

ADVANTAGE PLUS® HOSPITAL INDEMNITY INSURANCE POLICY

**HELP PAY FOR OUT-OF-POCKET
EXPENSES ASSOCIATED WITH:**

- + DAILY HOSPITAL CONFINEMENT
- + AMBULANCE TRIPS
- + SHORT DURATION HOSPITAL STAYS
- + SKILLED NURSING FACILITY
- + CRITICAL ACCIDENTS

Access to
online symptom
assessment service.

ADVANTAGE PLUS®
Hospital Indemnity Insurance Policy



UNDERWRITTEN BY:
Guarantee Trust Life Insurance Company
GAD255-18-CT

GUARANTEE TRUST LIFE INSURANCE COMPANY (GTL)
1275 Milwaukee Avenue, Glenview, IL 60025
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YOUR HEALTH INSURANCE COVERAGE MAY LEAVE YOU WITH SUBSTANTIAL OUT-OF-POCKET EXPENSES

Here's a simple and more affordable solution to help cover these costs!



+ ADVANTAGE PLUS® WILL PAY YOU* BENEFITS FOR:

Hospital Confinement

The base plan benefit will pay you a daily benefit should you be confined to a hospital. Choose the base plan and a daily hospital confinement benefit amount that works best for you. Whichever base plan you select, it will restore fully and for an unlimited amount of times, after 60 days of no hospital confinement.

Base Plan Choices:	Daily Benefit Amount
1-Day	\$1,000 to \$2,500
3-Day	\$350 to \$750
6-Day	\$250 to \$750
10-Day	\$100 to \$750

Coverage benefits for short duration hospital stays of 12 to 24 hours are included in both the 3-Day and 6-Day benefit base plans. The 1-Day benefit base plan includes a 25% short duration hospital stay benefit for 12 to 24 hour stays.

ALSO AVAILABLE: Add the Short Duration Hospital Stay rider to your 10-Day base plan in order to receive benefits for Short Duration Hospital Stays of 12 to 24 hours.

*We will pay you or your assigned benefit designee.

+ Observation Stay Covered

People are surprised when a hospital codes a hospital stay as "under observation" after a hospital confinement. This simple change in a hospital status can impact your health insurance benefits. Rest assured that Guarantee Trust Life's Advantage Plus base plan **will pay full daily benefits** if your 24-hour hospital stay is coded as an inpatient or as "under observation".

Emergency Room Benefits

This benefit will pay you \$150 if you are admitted to a hospital within 24 hours following an emergency room visit due to accident or injury.

Mental Health Benefits

Your policy will pay \$175 per day for up to seven days if you are confined to a hospital for a mental or nervous disorder. This benefit is in lieu of the hospital confinement benefit for sickness or injury, not in addition.



Benefits are paid directly to you so you* can use the funds any way you choose.

► Guaranteed Issue for Ages 64 ½ to 65 ½ and simple yes or no application for others.

► Guaranteed renewable for life as long as your premiums are paid on time.

+ MORE GREAT BENEFITS TO CHOOSE FROM:

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

(The Critical Accident Benefit Rider has a 30-day waiting period.)

Short Duration Hospital Stay Benefit Rider

This rider is available for those with a 10-Day benefit period. It is included in the 1, 3 or 6-Day benefit period plans. It pays for a short hospital stay of 12 to 24 hours if you are admitted to a hospital for a covered sickness or injury. This includes time spent in a hospital as an inpatient, under observation or as an outpatient in the emergency room. The Short Stay Benefit Rider will pay 25% of the 1-Day benefit period amount selected.

Skilled Nursing Facility Benefit Rider** - Choose from 2 options

OPTION 1: This rider will pay \$100, \$150 or \$200 per day for days 1 through 50 if you are confined to a skilled nursing facility. This benefit applies if you are admitted to a skilled nursing facility after having been confined to a hospital for three consecutive days. We will pay benefits as long as confinement occurs within 30 days of hospitalization. See policy for exclusions and limitations.

OR

OPTION 2: This rider will pay \$120 per day for days 21-100 if you are confined to a skilled nursing facility. This benefit applies if you are admitted to a skilled nursing facility after having been confined to a hospital for three consecutive days. We will pay benefits as long as confinement occurs within 30 days of hospitalization.

** Both benefit options restore after 60 days of no confinement in a hospital or skilled nursing facility.

Ambulance Benefit Rider

This rider will pay a chosen benefit of \$50 to \$400 per ambulance ride to or from a hospital. It is payable once per day, up to four times per year and subject to a lifetime maximum of 12 trips. No hospital confinement is required.

