

# GTL

GUARANTEE  
TRUST  
LIFE



# Critical Provider Plus

*Critical Illness Insurance*



*Hover over with your  
phone's camera to scan.*

UNDERWRITTEN BY:  
GUARANTEE TRUST LIFE INSURANCE COMPANY (GTL)  
GAD21.1-22

1275 Milwaukee Avenue, Glenview, IL 60025  
[www.gtlic.com](http://www.gtlic.com) | 800.338.7452  
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# Critical Illnesses and Accidents Can Happen to Anyone. Are You Financially Prepared?

With advancements in medical treatments, early detection and prevention, the odds of surviving a life-altering disease or accident are better than ever. But for many Americans, surviving such an illness can bring a difficult financial hardship. Whether it is a lack of savings or gaps in major medical coverage, the financial consequences of living with a devastating illness or accident can place a heavy burden on your way of life.

No one likes to think about how these events would affect their immediate future, but the likelihood of these major lifestyle changes is real.

Guarantee Trust Life's (GTL) Critical Provider Plus\* insurance was created to help alleviate these potential financial stressors by paying cash benefits for a wide range of illnesses and accidents.

\* NOTE: Enrollment in Association is required in order to apply for coverage. See membership enrollment form.

## 3 Million

Americans have more than **\$10,000** in medical debt. <sup>[1]</sup>

## 4 in 10

Americans will be **diagnosed with cancer** in their lifetime. <sup>[2]</sup>

## 56%

of Americans can't cover a **\$1,000** emergency expense with savings. <sup>[3]</sup>



## The Benefits From Your Critical Provider Plus Policy are Paid Directly to You and Can be Used to Help:



Cover Medical  
Co-Pays & Deductibles



Pay for Experimental  
Treatments and  
Surgeries



Supplement Lost  
Income



Provide Cash for  
Car and Mortgage  
Payments



Travel to Medical  
Treatment Facility

[1] <https://www.kff.org/health-costs/press-release/1-in-10-adults-owe-medical-debt-with-millions-owing-more-than-10000/> [2] <https://www.cancer.gov/about-cancer/understanding/statistics> [3] <https://www.cnbc.com/2022/01/19/56percent-of-americans-cant-cover-a-1000-emergency-expense-with-savings.html>

# How Does it Work?

Select your coverage ranging from \$10,000 to \$100,000\*. Your coverage will pay **up to 2 times** for separate diagnosis of the Category 1 and Category 2 critical illness conditions listed below to **boost your overall cash benefits up to 250% lifetime maximum!**



## Category 1 Benefits

**100%** of Your Selected Benefit  
**Pays up to 2 times** for separate unrelated conditions

- Blindness
- Cancer
- Coma
- Deafness
- Dementia
- Heart Attack
- Kidney Failure
- Major Organ Transplant
- Permanent Paralysis
- Stroke



## Category 2 Benefits

**25%** of Your Selected Benefit  
**Pays up to 2 times** for separate unrelated conditions

- Amputation
- Aortic Graft Surgery
- Benign Brain Tumor
- Cancer In-Situ
- Coronary Angioplasty
- Coronary Artery Bypass Surgery
- Heart Valve Replacement or Repair Surgery



**Issue Ages:**  
18-64



**Lifetime Maximum  
Benefit Ranges:**  
\$25,000 - \$250,000



**Guaranteed  
Renewable**  
for Life

*\*Benefits reduce by 50%, on a Member's 65th birthday.*







## Additional Riders to Customize Your Coverage

### Return of Premium Rider (on death)\*

All premiums you have paid will be returned to you minus benefits paid upon your death (at any age).

	Premium Paid	Claims Paid	Return of Premium Benefit
Example 1	\$10,000	\$100,000 Claims	\$0
Example 2	\$10,000	\$5,000 Claims	\$5,000
Example 3	\$10,000	\$0 Claims	\$10,000

### Hospitalization Benefit Rider

Provides a daily benefit of \$100 – \$500 per day\*\* for 3, 5 or 10 days if you are confined to a hospital due to an illness or an accident.

*\*Not available in TN.*

*\*\*Benefits reduce by 50%, on a Member's 65th birthday. Rider not available in MI & TN.*

### Precision Care Rider

Your uniqueness plays an integral role in how you develop and react to cancer. If cancer is as unique to a person as their DNA, why would cancer treatments be the same for everyone?

