

Agent Name:



Phone:

Short-Term Home Health Care Insurance

APPLICANT INFORMATION PACKET PENNSYLVANIA

REQUIRED TO LEAVE WITH APPLICANT

INCLUDES:

- MEDDUP-2-PA- Medicare Duplication Notice
- HIPAA- Notice of Privacy Practices
- OCG1670-PA- Home Health Care Outline of Coverage
- E-CONSENT- Electronic Delivery and Communications Disclosure

**IMPORTANT NOTICE TO PERSONS ON MEDICARE
THIS INSURANCE DUPLICATES SOME MEDICARE BENEFITS**

This is not Medicare Supplement Insurance

This insurance provides limited benefits, if you meet the policy conditions, for expenses relating to the specific services listed in the policy. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

This insurance duplicates Medicare benefits when:

- any of the services covered by the policy are also covered by Medicare

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- hospitalization
- physician services
- outpatient prescription drugs, if you are enrolled in Medicare Part D
- other approved items and services

Before You Buy This Insurance

- ✓ Check the coverage in **all** health insurance policies you already have.
- ✓ For more information about Medicare and Medicare Supplement insurance, review the *Guide to Health Insurance for People with Medicare*, available from the insurance company.
- ✓ For help in understanding your health insurance, contact your state insurance department or state senior insurance counseling program.

GUARANTEE TRUST LIFE INSURANCE COMPANY

NOTICE OF PRIVACY PRACTICES FOR PROTECTED HEALTH INFORMATION

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

This Notice tells you the different ways in which Guarantee Trust Life Insurance Company (“GTL”) may use and disclose your protected health information.

Among other things, the Health Insurance Portability and Accountability Act of 1996 (“HIPAA”) requires us to:

- Maintain the privacy of your protected health information.
- Provide notice of GTL’s legal duties and privacy practices with respect to your protected health information.
- Comply with the terms of the Notice currently in effect; and
- Provide you with this Notice.

You have a right to a paper copy of this Notice which will be provided to you upon request, even if this Notice was provided to you electronically.

Protected health information is information about you that is either held or transmitted by GTL, including demographic information, that identifies you (or can reasonably be used to identify you), and that relates to (i) your past, present or future physical or mental health or condition, (ii) the provision of health care to you, or (iii) the past, present or future payment for the provision of health care to you.

GTL understands that your protected health information is personal. We protect the privacy of that information in accordance with all federal and state privacy laws. If a use or disclosure of protected health information described within this Notice, which is required by federal law, is prohibited or materially restricted by state law, GTL will abide by the more stringent law.

USE AND DISCLOSURE OF PROTECTED HEALTH INFORMATION WITH YOUR WRITTEN AUTHORIZATION

GTL will not use or disclose your protected health information without your written authorization unless the use or disclosure is described within this Notice.

If you have given us written authorization to use or disclose your protected health information, you have the right to revoke that authorization, at any time, except to the extent that: (1) we have already acted in reliance on the authorization; or (2) if the authorization was obtained as a condition of obtaining insurance coverage, other law provides us with the right to contest a claim under the policy or the policy itself. Your written request to revoke an authorization should be directed to the address listed in the “Contact Information” section below.

USE AND DISCLOSURE OF PROTECTED HEALTH INFORMATION WITHOUT YOUR WRITTEN AUTHORIZATION

For Payment

We may request, use and disclose your protected health information, as needed, to determine or fulfill our responsibility for coverage and reimbursement for the provision of benefits under your health plan. This may include, but is not limited to:

- determinations of eligibility of coverage (including coordination of benefits with other insurers or the determination of cost sharing amounts) and adjudication or subrogation of health benefit claims;
- risk adjusting based on enrollee health status and demographic characteristics;
- billing, claims management, collection activities, obtaining payment under a contract for reinsurance;
- review of health care services with respect to medical necessity, coverage under a health plan, appropriateness of care or justification of charges;
- utilization review activities, including pre-certification and pre-authorization of services, concurrent and retrospective review of services;

- disclosure to consumer reporting agencies of any of the following protected health information relating to collection of premiums or reimbursement: name and address; date of birth; social security number; payment history; policy/account number; and name and address of the health care provider and /or health plan.

For example, if your coverage has a coordination of benefits or other type of cost sharing provision, we may request and disclose protected health information about you to the other health plan carrier to determine the benefits due under the terms of your health plan with us. We may also contact your provider regarding your medical treatments and request details to determine if your coverage will pay for the treatments.

