|  |  |
| --- | --- |
|  | **GTL Health Products** |
|  | **Hospital Indemnity** | **Medicare****Supplement** | **Short-Term Care** | **CANCER** | **Cancer, Heart Attack & Stroke** | **Accident Plan** |
| **States** | Adv Plus\*\* | Plans A, (F), G, N**\*\* 2020** | Recover Cash (NH/ALF) | Home Health Care\*\* | **NEW PRECISION CARE CANCER\*\*** | Critical CASH (2)\* / Critical Care\* | Cancer, HeartAttack & Stroke Insurance\*\* | SBSA iGAPGuaranteed Issue Accident\*\* | SBSA 24 HrAccident Plan\* |
| Alabama | **#** - Yes | Yes - 2020 | Yes | Yes | Yes | 2 - Yes | Yes | Yes | Yes |
| Alaska | No | No | Yes | Yes | Yes | 2 - Yes | Yes - D/V | No | No |
| Arizona | **#** - Yes-OP | Yes - 2020 | No | Yes | Yes | 2 - Yes | Yes | Yes | Yes |
| Arkansas | **#** - Yes | No | Yes | Yes | Yes | 2 - Yes | Yes | Yes | Yes |
| California | No | No | No | No | No | No | No | No | Yes |
| Colorado | Yes | Yes-PlanC/2020 | No | Yes - CA,DV | Yes | 2-Yes(No Portal) | Yes - CO | No | Yes |
| Connecticut | **#** - Yes - 7 | No | Yes\*\*-See Bro;R | No | Yes | No | Yes | No | No |
| Delaware | **#** - Yes | Yes - 2020 | Yes | Yes - CA | Yes | 2 - Yes | Yes | Yes | No |
| District of Col. | No | No | Yes | Yes - DV | No | 2 - Yes | Yes | Yes | Yes |
| Florida | **#** - Yes - FL | No | No | No | No | No | No | No | No |
| Georgia | **#** -Yes;DV;CR | Yes - 2020 | Yes | Yes - DV | Yes - No ROP | No | Yes-No ROP,D/V | Yes | Yes |
| Hawaii | **#** - Yes | No | No | Yes | Yes | 2 - Yes-60 | Yes | Yes | No |
| Idaho | Yes -  | Yes - 2020 | Yes-180 | Yes -DV,ID | No | 2 - Yes | No | No | Yes |
| Illinois | **#** - Yes | Yes - 2020 | Yes | Yes | Yes | 2 - Yes | Yes | Yes | Yes |
| Indiana | 1 - Yes | Yes - 2020 | No | Yes | Yes | 2 - Yes | Yes | No | Yes |
| Iowa | **#** - Yes-OP | Yes - 2020 | Yes | Yes | Yes | 2 - Yes | Yes | Yes | Yes |
| Kansas | 1 - Yes - 4 | Yes - 2020 | No | Yes | Yes | 2 - Yes-NH | Yes - D/V | No | No |
| Kentucky | **#** - Yes -SNF | Yes-Plan C/2020 | Yes | Yes - KY | Yes | 2 - Yes | Yes | No | Yes |
| Louisiana | **#** - Yes -SNF | No | Yes | Yes | Yes | Yes-NH | Yes | Yes | No |
| Maine | **#** - Yes | No | No | No | Yes | 2 - Yes | Yes | No | No |
| Maryland | **#** - Yes -No21; DV | Yes-Plan F+/2020 | No | Yes-DV,CA,ROP | Yes - No ROP | 2 - Yes | Yes-No ROP,D/V | No | No |
| Massachusetts | YesLS-H | No | No | No | No | No | No | Yes - No Multilife | No |
| Michigan | **#** - Yes | Yes - 2020 | Yes | Yes | Yes | 2 - Yes | Yes - CA, I | No | Yes |
| Minnesota | Yes | No | No | No | No | 2 - Yes-NH- | Yes - CA,DV | No | No |
| Mississippi | **#** - Yes-SNF | Yes - 2020 | Yes | Yes | Yes | 2 - Yes | Yes | Yes | Yes |
| Missouri | **#** - Yes - 5 | No | Yes-340 | Yes - DV | Yes - 30 Day | 2 - Yes-W | Yes - D/V,30 Day | No | Yes |
| Montana | **#** - Yes | Yes - 2020 | Yes | Yes - CA | No | 2 - Yes-W | Yes - MT,30 Day | No | No |
| Nebraska | **#** - Yes | Yes - 2020 | Yes | Yes | Yes | 2 - Yes | Yes | Yes | Yes |
| Nevada | **#** - Yes | Yes - 2020 | Yes | Yes | Yes | 2 - Yes | Yes | Yes | No |
| New Hampshire | No | No | Yes-180 | No | No | No | No | No | No |
| New Jersey | Yes - NJ,NGI | Yes-Plan C/2020 | No | No | No | 2 - Yes-W | See NJ Cancer | No | No |
| New Mexico | **#** - Yes - DV | No | Yes | No | Yes | 2 - Yes | Yes - D/V | No | Yes |
| North Carolina | **#** - Yes P | Yes-Plan D/2020 | Yes | Yes - NC | Yes | 2 - Yes | Yes | No | No |
| North Dakota | **#** - Yes, DV | Yes-Plan C/2020 | No | No | Yes-No 20Yr ROP | 2 - Yes | Yes-No 20Yr ROP | No | Yes |
| Ohio | **#**-Yes-No 21,SNF | Yes - 2020 | Yes | Yes | Yes | Yes | Yes - DV | Yes | Yes |
| Oklahoma | **#** - Yes | Yes - 2020 | Yes | Yes | Yes | 2 - Yes | Yes | Yes | Yes |
| Oregon | **#**-Yes- No21, DV | No | Yes | Yes - DV | Yes | 2 - Yes | Yes | No | No |
| Pennsylvania | **#**-Yes-6, NGI, No 21 | Yes-Plan B/2020 | Yes-R | Yes - ASH,ROP | Yes - No ROP | No | Yes-No ROP | Yes | Yes |
| Rhode Island | Yes | No | Yes | Yes | No | No | Yes | No | No |
| South Carolina | **#** - Yes - No 21 | Yes - 2020 | Yes | Yes | Yes | 2 - Yes | Yes | Yes | No |
| South Dakota | **#** - Yes - SH | Yes - 2020 | No | No | Yes - 30 Day | 2 - Yes-W,NH | Yes - 30 Day | No | No |
| Tennessee | **#** - Yes; DV | Yes - 2020 | Yes-R | Yes-DV,CA,ROP | Yes - TN | 2 - Yes | Yes - TN | No | Yes |
| Texas | **# -** Yes - No 21 | Yes - 2020 | No | Yes - ASH,TX | Yes | 2 - Yes-ROP | Yes | Yes | Yes |
| Utah | **#-**Yes-OP,No 1/3/6 | Yes - 2020 | Yes | Yes - UT | Yes | No | Yes | No | No |
| Vermont | No | No | No | No | Yes - No ROP | No | Yes-D/V,CA,ROP | No | No |
| Virginia | YesLS | Yes - 2020 | Yes | No | No | No | No | Yes - No Multilife | Yes |
| Washington | 1 -Yes-No 21/LS/DV | No | No | No | No | 2 - Yes | Yes - WA | No | No |
| West Virginia | **#** - Yes | Yes - 2020 | Yes | Yes | Yes | 2 - Yes | Yes | Yes | Yes |
| Wisconsin | **# -** Yes-0, 65 | No | No | No | Yes | 2 - Yes | Yes | Yes | Yes |
| Wyoming | **#** - Yes | No | Yes | Yes | No | 2 - Yes | Yes | Yes | Yes |