GTL has partnered with TGen, a leading nonprofit medical research institute, to develop a revolutionary insurance benefit currently not found anywhere else. If you are diagnosed with cancer, GTL will provide access to and pay lump-sum benefits for TGen's world-class genomic sequencing services and individualized treatment recommendations to help give you the best shot if you are diagnosed with cancer.



Visit [TGen.org](https://www.tgen.org) to learn more.

**Accident Rider\*\*\***

**Accident Medical Expense Coverage**

**Any Doctor, Emergency Room, Clinic or Hospital**

Medical Services means the Medically Necessary cost for: Treatment by a Doctor, nurse, dentist, hospital room and board, outpatient surgery, use of an Ambulance, dental work for Injury to sound and natural teeth, drugs, medicines, diagnostic tests and x-rays, oxygen, casts, splints, crutches, blood plasma, treatment performed by a licensed medical professional and the rental of durable medical equipment. Benefits are excess of other coverage.

Total medical expense benefits for a single Accident shall not exceed the maximum benefit amount per Injury shown in your certificate. Subject to a \$250 deductible.

**\$4,000 Emergency Air Ambulance**

Many medical plans only cover ground Ambulance. In the event a member suffers from a covered Injury that requires emergency Air Ambulance service we will reimburse the member up to the maximum amount of \$4,000.

**Accidental Death & Dismemberment (AD&D)**

We will pay benefits for loss of life, limb, or sight, as defined in your certificate of coverage, within one year after a covered accident. Amounts are shown in the schedule of benefits.

*AD&D benefits reduce by 50% on a Member's 65th birthday.*



Up To  
**\$25,000**  
of Accident and  
AD&D Coverage

**ACCIDENT RIDER COVERAGE OPTIONS**

<b>OPTION 1</b> <ul style="list-style-type: none"><li>• \$2,500 Accident Medical Coverage - \$250 Deductible</li><li>• \$4,000 Emergency Air Ambulance</li><li>• \$2,500 Accidental Death and Dismemberment</li></ul>	<b>OPTION 4</b> <ul style="list-style-type: none"><li>• \$15,000 Accident Medical Coverage - \$250 Deductible</li><li>• \$4,000 Emergency Air Ambulance</li><li>• \$15,000 Accidental Death and Dismemberment</li></ul>
<b>OPTION 2</b> <ul style="list-style-type: none"><li>• \$5,000 Accident Medical Coverage- \$250 Deductible</li><li>• \$4,000 Emergency Air Ambulance</li><li>• \$5,000 Accidental Death and Dismemberment</li></ul>	<b>OPTION 5</b> <ul style="list-style-type: none"><li>• \$25,000 Accident Medical Coverage - \$250 Deductible</li><li>• \$4,000 Emergency Air Ambulance</li><li>• \$25,000 Accidental Death and Dismemberment</li></ul>
<b>OPTION 3</b> <ul style="list-style-type: none"><li>• \$10,000 Accident Medical Coverage - \$250 Deductible</li><li>• \$4,000 Emergency Air Ambulance</li><li>• \$10,000 Accidental Death and Dismemberment</li></ul>	

\*\*\*Not available in: KY, MI, TN, TX. In MT, rider is primary only.

# How a Critical Provider Plus Policy Can Help

A real-world example  
(For illustration purposes only)



## Meet Emily



Emily purchased **\$100,000 in Critical Provider Plus coverage** with the **Precision Care rider** when she turned 40 for \$162.59 per month.\*



Emily was then **diagnosed with stomach cancer** at age 45 and received **\$100,000** from GTL to help her financially while she was not able to work.

She also used her **Precision Care benefit** to sequence her cancer biopsy \*\* through TGen's world-class facilities. TGen's medical professionals then provided a unique treatment recommendation based on Emily's genome to give her **the best shot at beating her cancer**.

With the help of TGen and her doctors, she was able to make a full recovery while **knowing how it helped secure her finances**.



Then at age 52, Emily **suffered a heart attack** and **received another \$100,000 from GTL** to help pay her bills as she recovered.



At age 54, Emily traveled across the country to undergo heart valve surgery. Emily's sister also flew out to help support her. **Emily received \$25,000 from GTL** which she used to help pay for their travel expenses while she was recovering away from home.

*\*Amount doesn't include association dues. Premium varies based on age, coverage, amount, and benefit riders selected.*

*\*\*Definition of "cancer" does not include benefits for skin cancer and cancer-in-situ.*



Emily's total benefits from her \$100,000 Critical Provider Plus policy totaled

# \$231,500!



# Select Benefit Services Association (SBSA)

## Discounts and Services

Select Benefit Services Association (SBSA) provides a wide variety of valuable benefits, services and discounts. These services are designed to save you time, money and worry.

