

GTL Health Products											Penn Global		
	Hospital Indemnity	Medicare Supplement	Short-Term Care Plans			CRITICAL ILLNESS	CANCER	Cancer, Heart Attack & Stroke		DENTAL / VISION/ HEARING	Accident Plan	Final Expense	Final Expense-Supp to App
States	Adv Plus & Adv Plus ELITE** & Life Offer	Plans A, (F), G, N (Paper Apps Only) 2020 Plans	Home Health Care**	NEW Recover Cash (NH/ALF/HHC)**	Home Care Secure**	SBSA Critical Provider Plus**	PRECISION CARE CANCER**	Critical CASH (2)* / Critical Care*	Cancer, Heart Attack & Stroke Insurance**	DVH Complete**	Accident Choice Preferred**	Personal Security Life 2019**	Final Expense Life**
AL	E2/Life - Yes	Yes	Yes - 3	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes
AK	No	No	Yes - 3	Yes	No	No	Yes	2 - Yes	Yes - D/V	Yes	Yes	Yes	Yes
AZ	E2/Life - Yes	Yes	Yes - 3	YES-NEW State	Yes	Yes	Yes	2 - Yes	Yes - AZ	Yes	Yes	Yes	Yes
AR	E2/Life - Yes	No	Yes - 3	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes - No	Yes	Yes
CA	No	No	No	No	No	No	No	No	No	No	No	No	Yes
CO	E - Yes	Yes-Plan C	Yes - CA,DV	No	Yes	No	Yes	No	Yes - CO	Yes	No	Yes	Yes
CT	E2 - Yes - 7	No	No	Yes-Own Vers.;R	No	No	Yes	No	Yes	Yes	Yes - CT	Yes	Yes
DE	# - Yes	Yes	Yes - 3	Yes	No	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes
DC	No	No	Yes - 3	Yes	No	No	No	2 - Yes	Yes	Yes	Yes	Yes	Yes
FL	E - Yes - FL	No	No	No	No	Yes	Yes - FL	No	No	No	Yes +	Yes	No
GA	E2 - Yes: DV;CR	Yes	Yes-3-DV,ROP	Yes - R	Yes	Yes	Yes - No ROP	No	Yes-No ROP,D/V	Yes	Yes - D/V	Yes	Yes - ComboApp
HI	E2 - Yes	No	Yes - 3	YES-NEW State	No	No	Yes	2 - Yes-60	Yes	Yes	Yes	Yes	Yes
ID	Yes - *	On Hold	Yes - 3 - DV,ID	Yes - 180	No	No	No	2 - Yes	No	Yes	Yes - D/V;	Yes	Yes
IL	E - Yes	Yes	Yes - 3	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes - ComboApp
IN	E2 - Yes	Yes	Yes - 3	YES-NEW State	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes
IA	E2/Life - Yes	Yes	Yes - 3	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes
KS	E - Yes - 4	Yes	Yes	No	Yes	Yes	Yes	2 - Yes-NH	Yes - D/V	Yes	Yes-D/V;	Yes	Yes
KY	E/Life - Yes	Yes - Plan C	Yes - KY	Yes - KY	Yes	Yes - CPP	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes
LA	E2/Life - Yes	No	Yes - 3	Yes	Yes	Yes	Yes	Yes-NH	Yes	Yes	Yes	Yes	Yes
ME	# - Yes	No	No	No	No	No	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes
MD	E - Yes:DV,SNF,W	Yes - Plan F+	Yes-3;Dv,Ca,Rop	YES-NEW State	No	No	Yes-No ROP Rider	2 - Yes	Yes-No ROP,D/V	Yes-No Value Plan	Yes - D/V	Yes	Yes
MA	Yes+LS-H	No	No	No	No	No	Yes	No	No	No	No	Yes	No
MI	E/Life - Yes	Yes	Yes - 3	Yes	No	Yes - CPP	Yes	2 - Yes	Yes - CA, I	Yes	Yes	Yes	Yes
MN	E/Life-Yes,SNF,DV,LS	No	No	No	No	No	No	2 - Yes-NH	Yes - CA,DV	Yes	No	Yes	No
MS	E2/Life-Yes:\$6.00 Fee	Yes	Yes - 3	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes
MO	E2 - Yes: DV,W	No	Yes - 3	Yes-340	Yes	Yes-	Yes - 30 Day	2 - Yes-W	Yes - D/V,30 Day	Yes-No Value Plan	Yes - D/V	Yes	Yes - ComboApp
MT	E - Yes: W	Yes	Yes - CA	Yes	No	Yes	No	2 - Yes-W	Yes - MT,30 Day	Yes	Yes	Yes	No
NE	E2/Life - Yes	Yes	Yes - 3	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes
NV	E2 - Yes	Yes	Yes - 3	Yes	No	No	Yes	2 - Yes	Yes	No	Yes	Yes	Yes
NH	No	No	No	Yes-180	No	No	No	No	No	No	Yes - NewH	Yes	No
NJ	Yes - NJ, No G.I.	No	No	No	No	No	No	2 - Yes	Yes	Yes	Yes-D/V/No	Yes	No
NM	No	No	No	No	No	No	No	No	No	No	No	Yes	Yes
NC	E2/Life - Yes P	Yes - Plan D	Yes - 3 - NC	Yes - P	Yes	Yes - NC	Yes - NC	2 - Yes	Yes - NC	Yes	Yes	Yes	Yes
ND	E2 - Yes	Yes - Plan C	No	No	No	No	Yes-No 20Yr ROP	2 - Yes	Yes-No 20Yr ROP	Yes	Yes - ND	Yes	No
OH	E2/Life - Yes	Yes	Yes - 3	Yes	Yes	Yes	Yes	Yes	Yes	Yes-No Value Plan	Yes	Yes	Yes
OK	E2 - Yes	Yes	Yes - 3	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes - D/V	Yes	Yes
OR	#-Yes- No21, DV	No	Yes - 3 - DV	Yes	No	No	Yes	2 - Yes	Yes	Yes	Yes	Yes	No
PA	E2 - Yes: 31	Yes - Plan B	Yes - ASH,ROP	Yes-R	No	Yes - CPP	Yes - ROP	No	Yes-No ROP	Yes-No Value Plan	Yes - 31	Yes	Yes
RI	E2 - Yes: LS	No	Yes - 3	Yes	No	No	Yes	No	Yes	No	Yes	Yes	Yes
SC	E2/Life - Yes	Yes	Yes - 3	Yes	Yes	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes
SD	E2/Life - Yes: SH	Yes	Yes - 3	YES-NEW State	No	No	Yes - 30 Day	2 - Yes-W,NH	Yes - 30 Day	Yes	Yes	Yes	Yes
TN	E2/Life - Yes: DV	Yes	Yes-DV,CA,ROP	Yes-R	Yes-No3%InflRdr	Yes - CPP	Yes - TN	2 - Yes	Yes - TN	Yes-No Value Plan	Yes - D/V	Yes	No
TX	E2/Life - Yes: 31	Yes	Yes-3-ASH;TX	YES-NEW State	Yes	Yes - CPP	Yes - No ROP	2 - Yes-see ROP	Yes - No ROP	Yes	Yes - 31	Yes	Yes
UT	E2 - Yes	Yes	Yes-Own version	Yes	No	No	Yes	No	Yes - CA	Yes	Yes - D/V	Yes	Yes
VT	No	No	No	No	No	No	Yes - No ROP	No	Yes - D/V,CA,ROP	Yes	No	Yes	Yes
VA	E - Yes: DV,LS	Yes-No Eapp	No	Yes-Prev version	No	Yes	No	No	No	Yes-No Value Plan	No	Yes	No
WA	#Yes-	No	No	No	No	No	Yes	2 - Yes	Yes - WA	No	Yes - D/V	Yes	No
WV	E2 - Yes	Yes	Yes - 3	Yes	No	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes
WI	E2/Life - Yes	Yes-See	Yes - 3	No	No	Yes	Yes	2 - Yes	Yes	Yes	Yes	Yes	Yes
WY	E2 - Yes	No	Yes - 3; CA	Yes	No	No	No	2 - Yes	No	Yes	Yes	Yes	Yes

