



# ADVANTAGE PLUS

*PROVIDES CASH BENEFITS TO HELP COVER EXPENSES ASSOCIATED WITH:*

- DAILY HOSPITAL CONFINEMENT
- 31 DAY BENEFIT PERIOD
- DAILY BENEFIT AMOUNT BETWEEN \$50 AND \$600

Underwritten by:  
Guarantee Trust Life Insurance Company

ADH05-13-NJ

15B959 (Rev. 01/13)

# Chances Are, Your Health Insurance Plan Leaves You With Out-Of-Pocket Expenses.

## ***DID YOU KNOW?***

Advantage Plus can provide you with a cash benefit of up to \$600 per day based on the plan you choose.



## ***DAILY HOSPITAL CONFINEMENT***

Does your current health insurance plan 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 plans have hospital co-payments that can range anywhere from \$150, \$200, or even \$300 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 plan has a \$150 co-payment. That one hospital stay alone would cost you \$900.

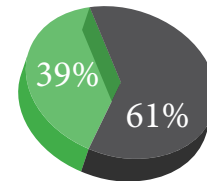
With GTL's Advantage Plus plan, you can choose a daily benefit amount between \$50 and \$600 per day should you be admitted to a hospital to help cover this co-payment. The 31-day benefit period will restore after 60 days of not being confined to a hospital. Best of all, benefits are paid in cash directly to you and are paid on top of any other insurance you may have.



## DID YOU KNOW?

61% of the costs associated with cancer are non-medical, indirect costs?<sup>1</sup>

■ Indirect Cost  
■ Direct Cost



*Ask Us About Our Cancer Plans*

Hospital Confinement Benefits Annual Rates per \$10/day			
Issue Age	31 DAY BENEFIT PERIOD		
	Band \$50-170	Band \$180-240	Band \$250-600
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 \$50-170	Band \$180-240	Band \$250-600
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.

[1] [http://www.cdc.gov/cancer/npcr/uscs/2007/technical\\_notes/](http://www.cdc.gov/cancer/npcr/uscs/2007/technical_notes/)

This brochure is an illustration, not a contract. Based on policy G0553 series. For complete details of all provisions, please read your policy carefully. Products, features, and riders are subject to state availability.

**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.

**GUARANTEE TRUST LIFE INSURANCE COMPANY**

1275 Milwaukee Ave. Glenview, IL 60025

[www.gtlic.com](http://www.gtlic.com) (800) 338-7452.

With more than seventy-five 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 Insurance is a mutual legal reserve company located in Glenview, IL, licensed to conduct business in 49 states and the District of Columbia.

**BASIC EXCLUSIONS**

**We won't pay benefits for:**

- (1.) Treatment, services or supplies which:
  - Are not Medically Necessary;
  - Are not prescribed by a Doctor as necessary to treat an 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.