*For a list of providers, please visit [www.selectbenefitservicesassociation.com](http://www.selectbenefitservicesassociation.com)*

<b>Car Rental</b>	Up to 15% year round discounts—Includes USA and Canada.
<b>Fitness</b>	Up to 50% off membership dues at more than 1,600 locations nationwide! Members also receive great discounts on a wide variety of products and services including sporting goods, magazines, gourmet foods and more.
<b>Vitamins and Nutritional Supplements</b>	Our members can save an additional 20% on a wide range of Swanson brand vitamins and mineral supplements online.
<b>eConnect® Wellness</b>	eConnect® Wellness is designed to help participants live healthier lives. Members have telephonic and web-based access to experienced, masters-level Health Coaches who will provide them with a personal consultation and guidance on a variety of topics.
<b>Theme Parks</b>	Receive exclusive discounts on Theme Park Tickets such as Walt Disney World®, Universal Parks®, Hershey Park, Legoland®, Six Flags®, Nationwide, and many more.
<b>Movie Tickets</b>	Up to 40% off on movie tickets at many of the major movie theatre chains throughout the United States.
<b>Flowers, Gift Baskets &amp; More</b>	20% off products include delicious gourmet baskets, sweet treats, heartwarming collectibles, beautiful flowers, plants and more.
<b>Phones &amp; Tablets</b>	Safe. Simple. Free. Save big with exclusive deals and earn cash back just for shopping at the same stores you are shopping at today.

### Important Definitions

**Diagnosis/Diagnosed/Diagnoses** means the first confirmation of a Specified Critical Illness certified by a Doctor that is:

1. in writing; and
2. based on objective clinical findings or laboratory tests that are supported by medical records and generally accepted medical standards in the United States at the time and any other diagnostic requirements defined in the Certificate.

**Lifetime Maximum Benefit Payments** means the maximum number of Benefit Amounts payable to You for each of the two Categories of Specified Critical Illness, as shown respectively in the Specified Critical Illness Schedule of Benefits.

**Pre-existing Condition means** You were treated for, were advised to seek treatment for or were made aware of having any of the signs or symptoms of a Specified Critical Illness by a Doctor, within the 24 months prior to Your Certificate Effective Date. (In NC, 12 months.)

### Exclusions

We will not pay benefits for any Specified Critical Illness that is:

1. A result of war or any act of war, declared or undeclared or any other armed conflict;
2. Due to intentionally self-inflicted injury while sane or insane;

3. Due to 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; or motor vehicle no-fault law;
4. Any injury sustained during commission or attempt to commit a felony as defined by the laws of the state in which such commission or attempt occurred, whether or not the Insured is charged or convicted;
5. For a Diagnosis certified outside the United States or its territories; or
6. As a result of alcoholism, drug addiction, or chemical dependency, unless as a result of a medication prescribed by a Doctor.

### Benefit Limitations

#### Pre-Existing Condition Limitation

Benefits subject to a Pre-existing Condition limitation. Any Specified Critical Illness due to a Pre-existing Condition is not covered unless the Diagnosis occurs more than 24 months after the Effective Date of coverage.

#### No Duplication of Benefits

We will not pay benefits for a Category 1 or Category 2 Specified Critical Illness that is the direct or indirect result of any other Specified Critical Illness for which We have previously paid a Benefit Amount.

We will not pay benefits more than once for the same Specified Critical Illness for as long as the Certificate is in-force.



### Waiting Period

Benefits subject to a 30 day waiting period after the effective date during which no benefits are payable. If a Diagnosis is made during the waiting period, you have the option to cancel the Certificate and receive a refund of all premiums paid.

## Important Definitions for Hospitalization, Accident Medical Expense, and Precision Medicine Benefit Riders

**Hospital:** A state- licensed or federally licensed institution which:

- Is accredited by the Joint Commission or other lawful accreditation organization;
- Provides 24 hour nursing service by licensed registered nurses (R.N.);
- Mainly provides diagnostic and therapeutic care under the supervision of Doctors while patients are Hospital Confined;
- Maintains permanent surgical facilities or has an arrangement with another surgical facility supervised by a staff of one or more Doctors; and/or
- Hospital also includes a U.S. government hospital and/or public institutions, which are not required to maintain surgical facilities
- A Hospital does not include a bed, facility, unit, wing, annex, or any other special division that functions as any of the following either within a Hospital or outside of a Hospital:
- A hospice;
- A skilled nursing facility, nursing home, an extended care facility, a convalescent home, a rehabilitation facility, a rest home or a home for the aged;
- A psychiatric facility whose specialty is rendering treatment or services for behavioral disorders or other mental disorders; or
- A counseling center, or recovery facility, whose specialty is rendering treatment or services for alcohol or substance use disorders.