For Health Care Operations

We may use and disclose protected health information about you to support our business operations or the business operations of another insurer. These uses and disclosures are necessary to run the company and make sure all of our policyholders receive the services and benefits provided by their health plan coverage. These activities include, but are not limited to:

- underwriting, premium rating, and other activities relating to the creation, renewal or replacement of a contract of health insurance or health benefits, however, we are prohibited from using or disclosing genetic information about you for underwriting purposes;
- ceding, securing, or placing a contract for reinsurance of risk relating to claims for health care (including stop-loss insurance and excess of loss insurance);
- conducting or arranging for medical review, legal services, and auditing functions, including fraud investigations;
- business planning and development, such as conducting cost-management studies and analyses related to managing and operating the company, including development or improvement of methods of payment or coverage policies; and
- business management and general administrative activities of the company, including, but not limited to:
 - customer service, including the provision of data analyses for policyholders, plan sponsors, or other customers;
 - resolution of internal grievances; and
 - the offer of an enhancement or upgrade to your existing coverage.

To Individuals Involved in Your Care

We may use and disclose your protected health information with your family, friends, personal representative or other individual you identify who are involved in your care or payment of a claim, unless you object. In addition, GTL may use and disclose your protected health information to persons requesting such information if we can reasonably infer from the circumstances that you would not object to the disclosure. If you are not available to give your consent to a disclosure, or in an emergency, we may disclose your protected health information that is directly relevant to such person's involvement in your care or payment for such care.

To Our Business Associates

We may also share your protected health information to an affiliate or business associate outside of GTL if they need protected health information in order to provide services to us (e.g., billing, claim adjudication and underwriting services.) Whenever an arrangement between GTL and a business associate involves the use or disclosure of your protected health information we will have a written contract that sets forth the terms regarding the use and disclosure of your protected health information and will require them to follow the HIPAA rules relating to the protection of protected health information.

For Other Uses and Disclosures

In addition to the above, we are permitted or required by law to use or disclose your protected health information, without your permission, for the following:

- **Lawsuits and Disputes:** If you are involved in a lawsuit or a dispute, we may disclose protected health information about you in response to a court or administrative order. We may disclose protected health information about you in response to a subpoena, discovery request, or other lawful process by someone else involved in the dispute, but only if efforts have been made to tell you about the request or to obtain an order protecting the information requested.
- **Law Enforcement:** We may release medical information if asked to do so by a law enforcement official in response to a court order, subpoena, warrant, summons, or similar process. We may also disclose your protected health information if we suspect child abuse or neglect; we may also disclose your protected health information if we believe you to be a victim of abuse, neglect, or domestic violence.

- **Health Oversight Activities:** We may disclose protected health information to a health oversight agency for activities authorized by law. These oversight activities include, for example, audits, investigations, inspections, and licensure. These activities are necessary for the government to monitor the health care system, government programs, and compliance with civil rights laws.

YOUR RIGHTS REGARDING PROTECTED HEALTH INFORMATION ABOUT YOU

You have the following rights with respect to the protected health information we maintain about you.

You have the right to inspect and copy your protected health information. This means you may inspect and obtain a copy of protected health information about you that is contained in a designated record set for as long as we maintain the protected health information. To inspect and copy protected health information that may be used to make decisions about you, you must submit your request in writing to us or to the business associate who maintains the medical information. If we would prefer to send you a summary or explanation of your medical information rather than the actual records, we may do so only with your consent and your agreement in advance to the fees imposed, if any. You may request your records be in paper or electronic format. We may charge a fee for the costs of copying, mailing or other supplies associated with mailing or copying your protected health information. We may deny your request in whole or in part to inspect and copy records in certain circumstances. If you are denied access to medical information, we will provide a written notice explaining the basis for the denial. You may also request that the denial be reviewed. Such request for review will either be approved or denied based on the grounds for denial. If the initial denial is reviewable, the person conducting the review will not be the same person who denied your original request. We will comply with the determination of the representative performing the review.

You have the right to request a restriction of your protected health information. This means you may ask us not to use or disclose any part of your protected health information for the purposes of payment or health care operations. You may also request that any part of your protected health information not be disclosed to family members or friends who may be involved in your care or for notification purposes as described in this Notice. Your request must state the specific restriction requested and to whom you want the restriction to apply. We are not required to agree to a restriction that you may request and we retain the right to terminate an agreed to restriction. Such termination is only effective with respect to protected health information created or received after GTL has informed the individual of its termination of the restriction. Additionally requesting certain limitations may affect payment of benefits under your health plan. To request restrictions, you must make your request in writing to our Customer Service Department. In your request, you must tell us: (1) what information you want to limit; (2) whether you want to limit our use, disclosure, or both; and (3) to whom you want the limits to apply, for example, disclosures to your spouse.

