

# *Advantage Plus® Hospital Indemnity Insurance*

## **AGENT RATE AND UNDERWRITING GUIDE** INDIANA – Annual

*FOR AGENT USE ONLY*

*The GTL APP for e-Application is also available to  
download on Apple, Android and Microsoft devices.*

GUARANTEE TRUST LIFE INSURANCE COMPANY  
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[www.gtlic.com](http://www.gtlic.com)

(Rev. 10/21) 15D647

3-Day Benefits*		6-Day Benefit*		10-Day Hospital Confinement Benefits (per \$10/Day)				21-Day Benefits (per \$10/Day)		
AGE	(per \$10/Day)	AGE	(per \$10/Day)	AGE	\$100-170	\$180-240	\$250-600	\$100-170	\$180-240	\$250-600
40	6.08	40	8.50	40	10.40	9.67	9.25	11.57	10.76	10.30
41	6.20	41	8.67	41	10.59	9.85	9.42	11.81	10.98	10.51
42	6.30	42	8.81	42	10.76	10.01	9.58	12.03	11.18	10.70
43	6.40	43	8.94	43	10.93	10.16	9.73	12.22	11.36	10.87
44	6.49	44	9.08	44	11.08	10.31	9.86	12.39	11.53	11.03
45	6.57	45	9.19	45	11.23	10.45	9.99	12.55	11.66	11.16
46	6.66	46	9.30	46	11.35	10.56	10.11	12.68	11.79	11.29
47	6.74	47	9.42	47	11.48	10.67	10.22	12.81	11.91	11.40
48	6.80	48	9.50	48	11.58	10.77	10.31	12.92	12.01	11.50
49	6.87	49	9.59	49	11.68	10.86	10.40	13.02	12.11	11.58
50	6.93	50	9.67	50	11.76	10.95	10.47	13.12	12.20	11.67
51	6.97	51	9.74	51	11.84	11.01	10.54	13.21	12.29	11.76
52	7.02	52	9.79	52	11.90	11.07	10.59	13.32	12.38	11.85
53	7.05	53	9.84	53	11.95	11.12	10.65	13.44	12.49	11.95
54	7.09	54	9.89	54	12.01	11.16	10.68	13.56	12.62	12.07
55	7.12	55	9.93	55	12.05	11.20	10.72	13.73	12.76	12.22
56	7.16	56	9.97	56	12.08	11.24	10.75	13.92	12.95	12.39
57	7.18	57	10.00	57	12.11	11.26	10.78	14.16	13.17	12.60
58	7.21	58	10.04	58	12.14	11.29	10.80	14.45	13.45	12.86
59	7.24	59	10.07	59	12.16	11.32	10.83	14.81	13.77	13.18
60	7.27	60	10.12	60	12.20	11.35	10.85	15.24	14.17	13.56
61	7.30	61	10.15	61	12.24	11.37	10.88	15.75	14.65	14.02
62	7.34	62	10.21	62	12.27	11.42	10.93	16.36	15.22	14.56
63	7.39	63	10.26	63	12.33	11.46	10.96	17.08	15.89	15.21
64	7.46	64	10.34	64	13.05	11.78	11.05	18.94	17.45	16.66
65	7.48	65	10.36	65	13.05	11.78	11.05	18.94	17.45	16.66
66	7.80	66	10.83	66	13.56	12.27	11.54	19.77	18.27	17.46
67	8.13	67	11.27	67	14.04	12.75	12.01	20.63	19.09	18.26
68	8.46	68	11.74	68	14.55	13.27	12.50	21.45	19.89	19.05
69	8.83	69	12.25	69	15.12	13.83	13.06	22.37	20.79	19.91
70	9.18	70	12.73	70	15.64	14.35	13.55	23.23	21.62	20.71
71	9.53	71	13.22	71	16.19	14.88	14.07	24.20	22.55	21.63
72	9.89	72	13.72	72	16.71	15.43	14.61	25.08	23.42	22.48
73	10.26	73	14.22	73	17.27	15.97	15.13	25.94	24.27	23.29
74	10.59	74	14.68	74	17.76	16.44	15.60	26.75	25.06	24.07
75	10.90	75	15.10	75	18.22	16.90	16.05	27.52	25.81	24.80
76	11.17	76	15.48	76	18.62	17.31	16.45	28.23	26.47	25.45
77	11.44	77	15.84	77	19.05	17.71	16.82	28.88	27.10	26.06
78	11.68	78	16.17	78	19.35	18.03	17.15	29.45	27.66	26.61
79	11.89	79	16.46	79	19.67	18.34	17.44	29.95	28.16	27.10
80	12.10	80	16.74	80	19.93	18.60	17.72	30.42	28.60	27.52
81	12.26	81	16.95	81	20.15	18.82	17.91	30.75	28.93	27.85
82	12.40	82	17.14	82	20.35	18.99	18.10	31.06	29.22	28.13
83	12.54	83	17.33	83	20.53	19.18	18.26	31.36	29.50	28.40
84	12.69	84	17.52	84	20.71	19.35	18.45	31.64	29.78	28.68
85	12.83	85	17.70	85	20.88	19.54	18.61	31.96	30.10	28.98

