

Did you know your Medicare Advantage Insurance may have out-of-pocket expenses?

GTL CAN HELP!

GTL's Hospital Confinement Indemnity Coverage:

Should You Have It?

A hypothetical situation:



Meet Jake



Jake's highly rated Medicare Advantage Plan has a **\$300 per day** inpatient hospital co-pay for days 1 through 6.



Jake experienced a 6-day inpatient hospital stay. His Medicare Advantage* co-pay was **\$1,800** (\$300 co-pay x 6 days = \$1,800).

How did Jake's **GTL hospital confinement indemnity coverage** help lower his out-of-pocket costs?



GTL's hospital indemnity coverage pays a cash benefit for each day Jake is in the hospital.

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Jake's GTL hospital indemnity coverage paid him a \$300 cash benefit for each day he was in the hospital (up to 6 days maximum). The cost of his hospital indemnity coverage is \$25.57 per month (based on age 65).

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Since Jake was in the hospital for 6 days, he received **\$1,800 in cash benefits** which he used to help cover his Medicare Advantage co-pay!

Great News!

Jake's GTL inpatient hospital benefits restore an unlimited amount of times after 60 days without hospital confinement, so he may use his hospital confinement indemnity coverage again in the future!

Coverage details for: _____ Current age: _____

**Medicare Advantage Plan Details:
Inpatient Hospital Stay:**

Number of co-pay days: _____

Daily co-pay amount: \$_____

Ambulance:

Co-pay amount per use: \$_____

Annual Maximum Out-of-Pocket:

Amount: \$_____

Monthly Premium: \$_____

**Hospital Indemnity Policy Details:
Hospital Confinement Benefit Selections:**

Daily Benefit Period: 1-day_____ 3-day_____ 4-day_____ 5-day_____ 6-day_____

7-day_____ 8-day_____ 9-day_____ 10-day_____ 15-day_____

Daily Benefit Amount: \$_____

**Ambulance Service Benefit Rider:
(\$50 - \$400 Benefit Per Use)**

Yes_____ No_____ \$_____

Cancer Lump Sum Benefit Rider:

\$2,500 _____ \$5,000 _____ \$7,500 _____ \$10,000 _____

\$15,000 _____ \$20,000_____

Monthly Hospitalization Indemnity Policy Premium: \$_____



Please Contact:

This brochure is a summary, not a contract. Indemnity Plus Limited Benefit Certificate, providing Hospital Confinement Indemnity Benefits, is issued on Form GC2150-IL & Rider GRG21ASB-IL, GRG15CLS-IL, GRG15CLSR-IL, GRG21OPS-IL, GRG21SNF-IL, GRG21SNF-EP-IL, GRG21CA-IL, GRG16DV, GRG21LSH-IL and GRG21OPT-IL 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 contact us or your agent. Insurance solicitation-an agent may contact you. Membership with Select Benefit Services Association (SBSA) is required in order to apply for this coverage. Guarantee Trust Life Insurance Company and Select Benefit Services Association are separate legal entities and have sole financial responsibility for their own products.

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 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.



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