**\*-**e-application process available via GTL Agent Portal only **65-**Skilled Nursing Facility Rider Not Available for 65 & over **No 21-**No 21-Day Benefit Period

**\*\***-e-application process available via GTL Agent Portal,tablets,mobile devices **340**-days is the max for Benefit Period Options **No 3/6-**No 3 & 6-Day Benefit Period; in UT No 1, 3 or 6

**180**-days is the max for Benefit Period Options **NC** - No Pre-Existing Condition Age 65 and over

* -No ROP Rider Approved **ASH-**Accident&Sickness Hosp Rider-$15/day for remainder of 31 days **NH-**No Nursing Home or Assisted Living Facility
* -Issue ages 64 1/2-85; MA Max Ben is $500 **CA-**Critical Accident Rider not available **NJ-**No Riders, 31-Day Benefit Period, Daily Benefit $40-$250, NGI
* Original Riders **(& %)** (Ambulance, SNF, AD&D:refer to state rate sheets) **CO,WA** - No Crit Accident, Intensive Care, D/V Riders **NJ Cancer**-is SuppSolutionsLumpSumCancer(not on Agent Portal/E-app)

**#**-**2018/19 Adv Plus 1-Day Ben; Riders-Critical Accident,Amb,2 SNF's;$750 Max-See Bro's CR**-No L/S Cancer Recurrence Rider **OP-**No Outpatient Surgical Rider; in UT, ages 65-85

1. Issue Ages 18-85 **DV**-Dental/Vision Rider Not Available **P-**No Pre-existing Condition
2. **RIDERS APPROVED** (D/V, Short Stay,Cancer-see state for details) **FL-SBSA** Assoc.forHIP&PCare;Indemnity Plus:No21-DayBenefit;OwnModeFacto**SNF-**SkilledNursFac Riders Not Available;**LA,OH**-No Option2;**KY**-No Option1
3. **CRITICAL CASH APPROVED H-**Lump Sum Hospital Rider Not Available **R**-Does not have Restoration of Benefits

**2020 MSup MACRA changes-all new MSup forms/**no plan C/ F/F+ for elligibles after 1/1/2020 **I**-Intensive Care Rider Not Available **ROP-**Special ROPRiderIssue Ages;VTCancers;MD,PA,TN HHC-No ROP

1. Short Stay, AMB, L/S Hospital Riders Only;DV POLICY **ID-**280 Day Max Ben; ASHRider-$40/day for remainder of 31 days **SH**-Short Duration Hospital Stay Rider Not Available
2. No D/V Rider; No 21-Day Benefit; No 30-Day Wait on Cancer and CA Riders **KY**-Plan B & C only; No Rx Benefit; Ages 56-85; Only ROP Rider Available **TN** - No ICU, Critical Accident, ROP or D/V Riders; Precision Care-no ROP

**6-**6 month restoration on base & SNF Riders **LS-**No Lump Sum Cancer **TX**-Base 360 Day Lifetime Max; no restoration; no ROP **7-**Short Stay,Amb,SNF,Crit Acc Riders Only; No 21 day/Cancer; D/V POLICY **L-**No Lump Sum Cancer or Out Patient Surgical Rider **UT** - STHHC - 10 day benefit period on the ASLB Rider **60-**Issue age 60-84 **MT**-Unisex Rates **W**-No waiting period

**NGI-** No Guarantee Issue between 64 1/2 - 65 1/2 **30 Day-30 Day Initial Bnft Period**-10% of LS Benefits/Riders

**FOR AGENT USE ONLY – Not intended be distributed to the public or used as a consumer solicitation.** 9/18/2019