\*Minimum/maximum daily benefit for 3-day plan is \$350 to \$600. For the 6-day plan the minimum/maximum is \$250 to \$600. The 3 and 6 day Plans include Short Stay benefits.

Premium Payment Mode Factors available: Semi-Annual (.520) Quarterly (.265) Monthly Pre-Authorized Check (PAC - .084)

Short Stay Rider*		Ambulance Rider <small>Hospital Confinement not required</small>	Dental & Vision Benefit Rider		
AGE	(per \$10/Day)	\$200 per service	\$400	\$800	\$1,200
40	0.17	34.09	270.00	325.00	375.00
41	0.18	34.09	270.00	325.00	375.00
42	0.18	34.09	270.00	325.00	375.00
43	0.18	34.09	270.00	325.00	375.00
44	0.19	34.09	270.00	325.00	375.00
45	0.19	34.09	270.00	325.00	375.00
46	0.20	34.09	270.00	325.00	375.00
47	0.21	34.09	270.00	325.00	375.00
48	0.21	34.09	270.00	325.00	375.00
49	0.22	34.09	270.00	325.00	375.00
50	0.23	34.09	290.00	353.00	411.00
51	0.24	34.09	290.00	353.00	411.00
52	0.25	34.09	290.00	353.00	411.00
53	0.25	34.09	290.00	353.00	411.00
54	0.26	34.09	290.00	353.00	411.00
55	0.27	34.09	290.00	353.00	411.00
56	0.28	34.09	303.00	368.00	428.00
57	0.29	34.09	303.00	368.00	428.00
58	0.31	34.09	303.00	368.00	428.00
59	0.32	34.09	303.00	368.00	428.00
60	0.34	45.45	303.00	368.00	428.00
61	0.35	45.45	319.00	384.00	443.00
62	0.36	45.45	319.00	384.00	443.00
63	0.38	45.45	319.00	384.00	443.00
64	0.39	45.45	319.00	384.00	443.00
65	0.41	45.45	319.00	384.00	443.00
66	0.43	45.45	339.00	403.00	458.00
67	0.45	45.45	339.00	403.00	458.00
68	0.47	45.45	339.00	403.00	458.00
69	0.49	45.45	339.00	403.00	458.00
70	0.52	45.45	339.00	403.00	458.00
71	0.54	45.45	359.00	418.00	473.00
72	0.56	45.45	359.00	418.00	473.00
73	0.59	45.45	359.00	418.00	473.00
74	0.62	45.45	359.00	418.00	473.00
75	0.64	45.45	359.00	418.00	473.00
76	0.66	45.45	379.00	433.00	488.00
77	0.69	45.45	379.00	433.00	488.00
78	0.72	45.45	379.00	433.00	488.00
79	0.75	45.45	379.00	433.00	488.00
80	0.78	45.45	379.00	433.00	488.00
81	0.81	N/A	399.00	449.00	505.00
82	0.84	N/A	399.00	449.00	505.00
83	0.87	N/A	399.00	449.00	505.00
84	0.90	N/A	399.00	449.00	505.00
85	0.93	N/A	399.00	449.00	505.00

\*Available for 10 and 21 Day Benefit Period Only.