You have the right to request and receive confidential communications. We will accommodate reasonable requests to send your protected health information to you at a different address, or other method of contact. We will not request an explanation from you as to the basis for the request. For example, you can ask that we only contact you at work or by mail. Requests for confidential communications must be made in writing, signed by you and sent to GTL. Your request must specify how or where you wish to be contacted.

You have the right to request an amendment of your protected health information. You may request an amendment of your health information contained in a designated record set for as long as the information is kept by GTL or any of our business associates. To request an amendment, you must send us your request in writing to the address included in the "Contact Information" section below, giving details of your request and why you are making it. If we deny your request for amendment in whole or in part, you have the right to file a statement of disagreement with us and we may prepare a rebuttal to your statement. We will provide you with a copy of any such rebuttal. In certain cases, we may deny your request for an amendment if it is not in writing or does not include a reason to support the request. In addition, we may deny your request if you ask us to amend information that: (1) was not created by us, unless the person or entity that created the information is no longer available to make the amendment; (2) is not part of the designated record set kept by us; (3) is not part of the information which you would be permitted to inspect and copy; or (4) is accurate and complete.

You have the right to receive an accounting of certain disclosures. You have the right to request an accounting of most disclosures of protected health information made by us during the six years prior to the date the accounting is requested, subject to certain exceptions. Your request must be in writing. If you request such an accounting more than once in a 12-month period, we may charge a cost-based reasonable fee.

You have the right to be notified following a breach of unsecured protected health information. You have the right to and will receive a notification of a breach of your unsecured protected health from GTL, or one of its business associates.

COMPLAINTS

If you believe your privacy rights have been violated, you may file a complaint in writing to us at the address shown below in the "Contact Information" section. You may also file a complaint in writing with the Secretary of the Department of Health and Human Services. You will not be retaliated against for filing a complaint.

THIS NOTICE IS SUBJECT TO CHANGE

We reserve the right to change the terms of this Notice and our privacy policies at any time. If we do, the new terms will be effective for all protected health information maintained by us, including protected health information received by GTL before the effective date of the new terms. If we do revise our privacy notice, a copy of the new notice will be posted on our web site at www.gtlic.com and/or sent to you if the changes are material.

EFFECTIVE DATE

This Notice is effective September 23, 2013.

CONTACT INFORMATION

If you have questions regarding this Notice or require further information, you may contact our Customer Service Department at 1-800-338-7452. Any written complaints should be directed to Guarantee Trust Life Insurance Company, Attention: Privacy Office, 1275 Milwaukee Avenue, Glenview, Illinois 60025.

GUARANTEE TRUST LIFE INSURANCE COMPANY
1275 Milwaukee Avenue, Glenview, IL 60025
(800) 338-7452

**SUPPLEMENTAL SHORT-TERM INDEMNITY INSURANCE POLICY
OUTLINE OF COVERAGE**

For Policy Form G1670-PA
With Optional Rider Forms RG15CA-PA, RG16ASH-PA, RG16ASB-PA, RG12DV-PA,

READ YOUR POLICY CAREFULLY! This outline of coverage provides a very brief description of the important features of the Policy. This is not the insurance contract and only the actual Policy provisions will control. The Policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you **READ YOUR POLICY CAREFULLY!**

THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.

THIS IS NOT MEDICARE SUPPLEMENT COVERAGE

If you are eligible for Medicare, review the *Guide to Health Insurance for People with Medicare* available from us. Neither Guarantee Trust Life Insurance Company nor its agents represent Medicare, the federal government or any state government.

CAUTION: The issuance of the policy is based on your answers to the questions on your application. A copy of your application will be attached to the policy. If your answers are incorrect or untrue, we may have the right to deny benefits or rescind your policy. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of your answers are incorrect, contact us within 30 days at the address shown above.

If you have any questions concerning this coverage, or if we can be of any assistance, please call us at 1-800-338-7452.

NOTICE TO BUYER

THE POLICY MAY NOT COVER ALL OF THE COSTS ASSOCIATED WITH SHORT-TERM INCURRED BY THE BUYER DURING THE PERIOD OF COVERAGE. THIS IS A LIMITED POLICY. THE BUYER IS ADVISED TO REVIEW CAREFULLY ALL POLICY LIMITATIONS AND EXCEPTIONS.