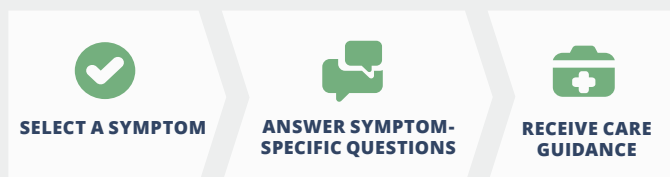
+ ACCESS TO ASK MAYO CLINIC ONLINE!



With Ask Mayo Clinic online, you will have access to answers that are time-saving, cost-saving and potentially life-saving – right at your fingertips!

Ask Mayo Clinic's on-demand, private and secure web-based tool provides an easy assessment of over 300 common symptoms. **Instead of spending hours searching the internet for answers to your health-related questions**, policyholders have 24/7 access to Ask Mayo Clinic online for answers to important health questions - anytime, anywhere!

HOW IT WORKS



Ask Mayo Clinic is a service provided to Guarantee Trust Life Insurance Company by Mayo Clinic at no cost to the consumer.

Mayo Clinic and the triple-shield Mayo Clinic logo are trademarks of Mayo Foundation for Medical Education and Research. Mayo Clinic does not endorse any third party products advertised. Availability of Ask Mayo Clinic is subject to change without prior notice. Ask Mayo Clinic does not diagnose medical conditions and is not a substitute for consulting with your own healthcare provider for the diagnosis and treatment of personal health and medical conditions.

NOTE: THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.

Policy series G1550 is a limited benefit health insurance policy. It is not a Medicare Supplement policy or certificate, and does not fully supplement any federal Medicare health insurance. If you are eligible for Medicare, you may review the Guide to Health Insurance for People with Medicare available from GTL.

PRE-EXISTING CONDITION:

A Pre-existing Condition is a sickness or injury, disclosed or not disclosed on the application, for which medical care, treatment, diagnosis or advice was received or recommended within the six month period immediately prior to your effective date of coverage under this policy; or the existence of symptoms which would cause an ordinarily prudent person to seek diagnosis, care or treatment within the six months prior to your effective date of coverage under this policy. Treatment includes the taking of prescription drugs or medicines. Pre-existing conditions are not covered unless the loss begins more than six months after your effective date of coverage. The Pre-existing Condition period may differ in some states. Please read the Outline of Coverage carefully.

PREMIUMS:

The Advantage Plus policy is guaranteed renewable for life. Premiums are subject to change only if changed for all policies of this type in your state and on a class basis.

BASIC EXCLUSIONS

We will not pay benefits for:

1. Treatment, services or supplies which:
 - Are not Medically Necessary;
 - Are not prescribed by a Doctor as necessary to treat a Sickness or Injury;
 - Are determined to be Experimental/Investigational in nature by Us;
 - Are received without charge or legal obligation to pay;
 - Would not routinely be paid in the absence of insurance;
- Are received from any Family Member; or
- Are received outside the United States.
2. Expenses incurred as a result of loss due to war, or any action of war, declared or undeclared; service in the armed forces of any country.
3. Expenses incurred as a result of committing or attempting to commit an assault or felony.
4. Expenses incurred as a result of suicide or intentionally self inflicted Injury while sane or insane.
5. 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.
6. Cosmetic surgery other than:
 - Reconstructive surgery incidental to or following surgery resulting from trauma, infection, or other diseases of the involved part; or
 - Reconstructive surgery because of a congenital disease or anomaly.
7. Loss caused by the voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless as prescribed by the physician for the Insured.

For optional benefit rider limitations and exclusions, please refer to the Outline of Coverage. Optional benefit riders are offered for an additional premium.

This brochure is a summary, not a contract. Advantage Plus, hospital confinement indemnity benefits, Limited Benefit Health Insurance Policy, is issued on Form Series G1550-CT and Rider Form Series RG15SDH-CT, RG05SNF, RG13SNF-CT, RG18ASB-CT, RG15CA, by Guarantee Trust Life Insurance Company. This product, its features, and riders are subject to state availability and may vary by state. Certain exclusions and limitations may apply. For cost and complete details of coverage, please refer to the outline of coverage.



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GUARANTEE TRUST LIFE INSURANCE COMPANY

Experience You Can Trust - With more than 80 years of experience in the insurance industry, Guarantee Trust Life Insurance Company has a proud heritage of providing excellent service and superior insurance products. Guarantee Trust Life is a mutual legal reserve company located in Glenview, Illinois and licensed to conduct business in 49 states and the District of Columbia.