*e-application process available via GTL Agent Portal only

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Q-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)

#-2018-21 Adv+1-DayBen;Riders-CriticalAccident,Amb,2SNF's;\$750 Max-See Bro's

E2=Adv+Elite w_ GPO/Wellness Rider;Life=LifelnCertificateOffer;E=Previous Elite

1-RIDERS APPROVED - see brochure for details

2-CRITICAL CASH APPROVED

3-NEW Short Term Home Health Care with T-CARE Caregiver Benefits & updated ASH

4-AMB,LS 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 of the Benefit Period

60-Issue age 60-84

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 wks

ASH-Accident&SicknessH Rider-\$15/day remainder 31day ND-No D/V,SER,OS,ASH Riders; No Teladoc; \$12.00 fee

AZ-Wellness Rider ages 18-74 in Cancer Ben Builder Ride NC - No Pre-Existing Condition Age 65 and Over; 12 months for CPPlus.

CA-Critical Accident Rider not available

CB - Special Childbirth Rider (with ASH Rider only)

CO,WA - No Crit Accident, Intensive Care, D/V Riders

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; ASHR-\$40/day for 31 days

KY-PlanB&Conly;NoRxBen;OnlyROP;RCHHC3.5xNH

LS-No Lump Sum Cancer Riders

L-No Lump Sum Cancer or Out Patient Surgical Rider

MT-Unisex Rates

NGI- No Guaranteed Issue between 64 1/2 - 68

No 21-No 21-Day Benefit Period

No 3/6-No 3 & 6-Day Benefit Period; In UT, no 1,3 or 6

NH-No Nursing Home or Assisted Living Facility

NJ-No Riders; 31-Day Benefit Period; Daily Benefit \$40-\$250; NGI

NewH-No ASH,SER,OS & D/V Riders;AH Rider \$40/31 Day BP

P-No Pre-existing Condition

SNF-Skilled NursFacRidersNotAvailable;MD,OH,TX-No Option2

R-No base Restoration of Benefits; CT: HHC, CG & Rx in base-own product-see Brochure

ROP-SpecialROP;RiderIssueAges;VTCancers;GA,MD,PA,TN HHC-NoROP

SH-No Short Duration Hospital Stay Benefit

TN - No ICU, Critical Accident, ROP or D/V Riders; Precision Care-no ROP

TX-no ROP on HHC

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-1st 30 days -10% of LS Benefits

CPP-Riders:No AME-KY,MI,MO,PA,TN; No ROP-PA,TN; No ASH-MI,MO,PA,TN;No SBSA-PA

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