POLICY DESIGNATION

The policy is an individual policy of insurance.

GUARANTEED RENEWABLE

This means you have the right, subject to the terms of the policy, to continue the policy as long as you pay your premium on time. We cannot change any of the terms of the policy on our own, except that, in the future, **WE MAY INCREASE THE PREMIUM YOU PAY.** We may change your premium by giving you advance written notice, as required by state law. We can only do this when we change the premiums for all policies like yours in the state where you live.

SUPPLEMENTAL SHORT-TERM INSURANCE

Policies of this category are designed to provide persons insured with limited or supplemental coverage.

The policy provides coverage on an indemnity basis for Covered Home Health Care services. All benefits are subject to the definitions, limitations and exclusions described in the policy.

BENEFITS PROVIDED BY THE POLICY

Benefit Eligibility: To qualify for benefits, a Licensed Health Care Practitioner must certify you have a Cognitive or Functional Impairment pursuant to a Plan of Care.

BENEFIT ELIGIBILITY TERMS DEFINED:

Cognitive Impairment means a deterioration or loss in intellectual capacity which requires substantial supervision to protect a person from threats to his or her own health and safety. Cognitive Impairment is evaluated and measured by clinical evidence and standardized tests that reliably measure impairment in one’s: (1) short or long-term memory; (2) orientation as to people, places, or time; and (3) deductive or abstract reasoning.

Such loss of intellectual capacity can be the result of Alzheimer’s disease or similar forms of senility or irreversible dementia.

Functional Impairment mean the inability to perform at least two (2) of the six (6) Activities of Daily Living, listed below, without substantial assistance.

Activities of Daily Living means the following six (6) basic activities of daily living:

1. **Bathing:** Washing oneself by sponge bath in either a tub or shower, including the task of getting into or out of the tub or shower.
2. **Continence:** The ability to maintain control of bowel or bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for a catheter or colostomy bag).
3. **Dressing:** The ability to put on or take off all items of clothing and any necessary braces, fasteners or artificial limbs.
4. **Eating:** The ability to feed oneself by getting food into the body from a receptacle (e.g., plate, cup, table) or by a feeding tube or intravenously.
5. **Toileting:** The ability to get to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
6. **Transferring:** The ability to move into or out of a bed, chair or wheelchair without assistance.

POLICY BENEFITS BY PLAN SELECTION: Listed below are the benefits provided by the policy. Benefit payment for each Covered Home Health Care service is based upon the plan you select.

COVERED HOME HEALTH CARE SERVICES <i>(Check applicant’s selection)</i>	PLAN SELECTION		
	<input type="checkbox"/> Plan A	<input type="checkbox"/> Plan B	<input type="checkbox"/> Plan C
NURSING CARE SERVICES			
Skilled Nursing Care / Daily Benefit	\$75	\$150	\$200
General Nursing Care / Daily Benefit	\$60	\$120	\$200
THERAPY AND MEDICAL SOCIAL SERVICES			
Physical / Daily Benefit	\$75	\$150	\$200
Speech / Daily Benefit	\$75	\$150	\$200
Occupational / Daily Benefit	\$75	\$150	\$200
Enterostomal / Daily Benefit	\$50	\$100	\$200
Respirational / Daily Benefit	\$50	\$100	\$200
Chemotherapy Specialist / Daily Benefit	\$60	\$120	\$200
Medical Social Services / Daily Benefit	\$100	\$200	\$300
Combined Maximum Daily Benefit Amount for above services not to exceed:	\$150	\$300	\$450
HOME HEALTH AIDE SERVICES			
Home Health Aide / Daily Benefit	\$40	\$80	\$120
PRESCRIPTION DRUG BENEFIT*			
Generic/per Prescription Drug	\$10	\$10	\$10
Brand / per Prescription Drug	\$25	\$25	\$25
Prescription Drug Policy Year Maximum	\$300	\$600	\$600

*The Prescription Drug benefit is not subject to the Pre-Existing Condition Limitation and is payable without regard to eligibility for Covered Home Health Care services.

MAXIMUM BENEFIT PERIODS: The Maximum Benefit Period for Nursing Care Services, Therapy Services and medical social services is 360 days. The Maximum Benefit Period for Home Health Aide Services is 60 days.

