

GUARANTEE TRUST LIFE ADVANTAGE PLUS ELITE UNDERWRITING GUIDE

Issue Ages: 40-85

Benefit Amounts: 1 Day - \$1,000 - \$2,500

3-15 Day - \$100 - \$990 Per Day

UNDERWRITING

1. Benefit Maximums

The maximum daily benefit amount is \$990/day for benefit periods between 3 to 15-days. Applicants can have more than 1 policy in force as long as they do not exceed the total maximum benefit of **\$1,000/Day Hospital Confinement**.

However, the applicant can apply for up to an additional \$300/day benefit under the hospitalization rider (Short Term Home Health Care) even after meeting the \$1,000 maximum. For a 1-day benefit period, the maximum amount is \$2,500.

Benefit Increases/New Policy

If increasing the Daily Hospital benefit amount or changing the benefit period or adding a rider, a new application needs to be completed (e-App, Agent Portal or paper) and will be subject to evidence of insurability.

If a second application is submitted, the underwriting team will email the agent to verify the intentions of the new application. Based on the response we get from the agent, we will determine how we are going to process the new application.

A cancel/rewrite will apply on the following situation:

If changing the benefit period (increasing or decreasing).

This will get treated as a cancel/rewrite. We will terminate the old policy as of the paid to date and issue the new plan as of the paid to date of the old coverage. We will cancel/rewrite with the following provisions: Commissions will be paid on a renewal basis. The pre-existing waiting period and contestability period starts over. A new policy will get generated.

Replacements

We will allow replacement of an older Advantage Plus Plan, subject to underwriting approval. If approved, Commissions on the new policy will be paid on a renewal basis.

2. If the application is over 31 days old when received by the Company, we will require a new currently dated application.
3. The effective date cannot be more than 90 days from the application date or prior to the application date.
4. If both spouses apply for coverage, a separate annual policy fee is required for both.
5. The final decision will be based on the answers to the medical questions. If all the medical questions are answered "NO" the applicant will be eligible, subject to claim review if there is or was another health policy with GTL. The medical questions do not need to be answered if the applicant is between the ages of 64 ½ up to but not including age 70 as of the application date. (The following states do not have Guaranteed Issue: NJ, UT.) However if the cancer rider is applied for, the applicant must answer the medical questions for this rider regardless of age.
6. **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 (6) month period immediately prior to your client's effective date of coverage under their policy; or the existence of symptoms which would cause an ordinarily prudent person to seek diagnosis, care or treatment within the six (6) months prior to their effective date of coverage under their policy. Treatment includes the taking of prescription drugs or medicines. Pre-existing conditions are not covered unless the loss begins more than **six (6) months after their effective date of coverage**. The Pre-existing

Condition period may differ in some states, **and still applies during the Guaranteed Issue period** (in NC, no pre-existing condition limitation).

7. The agent must be health licensed and use the state approved application in the state where the applicant has permanent residency.
8. Applicant must be a U.S. citizen or hold a "green card" (permanent resident of US).
9. The applicant must have a valid social security number. We cannot issue a policy to an applicant who does not have a social security number.
10. A Power of Attorney (POA)/Guardianship is not acceptable for this product.
- 11. The Minimum Annual Premium with any rider and policy fee is \$240.**

Restrictions Related to Overlapping Benefits with Other GTL and UNL Products

Please refer to the Specific Requirements page for your state's Advantage Plus Elite product variances.

Base Hospital Confinement	Maximum Limit combined daily benefit with riders under other products is \$1,000. *Applicant can have an additional \$300/ Accident & Sickness Hospitalization rider under the HHC Plan.
Ambulance Rider (max issue age: 80)	Maximum benefit across all products is \$400.
Outpatient Surgical Rider	Maximum benefit across all products is \$1,000.
Outpatient Therapy Rider	Only 1 rider is allowed.
Skilled Nursing Facility Riders*	Not allowed if another existing product with similar benefits and cannot duplicate this rider. *Maximum benefit of \$300 Only available for Advantage Plus Elite Plans. Other Products: Long-Term Care, Recover Cash/Recuperation Plus
Lump Sum Hospital Rider	Maximum benefit across all products is \$750.
Critical Accident Rider	Maximum benefit of \$10,000 is allowed between all products with this rider.
Lump Sum Cancer Riders	Limit combined Lump Sum benefit with riders under other products to: \$50,000 for applicant ages 18 to 90 for GTL \$35,000 for applicant ages 18-85 for UNL
Dental-Vision Rider	Not allowed in combination with any other GTL or UNL Dental coverage.
Guaranteed Purchase Option Benefit Rider/Wellness Benefit (max issue Age: 79)	Only 1 rider is allowed. Available upon issue only GPO Benefit rider can be removed from the policy but cannot add back. Only available for Advantage Plus Elite Plans.

