY  
 60-Issue age 60-84

65-Skilled Nursing Facility Rider Not Available for 65 & over  
 340-days is the max for Benefit Period Options  
 180-days is the max for Benefit Period Options  
 ASH-Accident&Sickness Hosp Rider-\$15/day for remainder of 31 days  
 AZ-Wellness Rider ages 18-74 in Cancer Ben Builder Rider  
 CA-Critical Accident Rider not available  
 CR-No L/S Cancer Recurrence Rider  
 DV-Dental/Vision Rider Not Available  
 FL-Association Indemnity Plus; No 21-Day Benefit  
 H-Lump Sum Hospital Rider Not Available  
 I-Intensive Care Rider Not Available  
 KY-Plan B & C only; Ages 56-85; No Riders Available  
 LS-No Lump Sum Cancer  
 L-No Lump Sum Cancer or Out Patient Surgical Rider  
 MT-Unisex Rates  
 NGI- No Guarantee Issue between 64 1/2 - 65 1/2

No 21-No 21-Day Benefit Period  
 No 3/6-No 3 & 6-Day Benefit Period  
 NC - No Pre-Existing Condition Age 65 and over  
 NH-No Nursing Home or Assisted Living Facility  
 NJ-No Riders; 31-Day Benefit Period; Daily Benefit \$40-\$250; NGI  
 OP-No Out Patient Surgical Rider  
 P-No Pre-existing Condition; In SD-12 month Pre-existing Condition  
 SNF-Skilled Nursing Facility Rider Not Available  
 R-Does not have Restoration of Benefits  
 ROP-Special ROP Rider Issue Ages  
 SH-Short Duration Hospital Stay Rider Not Available  
 TN - No ICU, Critical Accident, ROP or D/V Riders  
 UT - STHHC - 10 day benefit period on the ASLB Rider  
 W-No waiting period  
 30 Day-30 Day Initial Bnft Period-10% of LS Benefits/Riders