PRE-EXISTING CONDITIONS LIMITATION:

The policy is subject to a 6 month pre-existing condition. Pre-existing conditions are those medical conditions for which medical advice or treatment was recommended or received from a doctor within 6 months prior to the policy's effective date. Any loss due to a pre-existing condition isn't covered unless the loss begins more than 6 months after the policy's effective date.

LIMITATION ON BENEFITS:

Benefits paid for Covered Home Health Care are subject to: (a) the Combined Maximum Daily Benefit amount when you receive multiple Covered Home Health Care services in one day; and (b) the allowable Maximum Benefit Period for the applicable Covered Home Health Care service. When multiple Covered Home Health Care services are received on a single day, we will count only one benefit day toward the Maximum Benefit Period, except when Home Health Aide services are received. In that case, we will count one benefit day toward the Maximum Benefit Period for Home Health Aide services as well as one benefit day for the combined total of all other Covered Home Health Care services received.

RESTORATION OF BENEFITS:

The policy provides for unlimited restoration of the Maximum Benefit Period for all Covered Home Health Care.

The Maximum Benefit Period for Covered Home Health Care will be fully restored when:

- 1.) Covered Home Health Care services are not received for a period of 180 consecutive days; and
- 2.) A Licensed Health Care Practitioner has certified that you have sufficiently recovered enough to no longer qualify as having a Functional or Cognitive Impairment and have been advised that Covered Home Health Care or other nursing or home care services are no longer required, whether or not such services are covered under the terms of the policy.

POLICY EXCLUSIONS:

The policy does not pay benefits for loss:

- 1.) Sustained while on active duty as a member of the armed forces of any nation, or losses sustained as a result of act of war whether declared or undeclared.
- 2.) Due to intentionally self-inflicted Injury.
- 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 law or act; or motor vehicle no-fault law.
- 4.) For services provided by a member of the Immediate Family unless: (a) he or she is employed by the Covered Home Health Care provider; (b) the Covered Home Health Care provider receives payment for the services; and (c) he or she receives no compensation other than the normal compensation for employees of the Covered Home Health Care provider.
- 5.) For services not included in Your Plan of Care.
- 6.) For services which would not routinely be paid in the absence of insurance.
- 7.) For care received outside the United States or its territories.
- 8.) For alcoholism, drug addiction, or chemical dependency, unless as a result of a medication prescribed by a Doctor.

OPTIONAL RIDERS

CRITICAL ACCIDENT BENEFIT RIDER – FORM RG15CA-PA

Maximum Benefit Amount per Accident: \$5,000 \$10,000

Waiting Period: 30 days

This Rider pays limited benefits for the following types of Injuries: hip and knee dislocation; fractures; and knee ligament and meniscus tears. To be eligible for benefits, you must receive Medically Necessary services in an Emergency Room or Urgent Care Facility to treat such Injuries within 48 hours of a covered Accident. Benefit payment is subject to a 30 day Waiting Period. Benefits are a paid as a percentage of the Maximum Benefit Amount per Accident:

Covered Injury	Percentage of Maximum Benefit Amount Per Accident That Will be Payable
Dislocation, hip	20%
Dislocation, knee	10%
Fracture, hip or skull	25%
Fracture, all other	5%
Tear, knee ligament or meniscus	10%

If more than one Fracture, Dislocation and / or Knee Ligament / Meniscus Tear is sustained as a result of a covered Injury, only one benefit is payable. The benefit payable will be that of the highest benefit amount associated with the sustained Fracture, Dislocation, or Knee Ligament/Meniscus Tear.

A Loss of Life Benefit is payable in the event of death as a result of Injuries sustained in a covered Accident. The Loss of Life Benefit is equal to the Maximum Benefit Amount Per Accident.

CRITICAL ACCIDENT BENEFIT RIDER EXCLUSIONS: This rider does not provide benefits for:

