

ADVANTAGE PLUS® HOSPITAL INDEMNITY INSURANCE POLICY

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

- + DAILY HOSPITAL CONFINEMENT
- + AMBULANCE TRIPS
- + CANCER
- + OUTPATIENT SURGERY
- + SKILLED NURSING FACILITY

ADVANTAGE PLUS®
Hospital Indemnity Insurance Policy

UNDERWRITTEN BY:
Guarantee Trust Life Insurance Company
ADH53-13

GUARANTEE TRUST LIFE INSURANCE COMPANY (GTL)
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(Rev 2/2018) 15B979

YOUR HEALTH INSURANCE COVERAGE MAY LEAVE YOU WITH OUT-OF-POCKET EXPENSES

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



+ **ADVANTAGE PLUS®** WILL PAY YOU BENEFITS FOR:

HOSPITAL CONFINEMENT

This benefit will pay you between \$100 and \$600 per day should you be confined to a hospital. You can also choose either a 10-day or 21-day benefit period which will restore after 60 days of no hospital confinement. Benefits are paid directly to you so you can use the funds any way you choose.

+ Observation Stays Covered

People may be surprised to find out that after being confined in the hospital for days, they weren't covered if their stay was categorized as "hospital observation." Guarantee Trust Life's Advantage Plus covers both hospital confinement and hospital observation.

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 hospital confinement benefit for sickness or injury, not in addition.

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.

LUMP SUM CANCER BENEFIT RIDER*

The Lump Sum Cancer Rider will pay you a cash benefit of \$2,500, \$5,000, \$7,500 or \$10,000 should you be diagnosed with cancer. This benefit is limited to a one-time lump sum payment. (Lump Sum Cancer Rider is not available in Virginia.)

SKILLED NURSING FACILITY BENEFIT RIDER

The rider will pay \$100, \$150 or \$200 per day from 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. This benefit restores after 60 days of no confinement in a hospital or skilled nursing facility.

***EXCLUSIONS:** *You will be eligible for benefits under this rider if all of the following conditions are met: cancer is first diagnosed and treated while insured under this rider; loss due to first diagnosed cancer is incurred while insured under this rider and not excluded from coverage under the policy's pre-existing condition provision; and loss is the result of cancer covered under this rider. Please consult your policy for definitions. This rider is not available in all states. Please refer to your outline of coverage for exclusions and limitations.*

Cancer (Life Threatening) means a malignant tumor which meets the diagnosis criteria of malignancy established by The American Board of Pathology after a study of the histocytologic architecture or pattern of the suspect tumor, tissue or specimen. It is characterized by the uncontrolled growth and spread of malignant cells and the invasion of body tissue by such malignant cells. Cancer includes leukemia. Excluded are Cancers such as: (1) pre-malignant tumors or polyps; (2) cancer in-situ, intraductal non-invasive carcinoma of the breasts; (3) Stage 1 Hodgkin's Disease; (4) carcinoid of the appendix; (5) Stage 0 transitional carcinoma of the urinary bladder; or (6) Skin Cancer, except malignant melanoma.

+ ADVANTAGE PLUS®

MEANS PROTECTION, CHOICE AND PEACE OF MIND.

Today more than ever, quality health care has become an absolute necessity. Without it, illness could mean financial disaster. But it's a fact that even the best health insurance plans have out-of-pocket expenses such as deductibles, co-payments and coverage limits that can quickly add up.

Should you be confined to a hospital, Advantage Plus can provide you with benefits of up to \$600 per day based on the policy you choose. It can also provide benefits for an ambulance or a skilled nursing facility — all instances where your current health insurance plan may have deductibles or co-payments.

Guarantee Trust Life's Advantage Plus will help provide peace of mind knowing that your health insurance co-pays, deductibles and coverage limits won't surprise you after an illness or accident.

LUMP SUM HOSPITAL BENEFIT RIDER

Some primary health plans leave you with a lump sum hospital co-pay. A \$250, \$500 or \$750 lump sum benefit can be used to help cover that cost. The benefit is payable once during any period of hospital confinement and restores after 60 days of no hospital confinement.

AMBULANCE BENEFIT RIDER**

This rider will pay a daily \$200 benefit for ambulance service to or from a medical facility up to four times a year and subject to a lifetime maximum of \$2,500. No hospital confinement is required.

OUTPATIENT SURGICAL BENEFIT RIDER**

This rider will pay \$250, \$500, \$750 or \$1,000 for a surgical procedure performed in an ambulatory surgical center or outpatient hospital facility. This surgical indemnity is payable no more than two times per year.

**In Virginia, the Ambulance and Outpatient Surgical Riders provide no more than one benefit per day.



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.



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.

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;
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 or participating in a riot or civil commotion.
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. Injury due to being legally intoxicated, as defined by the jurisdiction in which an Accident occurs.
8. Loss due to voluntarily using any drug, narcotic or controlled substance, unless as prescribed by a doctor.

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

Advantage Plus®, hospital indemnity insurance is issued on Form Series G0553 and rider form series RG13SNF (Skilled Nursing Facility Benefit Rider), RG05LSH (Lump Sum Hospital Benefit Rider), RG13ASB/ RG13ASB(R) (Ambulance Service Benefit Rider/ Ambulance Benefit Rider), RG07LS (Lump Sum Cancer Benefit Rider), and RG07OPS (Surgical Benefit Rider) 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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