Lump Sum Cancer Rider						Lump Sum Cancer Rider with Recurrence Benefit					
AGE	\$2,500	\$5,000	\$10,000	\$15,000	\$20,000	AGE	\$2,500	\$5,000	\$10,000	\$15,000	\$20,000
40	\$29.13	\$50.75	\$94.00	\$137.25	\$180.50	40	\$33.90	\$60.30	\$113.10	\$165.90	\$218.70
41	\$31.17	\$54.42	\$100.92	\$147.42	\$193.92	41	\$36.32	\$64.72	\$121.52	\$178.32	\$235.12
42	\$32.81	\$57.28	\$106.23	\$155.18	\$204.13	42	\$38.23	\$68.13	\$127.93	\$187.73	\$247.53
43	\$34.75	\$60.62	\$112.37	\$164.12	\$215.87	43	\$40.47	\$72.07	\$135.27	\$198.47	\$261.67
44	\$36.89	\$64.41	\$119.46	\$174.51	\$229.56	44	\$42.99	\$76.61	\$143.86	\$211.11	\$278.36
45	\$39.37	\$68.74	\$127.49	\$186.24	\$244.99	45	\$45.89	\$81.79	\$153.59	\$225.39	\$297.19
46	\$41.57	\$72.57	\$134.57	\$196.57	\$258.57	46	\$48.42	\$86.27	\$161.97	\$237.67	\$313.37
47	\$44.21	\$77.13	\$142.98	\$208.83	\$274.68	47	\$51.48	\$91.68	\$172.08	\$252.48	\$332.88
48	\$46.71	\$81.48	\$151.03	\$220.58	\$290.13	48	\$54.38	\$96.83	\$181.73	\$266.63	\$351.53
49	\$49.63	\$86.53	\$160.33	\$234.13	\$307.93	49	\$57.78	\$102.83	\$192.93	\$283.03	\$373.13
50	\$52.52	\$91.57	\$169.67	\$247.77	\$325.87	50	\$61.15	\$108.82	\$204.17	\$299.52	\$394.87
51	\$55.53	\$96.65	\$178.90	\$261.15	\$343.40	51	\$64.63	\$114.85	\$215.30	\$315.75	\$416.20
52	\$58.48	\$101.75	\$188.30	\$274.85	\$361.40	52	\$68.05	\$120.90	\$226.60	\$332.30	\$438.00
53	\$61.50	\$106.85	\$197.55	\$288.25	\$378.95	53	\$71.53	\$126.90	\$237.65	\$348.40	\$459.15
54	\$64.85	\$112.57	\$208.02	\$303.47	\$398.92	54	\$75.40	\$133.67	\$250.22	\$366.77	\$483.32
55	\$68.23	\$118.33	\$218.53	\$318.73	\$418.93	55	\$79.31	\$140.48	\$262.83	\$385.18	\$507.53
56	\$71.66	\$124.13	\$229.08	\$334.03	\$438.98	56	\$83.26	\$147.33	\$275.48	\$403.63	\$531.78
57	\$75.31	\$130.33	\$240.38	\$350.43	\$460.48	57	\$87.46	\$154.63	\$288.98	\$423.33	\$557.68
58	\$78.81	\$136.18	\$250.93	\$365.68	\$480.43	58	\$91.48	\$161.53	\$301.63	\$441.73	\$581.83
59	\$82.42	\$142.17	\$261.67	\$381.17	\$500.67	59	\$95.62	\$168.57	\$314.47	\$460.37	\$606.27
60	\$86.09	\$148.21	\$272.46	\$396.71	\$520.96	60	\$99.81	\$175.66	\$327.36	\$479.06	\$630.76
61	\$89.90	\$154.40	\$283.40	\$412.40	\$541.40	61	\$104.15	\$182.90	\$340.40	\$497.90	\$655.40
62	\$93.76	\$160.58	\$294.23	\$427.88	\$561.53	62	\$108.51	\$190.08	\$353.23	\$516.38	\$679.53
