

	GTL Health Products								UNL Health	GTL Life
	Hospital Indemnity		Short-Term Care	Cancer, Heart Attack & Stroke				Accident Plan	Medicare Supplement	Critical Illness
	Adv+ *	New Adv+ * W/New Riders	Recover Cash	Critical Care *	Schedule Benefits	Lump Sum *	CHS Protection Plus *	SBSA Accident Plan *		Critical Provider *
Alabama	No	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes
Alaska	No	No	Yes	Yes	Yes	No	Yes	No	No	Yes
Arizona	No	Yes-OP	No	Yes	Yes	No	Yes	Yes	Yes	Yes
Arkansas	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
California	No	No	No	No	No	No	No	Yes	No	Yes
Colorado	Yes*	No	No	Yes	Yes	No	Yes-I	Yes	No	Yes
Connecticut	Yes-L	No	No	No	No	No	Yes-U	Yes-K	No	No
Delaware	No	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes
District of Col.	No	No	Yes	Yes	Yes	No	Yes-U	Yes	No	Yes
Georgia	No	Yes-*	Yes	No	Yes-U	Yes-U	No	Yes	No	Yes
Hawaii	No	Yes	No	Yes-60	Yes	No	Yes	Yes-K	No	Yes
Idaho	No	Yes*	Yes-180	Yes	Yes	Yes	No	Yes	Yes	Yes
Illinois	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Indiana	No	Yes	No	Yes	Yes	No	Yes	Yes	No	Yes
Iowa	No	Yes-L	Yes	Yes	Yes	No	Yes-U	Yes	No	Yes
Kansas	Yes-L	No	No	Yes-NH	Yes	Yes	No	Yes-K	Yes	Yes
Kentucky	Yes	No	Yes	Yes	Yes	No	Yes	Yes	No	Yes
Louisiana	Yes	No	Yes	Yes-NH	Yes	No	Yes	Yes	No	Yes
Maine	No	Yes-*	No	Yes	Yes	Yes	No	No	No	Yes
Maryland	Yes	No	No	Yes-U	Yes	Yes	No	No	No	Yes
Massachusetts	Yes*LS	No	No	No	No	No	No	No	No	No
Michigan	No	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes
Minnesota	Yes*	No	No	No	Yes	Yes	No	No	No	No
Mississippi	No	Yes-SNF	Yes	Yes	Yes	No	Yes	Yes	No	Yes
Missouri	No	Yes-W	Yes-340	Yes-W	Yes	No	Yes-W	Yes	Yes	Yes
Montana	No	Yes-W	Yes	Yes-W	Yes	No	Yes-W	No	No	Yes
Nebraska	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Nevada	No	Yes-*	Yes	Yes	Yes	Yes	No	Yes-K	No	Yes
New Hampshire	Yes-31	No	Yes-180	No	Yes	Yes	No	No	No	Yes
New Jersey	Yes-NR-31	No	No	Yes-U-W	Yes	Yes	No	No	No	No
New Mexico	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
North Carolina	No	Yes*P	Yes	Yes	Yes	Yes	No	No	No	Yes
North Dakota	Yes	No	No	Yes	Yes	No	Yes	Yes	Yes	Yes
Ohio	Yes	No	Yes	Yes	Yes	No	Yes-U	Yes	No	No
Oklahoma	No	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Oregon	Yes*	No	Yes	Yes	Yes	No	Yes	No	No	Yes
Pennsylvania	No	Yes-31	Yes-R	No	No	Yes-U	No	Yes	No	Yes
Rhode Island	Yes*	No	Yes	No	Yes	Yes	No	No	No	Yes
South Carolina	Yes	No	Yes	Yes	Yes	No	Yes-U	Yes-K	No	Yes
South Dakota	No	Yes-W-P	No	Yes-W,NH	Yes	No	Yes-W	Yes	Yes	Yes
Tennessee	No	Yes	Yes-R	Yes	Yes-U	No	Yes	Yes	Yes	Yes
Texas	No	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes
Utah	No	Yes-OP	Yes	No	Yes	No	Yes	No	Yes	Yes
Vermont	No	No	No	No	Yes	Yes	No	No	No	Yes
Virginia	Yes*LS	No	Yes	No	No	No	No	Yes	No	Yes
Washington	Yes-LS-31	No	No	Yes	No	No	No	No	No	Yes
West Virginia	No	Yes*	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
Wisconsin	No	Yes-0, 65	No	Yes	Yes	No	Yes	Yes	No	Yes
Wyoming	No	Yes-*	Yes	Yes	Yes	Yes	No	Yes	No	Yes

*-e-application process available via GTL Agent Portal

□-No ROP Rider Approved

♦-Issue ages 64 1/2-85

♣-Cancer is Lump Sum Cancer Rider

⊙ First Generation CI 10 yr. term only

0-Issue Ages 0-85

31-31 Day Benefit Period

60-Issue age 60-84

65-Skilled Nursing Facility Rider Not Available for ages 65 & over

340-days is the max for Benefit Period Options

180-days is the max for Benefit Period Options

I-Intensive Care Rider Not Available

K-Up to 10k

L-No Lump Sum Cancer or Out Patient Surgical Rider

LS- No Lump Sum Cancer

NH-No Nursing Home or Assisted Living Facility

NR-No Riders Approved

OP-No Out Patient Surgical Rider

P-No Pre-existing Condition; In SD-12 month Pre-existing Condition

SNF-Skilled Nursing Facility Rider Not Available

R-Does not have Restoration of Benefits

U-Unisex Rates; not available on the Agent Portal

W-No waiting period

2/3/2014