



## Application for: Advantage Plus—A Limited Benefit Policy Providing Hospital Confinement Indemnity Benefits

**APPLICATION FOR:**  New Coverage  Increase of Benefits  Reinstatement

If increase of benefits or reinstatement is requested, please list GTL policy/certificate number(s) affected: \_\_\_\_\_

**SEND DOCUMENTS TO:**  AGENT  INSURED

**Applicant 1** \_\_\_\_\_

First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Last Name \_\_\_\_\_

Soc. Security # \_\_\_\_\_ Age \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_  Male  Female

Applicant 1 Primary Phone Number \_\_\_\_\_  Mobile

E-Mail Address \_\_\_\_\_

**Address**

Number & Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

If applying for the Lump Sum Cancer Rider or Critical Accident Rider, please provide Beneficiary information below:

Full Legal Name of Beneficiary \_\_\_\_\_ Relationship to Applicant 1 \_\_\_\_\_

Full Legal Name of Contingent Beneficiary \_\_\_\_\_ Relationship to Applicant 1 \_\_\_\_\_

**Applicant 2** \_\_\_\_\_

First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Last Name \_\_\_\_\_

Soc. Security # \_\_\_\_\_ Age \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_  Male  Female

Applicant 2 Primary Phone Number \_\_\_\_\_  Mobile

E-Mail Address \_\_\_\_\_

If applying for the Lump Sum Cancer Rider or Critical Accident Rider, please provide Beneficiary information below:

Full Legal Name of Beneficiary \_\_\_\_\_ Relationship to Applicant 2 \_\_\_\_\_

Full Legal Name of Contingent Beneficiary \_\_\_\_\_ Relationship to Applicant 2 \_\_\_\_\_

## Pre-Qualification, Medical Information & Exclusions

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If any answer to questions 1 through 5 is Yes, you are not eligible for coverage.

**IF EITHER APPLICANT IS BETWEEN THE AGES OF 64 ½ and 70, AS OF THE DATE OF THIS APPLICATION, SKIP QUESTIONS 1 THROUGH 5 UNDER THE ADVANTAGE PLUS LIMITED BENEFIT HOSPITAL CONFINEMENT INDEMNITY POLICY SECTION OF THIS APPLICATION.**

*NOTE: Pre-existing Condition limitations apply without regard to answering questions 1 through 5 under the Advantage Plus Limited Benefit Hospital Confinement Indemnity Policy section of this Application.*

## Advantage Plus Limited Benefit Hospital Confinement Indemnity Policy

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- |  | <b>Applicant 1</b>                                 | <b>Applicant 2</b>                                 |
|--|--|--|
| 1. In the past 3 months has either Applicant been confined as an inpatient to a hospital or nursing home or received any home health care services?  | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| 2. In the past 12 months has either Applicant had, been treated for or been diagnosed by a medical professional as having a heart attack, congestive heart failure, stroke, Transient Ischemic Attack (TIA), heart surgery/bypass, Peripheral Vascular Disease, malignant melanoma or cancer (other than skin cancer)?     | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| 3. In the past 12 months has either Applicant had, been treated for or been diagnosed by a medical professional as having Chronic Obstructive Pulmonary/Lung Disease (COPD/COLD), emphysema, chronic bronchitis, diabetes treated with insulin, dementia, Alzheimer's disease, or chronic liver or chronic kidney disease? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| 4. In the past 12 months has either Applicant been advised by a medical professional to have surgery which will require an inpatient stay but have not yet done so?  | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| 5. Has either Applicant ever been treated for or been diagnosed by a medical professional as having Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV) infection?  | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |

## Lump Sum Cancer Rider (To be completed if applying for Lump Sum Cancer Rider)

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If any answer to questions 1 through 3 is Yes, you are not eligible for this rider.

- |   | <b>Applicant 1</b>                                 | <b>Applicant 2</b>                                 |
|---|--|--|
| 1. In the past 5 years has any person to be insured had, been diagnosed as having, or been treated by a medical professional for:   |  |  |
| a. Chronic Obstructive Pulmonary/Lung Disease (COPD/COLD), emphysema or chronic bronchitis requiring the use of two or more medications?  | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| b. Leukemia, Hodgkin's Disease, lymphoma, malignant melanoma, sarcoma, or any internal cancer, or had radiation or chemotherapy for any of these conditions or a pre-leukemic condition or a pre-malignant condition?   | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| 2. In the past 5 years, has any person to be insured had, been diagnosed as having, received medication for, or been treated by a physician or an appropriately licensed clinical professional acting within the scope of his/her license for Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)? | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| 3. Within the past 24 months, has any person to be insured:   |  |  |
| a. Been advised by a medical professional that a diagnostic test was needed or had any abnormal diagnostic test results?  | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |
| b. Had a symptom or abnormality that would cause a person to seek medical attention or advice?  | <input type="radio"/> Yes <input type="radio"/> No | <input type="radio"/> Yes <input type="radio"/> No |