63	\$97.74	\$166.91	\$305.26	\$443.61	\$581.96	63	\$113.04	\$197.51	\$366.46	\$535.41	\$704.36
64	\$101.83	\$173.38	\$316.48	\$459.58	\$602.68	64	\$117.66	\$205.03	\$379.78	\$554.53	\$729.28
65	\$106.07	\$179.99	\$327.84	\$475.69	\$623.54	65	\$122.39	\$212.64	\$393.14	\$573.64	\$754.14
66	\$109.55	\$184.92	\$335.67	\$486.42	\$637.17	66	\$126.22	\$218.27	\$402.37	\$586.47	\$770.57
67	\$113.89	\$191.39	\$346.39	\$501.39	\$656.39	67	\$131.04	\$225.69	\$414.99	\$604.29	\$793.59
68	\$118.29	\$197.71	\$356.56	\$515.41	\$674.26	68	\$135.84	\$232.81	\$426.76	\$620.71	\$814.66
69	\$122.74	\$203.84	\$366.04	\$528.24	\$690.44	69	\$140.67	\$239.69	\$437.74	\$635.79	\$833.84
70	\$127.50	\$210.20	\$375.60	\$541.00	\$706.40	70	\$145.80	\$246.80	\$448.80	\$650.80	\$852.80
71	\$132.47	\$216.39	\$384.24	\$552.09	\$719.94	71	\$151.02	\$253.49	\$458.44	\$663.39	\$868.34
72	\$138.69	\$224.76	\$396.91	\$569.06	\$741.21	72	\$157.71	\$262.81	\$473.01	\$683.21	\$893.41
73	\$144.98	\$232.95	\$408.90	\$584.85	\$760.80	73	\$164.43	\$271.85	\$486.70	\$701.55	\$916.40
74	\$151.31	\$240.96	\$420.26	\$599.56	\$778.86	74	\$171.14	\$280.61	\$499.56	\$718.51	\$937.46
75	\$157.78	\$249.13	\$431.83	\$614.53	\$797.23	75	\$177.96	\$289.48	\$512.53	\$735.58	\$958.63
76	\$162.91	\$254.76	\$438.46	\$622.16	\$805.86	76	\$183.24	\$295.41	\$519.76	\$744.11	\$968.46
77	\$168.31	\$261.61	\$448.21	\$634.81	\$821.41	77	\$188.94	\$302.86	\$530.71	\$758.56	\$986.41
78	\$171.91	\$266.38	\$455.33	\$644.28	\$833.23	78	\$192.76	\$308.08	\$538.73	\$769.38	\$1,000.03
79	\$174.21	\$269.88	\$461.23	\$652.58	\$843.93	79	\$195.33	\$312.13	\$545.73	\$779.33	\$1,012.93
80	\$176.35	\$273.25	\$467.05	\$660.85	\$854.65	80	\$197.75	\$316.05	\$552.65	\$789.25	\$1,025.85
81	\$177.32	\$274.22	\$468.02	\$661.82	\$855.62	81	\$198.72	\$317.02	\$553.62	\$790.22	\$1,026.82
82	\$179.05	\$276.65	\$471.85	\$667.05	\$862.25	82	\$200.63	\$319.80	\$558.15	\$796.50	\$1,034.85
83	\$181.08	\$279.60	\$476.65	\$673.70	\$870.75	83	\$202.85	\$323.15	\$563.75	\$804.35	\$1,044.95
84	\$182.92	\$282.12	\$480.52	\$678.92	\$877.32	84	\$204.85	\$325.97	\$568.22	\$810.47	\$1,052.72
85	\$185.14	\$285.31	\$485.66	\$686.01	\$886.36	85	\$207.29	\$329.61	\$574.26	\$818.91	\$1,063.56