- 1.) Treatment, services or supplies which:
 - a.) Are not prescribed by a doctor to treat an injury.
 - b.) Are determined to be experimental / investigational in nature.
 - c.) Are received without charge or legal obligation to pay.
 - d.) Are received from persons employed or retained by any family member.
 - e.) Are provided outside of an emergency room or urgent care facility.
- 2.) Fracture of fingers, toes, ribs or coccyx.
- 3.) Intentionally self-inflicted injury.
- 4.) loss sustained or expenses incurred while on active duty as a member of the armed forces of any, or losses sustained or expenses incurred as a result of act of war whether declared or undeclared.
- 5.) Injury received while traveling or operating, learning to operate, serving as a crewmember on, or jumping or falling from any aircraft including those, which are not motor-driven.
- 6.) Cosmetic surgery, except for reconstructive surgery on an injured part of the body.
- 7.) Dental treatment.
- 8.) Treatment of sickness, disease or degenerative process, including degenerative joint disease and/or non-traumatic arthritis. We also will not pay benefits for any related medical treatments or diagnostic procedures.
- 9.) Treatment of vegetation or ptomaine poisoning or bacterial infections, except pyogenic infections due to accidental open cuts; or accidental ingestion of contaminated substances.
- 10.) Suicide or intentionally self-inflicted injury.
- 11.) Injury sustained as a consequence of an insured's being intoxicated, or under the influence of any narcotic unless administered on the advice of a physician Injury resulting from testing cars/trucks on any racetrack or speedway.
- 12.) Injury resulting from participation in intercollegiate sports.

- 13.) Injury sustained while taking part in any of the following activities: as a rider in or driving in competitive motor sports, water sport races, stunt show or speed test, or while testing any vehicle on any racecourse or speedway; spelunking (exploring caves); mountaineering, scaling up or down cliffs or mountain walls; practice for or participation in a rodeo; flying in an ultralight, hang gliding, parachuting, parasailing, para kiting, or bungee cord jumping.
- 14.) Participating in any sporting event for pay or prize money.
- 15.) Injuries incurred and resulting from hazardous occupations such as circus workers, commercial fishermen, crop dusters, farm laborers, firefighters, lumberjacks, oil field workers, police, quarry workers, rodeo riders, security guards, underground miners, or window washers.
- 16.) Injuries arising out of or in the course of employment and which is payable or covered under any workers' compensation or occupational disease act or law.
- 17.) Injuries incurred more than 40 miles outside the territorial limits of the United States or Canada, unless such loss is incurred while you are on a trip of not more than 60 days.

DENTAL AND VISION BENEFIT RIDER - FORM RG12DV-PA

Rider Maximum Amount Selected: \$400 \$800 \$1,200

This rider pays benefits for: (a) non-preventative dental services; and (b) preventative dental and vision services. Preventative dental services are covered with a Calendar Year maximum benefit of \$75. An annual eye examination or eye refraction is covered with a Calendar Year maximum benefit of \$50. Coverage for prescription eyeglasses is provided up to an annual maximum of \$200 per Calendar Year.

Dental and Vision benefits are subject to the:

- Annual Rider Deductible Amount of \$100;
- Insured Percent of covered expenses; and
- The selected Calendar Year Rider Maximum Amount.

The Rider Deductible Amount and Insured Percent of covered expenses do not apply to preventative dental or eye examination / eye refraction services.

This rider provides limited benefits during the first 12 months after the rider effective date. Please read the rider carefully.

DENTAL AND VISION RIDER EXCLUSIONS

Benefits will not be paid for dental expenses arising from or in connection with:

- 1.) A service not furnished by a Dentist, except:
 - a.) That performed by a Dental Hygienist under the supervision of a Dentist.
 - b.) X-rays ordered by a Dentist.
- 2.) Treatment, services or supplies which are:
 - a.) Not Necessary Dental Treatment, except as provided herein.
 - b.) Experimental/Investigational in nature.
 - c.) Conditions covered by Workers' Compensation Services.
- 3.) Treatment by a Family Member.
- 4.) Services or supplies for which there would be no charge in the absence of insurance.
- 5.) A service furnished to You for:
 - a.) Cosmetic purposes, unless needed as a result of Injury. Facing on crowns, on pontics, posterior to the second bicuspid shall always be considered cosmetic.
 - b.) Dental care of congenital or developmental malformation (unless benefits for orthodontic services are specifically provided in the Schedule.)
- 6.) Implants; replacement of lost or stolen appliances, replacement of orthodontic retainers, athletic mouth guards, precision or semi-precision attachments; denture duplication; or sealants.
- 7.) Oral hygiene instructions; plaque control; acid etch; or prescription for take-home fluoride.
- 8.) Over dentures and associated procedures.
- 9.) Services not completed by the end of the month in which insurance terminates.
- 10.) Orthodontic related expense, unless specifically provided.