STATE SPECIFIC REQUIREMENTS

Please refer to this list for your state's Advantage Plus Elite product variances.

CONNECTICUT: Own Dental/Vision Policy; No Cancer, Outpatient Therapy, Critical Accident or Outpatient Surgical Riders.

GEORGIA: No Dental/Vision or Cancer with Recurrence Riders.

KANSAS: Own Dental/Vision Policy; No Cancer, Skilled Nursing Home or Outpatient Therapy Riders.

MARYLAND: No Dental/Vision or Skilled Nursing Home Option 2 (Days 21-100); No Waiting Periods.

MINNESOTA: No Cancer, Dental/Vision or Skilled Nursing Facility Riders.

MISSOURI: No Dental/Vision Rider.

MISSISSIPPI: \$6.00 Annual Policy Fee.

NORTH CAROLINA: No Pre-Existing Waiting Period.

NORTH DAKOTA: No Dental/Vision Rider.

PENNSYLVANIA: Special Initial Benefit Period of \$15/day for the remainder of 31 days.

RHODE ISLAND: No Cancer Riders.

SOUTH DAKOTA: No Short Duration Hospital Stay Benefit.

TENNESSEE: No Dental/Vision Rider.

TEXAS: Special Initial Benefit Period of \$15/day for the remainder of 31 days.

UTAH: Not Guaranteed Issue between age 64 1/2 and up to 70.

VIRGINIA: No Cancer or Dental/Vision Riders.

ADVANTAGE PLUS[®] ELITE
Hospital Indemnity Insurance

ADMINISTRATION

1. For policies that will draft the first premium, the draft date must be within 15 days of the effective date.
2. The policy can be considered for reinstatement within 6 months of the lapse date. After 6 months a new application will be required.

POLICY CHANGES

1. If the applicant wants additional daily benefit or rider coverage, a new, completed application must be submitted. Only the requested additional coverage is required to be submitted. **However, Advantage Plus Elite Riders cannot be added to any previous Advantage Plus product versions.**
2. If the applicant only wants to add a benefit rider, a new application needs to be completed and sent to the Underwriting department for review. If approved, the rider will be added to the policy as of the next paid due date or next month after approval (if on direct billing). A new policy will not be issued when adding benefit riders.
3. You can increase your client's existing Advantage Plus coverage directly on the e-App, Agent Portal, or via paper.
4. The Dental/Vision rider is Guaranteed Issue and can be added to an existing policy. The insured can call GTL's New Business at 1-800-635-1993 to request the Dental/Vision rider be added to their policy. Or, the insured and agent can fill out the Dental/Vision Rider Addition Form and mail, email und@gtlic.com or fax it to GTL's New Business at 1-847-699-8493. The form will be available on GTLink.

ADVANTAGE PLUS NEW BUSINESS PROCEDURES

Ways to Submit an Application

- E-Application-Agent Portal (www.gtlic.com) (Client must complete the voice verification call prior to submission. Call GTL's fully automated verification system 24/7, at the toll-free number (866) 839-5132) or use our Text-to-Sign option—see below.
- E-application/Mobile Phone/Tablet
- By email to: und@gtlic.com
- By fax to: (847) 699-8493
- By mail to: Guarantee Trust Life
Attn: New Business 1275 Milwaukee Ave.
Glenview, IL 60025

You may also choose the Text-to-Sign option: Select Text-to-Sign during the application process and enter your client's cell phone number and click the Send Link button.

Your client will receive a text message with a secure link to sign their application. The link will be valid for 30 minutes and must be completed to continue the application. Your client will sign inside the window and then tap submit. A second signature can be added by checking the bottom box. **(NOTE: Please make sure your client writes their signature as legibly as possible. Dots and lines will NOT be accepted. To get a larger area to sign, hold the phone horizontally.)**

Your client will receive a thank you message and can then close the window. You will receive a message on the Agent Portal that the signature was captured and can continue with completing the application.

Avoid Delivery Requirements

- Be sure that the client initials any and all changes made on the paper application.
- Be sure to submit bank draft information and a signed PAC form.
- Be sure to include any special signed state required forms.

Please be sure that we have your current email address. You can update your email address by contacting our Sales Support Department at (800) 323-6907 or by email at agency@gtlic.com.

Submitting an Application with a Future Effective Date

Submit the application in same manner as listed under "Ways to Submit an Application."

- Complete all underwriting questions-where applicable.
- Include PAC authorization form if paying by bank draft.
- Note that initial payment will not draft until the effective date of the policy.
- The effective date cannot be 90 days greater than the application date.

NEED QUICK UPDATES ON YOUR PENDING BUSINESS?

- Please remember that GTLink is available 24/7.
- Can't access GTLink? Contact our Sales Support Department for assistance at (800) 323-6907.

**If you have any questions on an active policy please contact
Customer Service Support at 800-338-7452.**

For Underwriting Support please contact 800-635-1993.