## Plan Selection and Payment Information

Daily Hospital Confinement

Choose an amount in \$10 increments

Daily Benefit for a 1 day plan from \$1,000 to \$2,500

Daily Benefit for a 3, 4, 5, 6, 7, 8, 9, 10 or 15 day plan from \$100 to \$750

**Applicant 1**

**Applicant 2**

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Benefit Amount  
Per Day

Benefit Amount  
Per Day

1  3  4  5  
 6  7  8  9  
 10  15

1  3  4  5  
 6  7  8  9  
 10  15

▶ Select number of Benefit Period Days

## Optional Riders

**Applicant 1**

**Applicant 2**

▶ Ambulance Service Benefit Rider  
(Maximum Issue Age is 80)

\$50  \$100  \$150  \$200  
 \$250  \$300  \$350  \$400  
*Benefit Amount per Ambulance Service*

\$50  \$100  \$150  \$200  
 \$250  \$300  \$350  \$400  
*Benefit Amount per Ambulance Service*

▶ Outpatient Therapy Rider  
(Choose Calendar Year Benefit of 15 or 30 Days) \$50/Day Outpatient Therapy \$50/Day Chiropractic care/5 Visits per Year

15 Days or  30 Days

15 Days or  30 Days

▶ Skilled Nursing Facility Benefit Rider  
(Choose one Option and choose an amount in \$10 Increments from \$100 to \$220)

Option 1: Benefits payable from  
**Day 1 through 50**

OR

Option 2: Benefits payable from  
**Day 21 through 100**

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

▶ Lump Sum Cancer Benefit Rider (Includes \$500 Basal Cell/Squamous Cell Skin Carcinoma benefit and 25% Cancer In-Situ Benefit)

\$2,500  \$5,000  \$7,500  
 \$10,000  \$15,000  \$20,000  
 With 100% Recurrence Benefit

\$2,500  \$5,000  \$7,500  
 \$10,000  \$15,000  \$20,000  
 With 100% Recurrence Benefit

▶ Critical Accident Benefit Rider

\$5,000  \$10,000

\$5,000  \$10,000

▶ Lump Sum Hospital Benefit Rider (Not available if the 1 Day Benefit Period is chosen.)

\$250  \$500  \$750

\$250  \$500  \$750

▶ Outpatient Surgical Benefit Rider

\$250  \$500  \$750  \$1,000

\$250  \$500  \$750  \$1,000

▶ Dental and Vision Benefit Rider

\$400  \$800  \$1,200

\$400  \$800  \$1,200

Total Annual Premium Advantage Plus:

\$ \_\_\_\_\_

\$ \_\_\_\_\_

## Choose Premium Payment Mode

### Premium Mode:

Monthly Bank Draft (.084)  Quarterly (.265)  
 Semi-Annual (.520)  Annual

### Please Choose a Draft Option:

Requested Draft Day: 1st-28th \_\_\_\_\_

OR  2nd Wednesday  3rd Wednesday  4th Wednesday

Requested Effective Date: \_\_\_\_\_

(Requested Effective Date cannot be prior to the Application Date. If no Effective Date is requested, the policy will be effective on the date approved by underwriting.)

### Premiums

Applicant 1 Total Premium: \$ \_\_\_\_\_

Applicant 2 Total Premium: \$ \_\_\_\_\_

Applicant 1 Annual Policy Fee: \$ \_\_\_\_\_

Applicant 2 Annual Policy Fee: \$ \_\_\_\_\_

Total Premium: \$ \_\_\_\_\_

## Applicant(s) Coverage Information

Applicant 1

Applicant 2

Will this policy replace any existing insurance with any company? If Yes, please list below:  
The company, type(s) of insurance and policy number(s). Please submit a Replacement  
Form if required in your state.

Yes No

Yes No

If "Yes", with which company? (Applicant 1) \_\_\_\_\_

If "Yes", with which company? (Applicant 2) \_\_\_\_\_

## Acknowledgements & Authorization

**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.**

### Applicant Acknowledgements

I hereby apply to Guarantee Trust Life Insurance Company ("GTL") for a policy to be issued in reliance on my answers to the questions in this application for insurance coverage ("Application"). I have read or had read to me the completed Application and I represent that all statements made in this Application and all answers to the medical questions contained in the Application are full, complete and true, to the best of my knowledge and belief. I understand that innocent, negligent or fraudulent (i) omissions, (ii) misrepresentations or (iii) misstatements could result in a reduction of benefits or denial of an otherwise valid claim, or rescission of the insurance coverage. No agent or other representative of GTL has required, permitted, or encouraged me to answer any question inaccurately or waived any conditions of this Application. I acknowledge I have received or will receive the following in conjunction with my Application: (1) the Outline of Coverage, (2) Notice of Privacy Practices, and (3) *A Guide to Health Insurance for People with Medicare* and the Medicare Duplication of Benefits Disclosure, if eligible for Medicare.

