

ADVANTAGE PLUS® HOSPITAL INDEMNITY INSURANCE POLICY

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

- + DAILY HOSPITAL CONFINEMENT
- + AMBULANCE TRIPS
- + SHORT DURATION HOSPITAL STAYS
- + OUTPATIENT SURGERY
- + NURSING FACILITY

ADVANTAGE PLUS.
Hospital Indemnity Insurance Policy

UNDERWRITTEN BY:
Guarantee Trust Life Insurance Company
GAD255-20-WA

GUARANTEE TRUST LIFE INSURANCE COMPANY (GTL)
1275 Milwaukee Avenue, Glenview, IL 60025
www.gtlic.com | 800.338.7452
(WASHINGTON Rev. 8/24) 15B521

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

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



+ ADVANTAGE PLUS® WILL PAY YOU* BENEFITS FOR:

Hospital Confinement

The base plan benefit will pay you a daily benefit should you be confined to a hospital. Choose the base plan and a daily hospital confinement benefit amount that works best for you. Whichever base plan you select, it will restore fully and for an unlimited amount of times, after 60 days of no hospital confinement. Included in your coverage is a Basic Daily Benefit Amount of \$10 per day for the remainder of the 31-Day Maximum Benefit Period.

Base Plan Choices: Daily Benefit Amount

1-Day	\$1,000 to \$2,500
3-Day	\$350 to \$750
6-Day	\$250 to \$750
10-Day	\$100 to \$750

Coverage benefits for short duration hospital stays of 12 to 24 hours are included in both the 3-Day and 6-day benefit base plans. The 1-Day benefit base plan includes a 25% short duration hospital stay benefit for 12 to 24 hour stays.

ALSO AVAILABLE: Add the Short Duration Hospital Stay rider to your 10-Day base plan in order to receive benefits for Short Duration Hospital Stays of 12 to 24 hours.

*We will pay you or your assigned benefit designee.

+ Observation Stay 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".

Emergency Room Benefits

This benefit will pay you \$150 if you are admitted to a hospital within 24 hours following an emergency room visit due to accident or injury.

Supplemental Mental Health Benefits

Your policy will pay \$175 per day for up to seven days if you are confined to a hospital for a mental or nervous disorder. This benefit is in lieu of the hospital confinement benefit for sickness or injury, not in addition.



Benefits are paid directly to you so you* can use the funds any way you choose.



*Federal disclosure on Hospital
Indemnity Insurance.*

- Guaranteed renewable for life as long as your premiums are paid on time.
- Guaranteed Issue for Ages 64 ½ to 65 ½ and simple yes or no application for others.

+ MORE GREAT BENEFITS TO CHOOSE FROM:

Nursing Facility Benefit Rider*

This rider will pay \$100, \$150 or \$200 per day for days 1 through 50 if you are confined to a nursing facility. This benefit applies if you are admitted to a nursing facility after having been confined to a hospital for three consecutive days. We will pay benefits as long as confinement occurs within 30 days of hospitalization. See policy for exclusions and limitations.

Ambulance Benefit Rider

This rider will pay a chosen benefit of \$50 to \$400 per ambulance ride to or from a hospital. It is payable once per day, up to four times per year and subject to a lifetime maximum of 12 trips. No hospital confinement is required.

*Benefits restore after 60 days of no confinement in a hospital or nursing facility.

Short Duration Hospital Stay Benefit Rider

This rider is available for those with a 10-Day benefit period. It is included in the 1, 3 or 6-Day benefit period plans. It pays for a short hospital stay of 12 to 24 hours if you are in a hospital for a covered sickness or injury. This includes time spent in a hospital as an inpatient, under observation or as an outpatient in the emergency room. The Short Stay Benefit Rider will pay 25% of the 1-Day benefit period amount selected.

Outpatient Surgical Benefit Rider

This rider will pay \$250, \$500, \$750 or \$1,000 for a surgical procedure performed in an ambulatory surgical center or outpatient hospital facility. This surgical indemnity is payable no more than two times per year.



NOTE: THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE.

Policy series G1550-WA is a limited benefit health insurance 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.

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. Please read the Outline of Coverage carefully.

PREMIUMS:

The Advantage Plus policy 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; or
- 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. 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.
6. 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.

For optional benefit rider limitations and exclusions, please refer to the Outline of Coverage. Optional benefit riders are offered for an additional premium.

This brochure is a summary, not a contract. Advantage Plus®, Limited Benefit Policy providing Hospital Confinement Indemnity Benefits, is issued on Form G1550-WA and Rider Form Series RG15SDH, RG13SNF, RG18ASB, RG07OPS(A), by Guarantee Trust Life Insurance Company. 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 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.