**Waiting Period:** The number of Days after the Effective Date during which Loss incurred for an otherwise covered Sickness is not eligible for benefit payment. (Not applicable to Accident Medical Expense Benefit Rider.)

### Hospitalization Benefit Rider Exclusions:

We won't pay benefits under the Rider for:

- Cosmetic surgery other than:
  - Reconstructive surgery incidental to or following surgery resulting from trauma, infection, or other diseases of the involved part or an infection which results from accidental, involuntary or unintentional ingestion of a contaminated substance); or
  - Reconstructive surgery because of a congenital disease or anomaly.
- Pregnancy, except for Complications of Pregnancy; or Hospital Confinement due to any Insured giving birth within the first 9 months after the Effective Date of this Rider as a result of a normal pregnancy, including Cesarean.

### Accident Medical Expense Benefit Rider Exclusions:

The Rider does not provide benefits for:

- Treatment, services or supplies which:
  - Are not Medically Necessary;
  - Are not prescribed by a Doctor as necessary to treat an Injury;
  - Are determined to be Experimental/Investigational in nature;
  - Are received without charge or legal obligation to pay;
  - Are received from persons employed or retained by any Immediate Family, unless otherwise specified;or
- Are not specifically listed as Covered Charges in the Rider.
- Injury received while traveling or flying by air, except as a fare-paying

passenger and not as a pilot or crew member, on a regularly scheduled commercial airline.

- Dental treatment, except as specifically stated.
- Injury sustained while committing or attempting to commit a felony.
- Prescription Drugs except as specifically stated.
- Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state or jurisdiction in which the Injury occurs.
- Loss resulting from being under the influence of any drugs or narcotic unless administered on the advice of a Doctor.
- Injury sustained while participating in or practicing for any professional, intercollegiate or club sports activity, except as specifically provided.
- Injury which occurs while You are on active duty service in any armed forces. Reserve or National Guard active duty for training is not excluded unless it extends beyond 31 Days.
- Injury sustained flying in an ultra-light, hang-gliding, parachuting or bungee-cord jumping, by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere.
- Injury sustained while driving or riding on vehicles for off-road use including but not limited to all-terrain vehicles (ATVs).
- Injury sustained where You are the operator and does not possess a current and valid motor vehicle operator's license, except in a Driver's Education Program.
- Treatment in any Veteran's Administration or federal Hospital, except if there is a legal obligation to pay;
- Cosmetic surgery, except for reconstructive surgery on an injured part of the body.
- Covered Charges incurred outside of the United States or its possessions
- Competing in motor sports races or competitions;
- Competing in water sports races or competitions;
- Testing cars/trucks on any racetrack or speedway;
- Handling, storing or transporting explosives;
- Scaling up cliffs or mountain walls;
- Spelunking (exploring caves);
- Handling or working with dangerous animals.
- Repetitive motion injuries, strains, hernia, tendonitis, bursitis and heat exhaustion not related to a specific Injury.

Critical Provider Plus, Group Specified Critical Illness Insurance, is issued on Policy form series GP-2290, Certificate form series GC-2290, and Rider form series GRG22ASH, GRG22AME, GRG22PM, and GRG22RPDL by Guarantee Trust Life Insurance Company (GTL), Glenview, IL. The policy is issued to Select Benefit Services Association (SBSA) and coverage is subject to all certificate terms, definitions, conditions, exclusions, and limitations. This product, its features and riders are subject to state availability and variability. The Certificate has exclusions, limitations, reductions of benefits and terms under which the Certificate may be continued in force or discontinued. Should the Master Policy be discontinued, the Certificate may be renewed for as long as you continue to pay premium. For complete details of coverage, please contact us or your agent. GTL provides the Group Specified Disease Insurance. GTL does not provide nor is affiliated with the discount programs provided as a part of membership in SBSA. This insurance is not basic health insurance or major medical coverage and is not designed as a substitute for basic health insurance or major medical coverage.



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