Benefits will not be paid for vision expenses arising from or in connection with:

- 11.) Treatment, services or supplies which:
 - a.) Are Experimental/Investigational in nature.
 - b.) Are received without charge or legal obligation to pay.
 - c.) Treatment by any Family Member.
- 12.) Is covered by any Workmen's Compensation Act of Occupational Disease Law or by United States Longshoreman's Harbor Worker's Compensation Act (33 U.S.C. ss 901- 950).
- 13.) Services and supplies in connection with special procedures such as: orthoptics or vision training and subnormal vision aids.
- 14.) Non-prescription (plano) eyewear.
- 15.) Medical or surgical treatments of the eyes, unless to correct refraction of the eyes.
- 16.) Eye examinations required by an employer as a condition of employment.

ACCIDENT AND SICKNESS HOSPITALIZATION BENEFIT RIDER - FORM RG16ASH-PA

Accident and Sickness Hospitalization Benefit:

Initial Benefit Period:	<input type="checkbox"/> 3 Days <input type="checkbox"/> 6 Days
Initial Daily Benefit Amount	<input type="checkbox"/> \$100 <input type="checkbox"/> \$200 <input type="checkbox"/> \$300 / per day
Continuing Daily Benefit Amount	\$15
Continuing Benefit Period	Remainder of 31 Days
Maximum Benefit Period	31 Days
Waiting Period for Covered Sickness:	30 Days

This rider pays an Accident and Sickness Hospitalization Benefit for:

1. A loss incurred as a result of a covered Injury, which was initially treated in an Emergency Room or Outpatient Facility.
2. A loss as a result of a covered Sickness. Benefits are payable only when:
 - a. Incurred while the policy and rider are in force;
 - b. The Waiting Period, if any, has been satisfied; and
 - c. Not otherwise excluded from coverage under the policy and rider.

We will pay the Initial Daily Accident and Sickness Hospitalization Benefit during the Initial Benefit Period for each day of Hospital Confinement for a covered Accident or Sickness. The Initial Daily Benefit Amount is not payable beyond the Initial Benefit Period of Hospital Confinement

The first Hospital Confinement Day for the Accident and Sickness Hospitalization Benefit Amount is payable upon a Hospital Confinement of at least 24 consecutive hours by reason of a covered Injury or Sickness, for which benefits are payable and there is a charge for room and board.

The Initial Daily Accident and Sickness Hospitalization Benefit Amount and Initial Benefit Period are shown in the Rider Benefit Schedule.

After the Initial Benefit Period, We will pay a Continuing Daily Benefit Amount, during the Continuing Benefit Period, subject to the Maximum Benefit Period during One Period of Confinement.

Any one Continuous Benefit Period of hospitalization which begins while the rider is in force, won't be affected by the policy or rider terminating.

ACCIDENT AND SICKNESS HOSPITALIZATION BENEFIT RIDER EXCLUSIONS:

This rider does not provide benefits for loss as a result of:

- 1.) Suicide or intentionally self-inflicted injury.
- 2.) Loss sustained while on active duty as a member of the armed forces of any nation, or losses sustained as a result of act of war whether declared or undeclared.

- 3.) Injury received while traveling or operating, learning to operate, serving as a crewmember on, or jumping or falling from any aircraft including those, which are not motor-driven.
- 4.) Injury sustained as a consequence of a covered person's being intoxicated or under the influence of any narcotic unless administered on the advice of a doctor.
- 5.) Injury to the spine, or the cervical, thoracic spinal, dorsal, sacroiliac, or lumbar regions.
- 6.) Repetitive motion injuries, strains, all types of hernia, tendinitis, bursitis and heat exhaustion not related to a specific injury.
- 7.) Injury resulting from testing cars/trucks on any racetrack or speedway.
- 8.) Injury sustained while taking part in any of the following activities: as a rider in or driving in competitive motor sports, water sport races, stunt show or speed test, or while testing any vehicle on any racecourse or speedway; spelunking (exploring caves); mountaineering, scaling up or down cliffs or mountain walls; practice for or participation in a rodeo; flying in an ultra-light, hang gliding, parachuting, parasailing, parakiting, or bungee cord jumping.
- 9.) Participating in any sporting event for pay or prize money.
- 10.) Injuries incurred and resulting from hazardous occupations such as circus workers, commercial fishermen, crop dusters, farm laborers, firefighters, lumberjacks, oil field workers, police, quarry workers, rodeo riders, security guards, underground miners, or window washers.
- 11.) Injuries arising out of or in the course of employment and which is payable or covered under any workers' compensation or occupational disease act or law.
- 12.) Injuries incurred more than forty (40) miles outside the territorial limits of the United States or Canada, unless such loss is incurred while the covered person is on a trip of not more than sixty (60) days.
- 13.) Pregnancy, except for complications of pregnancy; or hospital confinement due to giving birth within the first nine (9) months after the effective date of coverage under this rider as a result of a normal pregnancy, including cesarean.

