

	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**	SBSA 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 - 3	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes
Alaska	No	No	Yes	Yes - 3	No	No	Yes	2 - Yes	Yes - D/V	No	No	Yes	Yes	Yes
Arizona	E - Yes	Yes	YES - NEW STATE	Yes - 3	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes
Arkansas	E - Yes	No	Yes	Yes - 3	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	E - Yes	Yes-Plan C	YES - NEW STATE	Yes - CA,DV	Yes	Yes	Yes - CO	No	Yes - CO	No	Yes	No	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 - 3	No	Yes	Yes	2 - Yes	Yes	Yes	No	Yes	Yes	Yes
District of Col.	No	No	Yes	Yes - 3	No	No	No	2 - Yes	Yes	Yes	Yes	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-3-DV,ROP	Yes	Yes	Yes - No ROP	No	Yes-No ROP,D/V	Yes	Yes	Yes	Yes	Yes
Hawaii	E - Yes	No	YES - NEW STATE	Yes 3	No	No	No	2 - Yes-60	Yes	Yes	No	Yes	Yes	Yes
Idaho	Yes - *	ON HOLD	Yes - 180	Yes - 3 -DV, ID	No	No	No	2 - Yes	No	No	Yes	Yes	Yes	Yes
Illinois	E - Yes	Yes	Yes	Yes - 3	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes
Indiana	1 - Yes	Yes	Yes - NEW STATE	Yes	Yes	Yes	Yes	2 - Yes	Yes	No	Yes	Yes	Yes	Yes
Iowa	E - Yes	Yes	Yes	Yes - 3	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	Yes - KY	Yes - KY	Yes	Yes - CPP	Yes	2 - Yes	Yes	No	Yes	Yes	Yes	Yes
Louisiana	E - Yes	No	Yes	Yes - 3	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-3: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	Yes	No	No	Yes	No	Yes	Yes	Yes
Michigan	E - Yes	Yes	Yes	Yes - 3	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 - 3	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes
Missouri	E - Yes: DV,W	No	Yes-340	Yes - 3	Yes	Yes-CPP,30Dys	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 - 3	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes
Nevada	E - Yes	Yes	Yes	Yes - 3	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	No	No	No	Yes	Yes	Yes
New Mexico	No	No	No	No	No	No	No	2 - Yes	No	No	No	Yes	Yes	Yes
North Carolina	E - Yes P	Yes - Plan D	Yes - P	Yes - 3 - 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 - 3	Yes	Yes	Yes	Yes	Yes - DV	Yes	Yes	Yes	Yes	Yes
Oklahoma	E - Yes	Yes	Yes	Yes - 3	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes	Yes
Oregon	#-Yes-No21, DV	No	Yes	Yes - 3 - 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	Yes - CPP	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 - 3	Yes	Yes	Yes	2 - Yes	Yes	Yes	No	Yes	Yes	Yes
South Dakota	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
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-3-ASH;ROP	No	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 - 3	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 - 3; CA	No	No	No	2 - Yes	No	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 ID,MA; 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**  
**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**  
**FOR AGENT USE ONLY-Not intended to be distributed to public/used as a consumer solicitation.**

**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,DVRiders; 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; 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-Ex Condition** Age 65 & over;12 months for CPPlus  
**NH-No Nursing Home or Assisted Living Facility**  
**CO,WA-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,TX HHC-No ROP**  
**SH-No Short Duration Hospital Stay Benefit**  
**TN-No ICU.Critical Acc.ROPorDVRiders;Precision Care-no ROP,No Wellness**  
**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,PA,TN,TX; No ROP-PA,TN;No ASH-MI,MO,PA,TN; No SBSA-PA**