Skilled Nursing Facility Rider (Days 1-50)				Outpatient Surgical Rider				Lump Sum Hospital Confinement Rider		
AGE	\$100/Day	\$150/Day	\$200/Day	\$250	\$500	\$750	\$1,000	\$250	\$500	\$750
40	25.86	38.79	51.72	63.50	127.00	190.50	254.00	51.80	98.42	145.04
41	25.86	38.79	51.72	64.75	129.50	194.25	259.00	52.48	99.72	146.95
42	25.86	38.79	51.72	66.25	132.50	198.75	265.00	53.15	100.98	148.82
43	25.86	38.79	51.72	67.50	135.00	202.50	270.00	53.81	102.24	150.66
44	25.86	38.79	51.72	69.00	138.00	207.00	276.00	54.48	103.51	152.54
45	30.96	46.44	61.92	70.50	141.00	211.50	282.00	55.18	104.85	154.51
46	30.96	46.44	61.92	72.00	144.00	216.00	288.00	55.95	106.29	156.65
47	30.96	46.44	61.92	73.75	147.50	221.25	295.00	56.79	107.91	159.03
48	30.96	46.44	61.92	75.50	151.00	226.50	302.00	57.76	109.75	161.74
49	30.96	46.44	61.92	77.50	155.00	232.50	310.00	58.88	111.88	164.87
50	40.70	61.05	81.40	79.50	159.00	238.50	318.00	60.20	114.37	168.55
51	40.70	61.05	81.40	82.25	164.50	246.75	329.00	61.75	117.31	172.87
52	40.70	61.05	81.40	85.00	170.00	255.00	340.00	63.56	120.77	177.97
53	40.70	61.05	81.40	88.50	177.00	265.50	354.00	65.71	124.85	183.98
54	40.70	61.05	81.40	92.25	184.50	276.75	369.00	68.23	129.64	191.05
55	57.76	86.64	115.52	96.50	193.00	289.50	386.00	71.18	135.25	199.31
56	57.76	86.64	115.52	101.50	203.00	304.50	406.00	74.62	141.78	208.94
57	57.76	86.64	115.52	107.50	215.00	322.50	430.00	78.61	149.35	220.09
58	57.76	86.64	115.52	114.00	228.00	342.00	456.00	83.20	158.08	232.96
59	57.76	86.64	115.52	121.50	243.00	364.50	486.00	88.47	168.11	247.74
60	105.90	158.85	211.80	130.25	260.50	390.75	521.00	94.50	179.55	264.60
61	105.90	158.85	211.80	140.00	280.00	420.00	560.00	101.35	192.55	283.77
62	105.90	158.85	211.80	151.25	302.50	453.75	605.00	109.09	207.27	305.45
63	105.90	158.85	211.80	163.75	327.50	491.25	655.00	117.82	223.85	329.88
64	105.90	158.85	211.80	193.50	387.00	580.50	774.00	132.53	251.69	369.94
65	124.28	186.42	248.56	193.50	387.00	580.50	774.00	132.53	251.69	369.94
66	124.28	186.42	248.56	196.75	393.50	590.25	787.00	136.97	260.34	382.65
67	124.28	186.42	248.56	200.00	400.00	600.00	800.00	141.69	269.10	395.60
68	124.28	186.42	248.56	203.25	406.50	609.75	813.00	146.28	278.01	408.71
69	124.28	186.42	248.56	206.25	412.50	618.75	825.00	150.99	286.91	421.80
70	197.26	295.89	394.52	209.50	419.00	628.50	838.00	155.71	295.82	434.90
71	197.26	295.89	394.52	209.75	419.50	629.25	839.00	160.41	304.72	447.99
72	197.26	295.89	394.52	210.00	420.00	630.00	840.00	165.00	313.50	460.82
73	197.26	295.89	394.52	210.00	420.00	630.00	840.00	169.46	322.01	473.40
74	197.26	295.89	394.52	210.25	420.50	630.75	841.00	173.78	330.26	485.44
75	305.92	458.88	611.84	210.50	421.00	631.50	842.00	177.97	338.12	497.09
76	305.92	458.88	611.84	210.50	421.00	631.50	842.00	181.90	345.72	508.09
77	305.92	458.88	611.84	210.50	421.00	631.50	842.00	185.69	352.78	518.57
78	305.92	458.88	611.84	210.50	421.00	631.50	842.00	189.09	359.34	528.26
79	305.92	458.88	611.84	210.50	421.00	631.50	842.00	192.37	365.49	537.30
80	593.20	889.80	1,186.40	210.50	421.00	631.50	842.00	195.25	370.99	545.41
81	593.20	889.80	1,186.40	210.50	421.00	631.50	842.00	197.87	376.09	552.88
82	593.20	889.80	1,186.40	210.50	421.00	631.50	842.00	200.22	380.55	559.30
83	593.20	889.80	1,186.40	210.50	421.00	631.50	842.00	202.32	384.34	564.93
84	593.20	889.80	1,186.40	210.50	421.00	631.50	842.00	203.90	387.49	569.51
85	593.20	889.80	1,186.40	210.50	421.00	631.50	842.00	205.21	389.84	573.05