AMBULANCE SERVICE BENEFIT RIDER - FORM RG16ASB-PA

This rider pays an Ambulance Service Benefit of \$200 if a licensed ground ambulance service transports you to or from a medical facility. The ambulance service must be Medically Necessary. This Benefit is payable no more than 4 times per Calendar Year and is subject to a lifetime maximum benefit of \$2,500.

AMBULANCE SERVICE BENEFIT RIDER EXCLUSIONS

This rider does not pay benefits for:

- 1.) Services which are not Medically Necessary.
- 2.) Services which are received without charge or legal obligation to pay.
- 3.) Services which would not routinely be paid in the absence of insurance.
- 4.) Services received outside the United States.
- 5.) Loss sustained while on active duty as a member of the armed forces of any nation, or losses sustained as a result of act of war whether declared or undeclared.
- 6.) Loss incurred as a result of committing or attempting to commit a felony or participating in a riot or civil commotion.
- 7.) Loss incurred as a result of suicide or intentionally self-inflicted.
- 8.) 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.
- 9.) Injury sustained as a consequence of being legally intoxicated, as defined by the jurisdiction in which an accident occurs.
- 10.) Loss due to voluntarily using any drug, narcotic or controlled substance, unless as prescribed by a doctor.

INITIAL PREMIUM

COVERAGE DESCRIPTION	PREMIUM
Supplemental Short-Term Indemnity Policy <i>(Check box for Plan selected)</i> <input type="checkbox"/> Plan A <input type="checkbox"/> Plan B <input type="checkbox"/> Plan C	\$ _____
Accident and Sickness Hospitalization Benefit Rider	\$ _____
Ambulance Service Benefit Rider	\$ _____
Critical Accident Benefit Rider	\$ _____
Dental / Vision Benefit Rider	\$ _____
Policy Fee:	\$ 20.00
TOTAL PREMIUM:	\$ _____

GUARANTEE TRUST LIFE INSURANCE COMPANY
Electronic Delivery and Communications Disclosure

Unless otherwise requested by you, all documents that form our insurance relationship will be provided to you in electronic format. These documents include:

- Application(s) and related forms
- Policy or certificate insurance fulfillment documents
- Disclosures, where required by state and / or federal law

In order to access the documents electronically, you will need to:

1. Have access to the internet and be able to view, save and print PDF files (such as Adobe® Reader® 5.0 or higher.)
2. Maintain a valid designated e-mail address. (We reserve the right to validate the e-mail address you provide us.)

You are responsible for accessing, opening and reading communication we send in electronic format. We will consider Electronic Communications to be received by you upon successful delivery to the designated e-mail address you provide. To ensure our Electronic Communications are not blocked in e-mail or spam filters, please add our domain, "gtlic.com", to your safe sender list.

Access to Paper Copies

To ensure you have them when you need them, you should print copies of the documents we send through Electronic Communication. However, you may request from us one paper copy of your policy / certificate fulfillment package free of charge. Except where prohibited by law, we may charge a nominal fee for additional copies requested after the first. You may contact us with your request in writing, by phone, or email as indicated in our Company Contact Information, shown below.

Our Right to Send Paper

We reserve the right to provide paper copies in lieu of Electronic Communication. We would do this in the event of, but not limited to, a system outage, if we suspect fraud, or where the designated email address you have provided to us does not accept emails from us.

Changes to the Terms and Conditions of Electronic Communication

At our discretion, we reserve the right to modify the terms and conditions stated herein. This includes modifying the terms to include additional instances for Electronic Communication other than policy or certificate fulfillment. If we do, we will provide you with notice of such change, its effective date electronically and your choices under the new terms and conditions.

Withdrawal of Consent

You may elect to withdraw your Consent for Electronic Delivery and Communications at any time by contacting us in writing, by phone, or through the Customer Service link on our website. Please see Company Contact Information, below.

Company Contact Information

1. Write us at...
Guarantee Trust Life Insurance Company
ATTN: Policyholder Service
1275 Milwaukee Avenue
Glenview, IL 60025
2. Call us toll-free at...
1-800-338-7452
3. Contact us by email by visiting our website...
Go to www.gtlic.com. Click on the Policyholder tab at the top of the screen. Choose "Customer Service" from the list of options to communicate with us.