

ADVANTAGE PLUS® HOSPITAL INDEMNITY INSURANCE POLICY

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

- + DAILY HOSPITAL CONFINEMENT
- + 31 DAY BENEFIT PERIOD
- + DAILY BENEFIT AMOUNT BETWEEN \$40
AND \$250

ADVANTAGE PLUS®
Hospital Indemnity Insurance Policy

UNDERWRITTEN BY:
Guarantee Trust Life Insurance Company
ADH05-13-NJ

GUARANTEE TRUST LIFE INSURANCE COMPANY
1275 Milwaukee Avenue, Glenview, IL 60025
www.gtlic.com | 800.338.7452

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

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



+ ADVANTAGE PLUS® WILL PAY YOU BENEFITS FOR:

HOSPITAL CONFINEMENT

Does your current health insurance policy have a daily co-payment if you are confined to a hospital? If your answer is yes, you're not alone.

Several of today's most popular insurance policies have hospital co-payments that can range anywhere from \$150, \$200, or even \$250 a day. Needless to say, these expenses can add up quickly. For example, let's say you needed a six day hospital stay and your health insurance policy has a \$150 co-payment. That one hospital stay alone would cost you \$900.

Advantage Plus can provide you with benefits of up to \$250 per day based on the policy you choose.

With Guarantee Trust Life's Advantage Plus insurance policy, you can choose a daily benefit amount between \$40 and \$250 per day should you be confined to a hospital to help cover this co-payment. The 31-day benefit period 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 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".

**We will pay you or your assigned benefit designee.*



Federal disclosure on Hospital Indemnity Insurance.

Hospital Confinement Benefits Annual Rates per \$10/day			
Issue Age	31 DAY BENEFIT PERIOD		
	Band \$40-170	Band \$180-240	Band \$250
40	7.34	6.83	6.53
41	7.55	7.02	6.72
42	7.76	7.22	6.91
43	7.97	7.41	7.09
44	8.18	7.61	7.28
45	8.40	7.81	7.48
46	8.62	8.02	7.67
47	8.85	8.23	7.88
48	9.09	8.45	8.09
49	9.34	8.69	8.31
50	9.60	8.93	8.54
51	9.89	9.20	8.80
52	10.19	9.48	9.07
53	10.53	9.79	9.37
54	10.90	10.14	9.70
55	11.30	10.51	10.06
56	11.75	10.93	10.46
57	12.24	11.38	10.89
58	12.79	11.89	11.38
59	13.39	12.45	11.92
60	14.07	13.09	12.52
61	14.82	13.78	13.19
62	15.65	14.55	13.93

Hospital Confinement Benefits Annual Rates per \$10/day			
Issue Age	31 DAY BENEFIT PERIOD		
	Band \$40-170	Band \$180-240	Band \$250
63	16.61	15.45	14.78
64	17.57	16.34	15.64
65	18.53	17.23	16.49
66	19.49	18.13	17.35
67	20.45	19.02	18.20
68	21.58	20.07	19.21
69	22.76	21.17	20.26
70	23.97	22.29	21.33
71	25.20	23.44	22.43
72	26.45	24.60	23.54
73	27.71	25.77	24.66
74	28.97	26.94	25.78
75	30.22	28.10	26.90
76	31.47	29.27	28.01
77	32.70	30.41	29.10
78	33.91	31.54	30.18
79	35.09	32.63	31.23
80	36.25	33.71	32.26
81	37.37	34.75	33.26
82	38.45	35.76	34.22
83	39.50	36.74	35.16
84	40.50	37.67	36.05
85	41.46	38.56	36.90

Rates do not include \$25.00 annual policy fee.

Modal Factors: Semi-Annual: .50000 Quarterly: .25000 Monthly (Bank Draft): 0.08333

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 G0553 is a limited benefit indemnity 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.

This brochure is an illustration, not a contract. Based on policy form series G0553-NJ. For complete details of all provisions, please read your policy carefully.

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.

This plan is not designed to supplement Medicare, Medicare Supplements, or Medicare Advantage Plans.

PREMIUMS:

The Advantage Plus plan 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;
 - 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 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. Expenses incurred due to Mental or Nervous Disorders without demonstrable organic disease (loss due to Parkinson's Disease, Alzheimer's Disease or senile dementia is covered).
 6. 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.
 7. 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.
 8. Injury due to being legally intoxicated, as defined by the jurisdiction in which an Accident occurs.
 9. Loss due to voluntarily using any drug, narcotic or controlled substance, unless as prescribed by a Doctor.

Advantage Plus®, hospital indemnity insurance is issued on Form Series G0553-NJ, by Guarantee Trust Life Insurance Company. This product, its features, and riders are subject to state availability and may vary by state. This policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. Subject to state availability and variability. 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 85 years of experience in the insurance industry, Guarantee Trust Life Insurance Company has a proud heritage of providing excellent service and 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.