### Electronic Transactions, Electronic Signatures, Policy Fulfillment and Communications

This Application may be completed by electronic device or telephonic means. I acknowledge GTL or its agent has verified my identity in accordance with any applicable federal or state law and that if this Application is completed by electronic means, I have provided my consent and authorization to complete an electronic transaction to apply for this coverage. My electronic signature is legally binding, and has the same effect as if I had physically signed this Application. If this Application is completed by telephonic means, I authorize GTL or its agent to accept my voice signature response as having the same effect as if I had physically signed this Application. I agree that I may receive my Policy and other GTL communications electronically. I also acknowledge receipt of the Electronic Delivery and Communications Disclosure, which describes the requirements for Electronic Policy Fulfillment and Communications, as well as my right to opt-out of Electronic Policy Fulfillment and Communications and receive a paper copy of my Policy free of charge.

**Fraud Notice: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.**

## Applicant Signature Section

Applicant 1 Signature: \_\_\_\_\_

Signed at: City and State: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant 2/Spouse Signature: (if applicable) \_\_\_\_\_

Signed at: City and State: \_\_\_\_\_ Date: \_\_\_\_\_

## Agent's Statement

I certify that I have accurately recorded the information supplied by the Applicant(s). I am not aware of any additional information which may have a bearing on the insurability of anyone proposed for insurance on this application and any supplement to it. I have advised the applicant(s) not to withhold any information relative to this application and its questions. I have advised the applicant(s) to review the application for completeness and accuracy and that no coverage is in effect until they are notified in writing by Guarantee Trust Life Insurance Company.

\_\_\_\_\_  
Agent's Signature, if applicable

\_\_\_\_\_  
Secondary Agent's Signature, if applicable

\_\_\_\_\_  
Agent's Name (please print)

\_\_\_\_\_  
Agent's Name (please print)

\_\_\_\_\_  
Agent Code

\_\_\_\_\_  
Commissions Split (if applicable)

\_\_\_\_\_  
Agent Code

\_\_\_\_\_  
Commissions Split (if applicable)

\_\_\_\_\_  
Agent's E-mail Address

\_\_\_\_\_  
Agent's E-mail Address

**Monthly Pre-Authorization Premium Payment Plan**

Authorization to Honor Withdrawals to be drawn by Guarantee Trust Life Insurance Company.

TO \_\_\_\_\_  
Name of My Bank                                      My Bank's Address                                      City                                      State                                      Zip Code

As a convenience to me, I request and authorize you to charge the account shown below for premiums drawn by and payable to the order of Guarantee Trust Life Insurance Company, Glenview, Illinois, provided there are sufficient funds in my account to pay the same upon presentation.

Bank Routing #: \_\_\_\_\_ Account #: \_\_\_\_\_

- Account Type     Checking Account (Attach a Voided "Sample" check)  
                           Savings Account (Attach a Voided "Sample" check if applicable, or a Deposit slip)

I agree that my rights in respect to each payment shall be the same as if it were drawn by me and signed personally by me. This authority is to remain in effect until revoked by me in writing and until you receive notice for which you agree you will be fully protected in honoring such requests. I further agree that if any such payment is not honored, whether with or without cause and whether intentionally, or inadvertently, you shall be under no liability at all although such action could result in the forfeiture of insurance.

\_\_\_\_\_  
Printed name of insured if different from premium payer                                      Premium payer's signature, as it appears on bank records



Receipt \_\_\_\_\_ Date \_\_\_\_\_

Received from \_\_\_\_\_ the sum of \$ \_\_\_\_\_ and application for insurance to Guarantee Trust Life Insurance Company. If for any reason the application is declined this payment will be refunded. No liability is created or assumed by the company, except for refund of this payment, until the insurance applied for has been issued.

Agent's Signature: \_\_\_\_\_

If you do not receive your policy/certificate within 60 days from the date of your application, please write to:  
Guarantee Trust Life Insurance Company, 1275 Milwaukee Avenue Glenview, IL 60025

**MAKE CHECK PAYABLE TO:  
GUARANTEE TRUST LIFE INSURANCE COMPANY**

**IMPORTANT NOTICE ABOUT THE POLICY/CERTIFICATE OF INSURANCE FOR WHICH YOU  
HAVE APPLIED**

**THIS DOCUMENT AFFECTS YOUR LEGAL RIGHTS  
READ THE FOLLOWING INFORMATION CAREFULLY**

- 1. THE POLICY/CERTIFICATE FOR WHICH YOU HAVE APPLIED INCLUDES A BINDING ARBITRATION AGREEMENT.**
- 2. THE ARBITRATION AGREEMENT REQUIRES THAT ANY DISAGREEMENT RELATED TO THIS POLICY/CERTIFICATE MUST BE RESOLVED BY ARBITRATION AND NOT IN A COURT OF LAW.**
- 3. THE RESULTS OF THE ARBITRATION ARE FINAL AND BINDING ON YOU AND THE INSURANCE COMPANY.**
- 4. IN AN ARBITRATION, AN ARBITRATOR, WHO IS AN INDEPENDENT, NEUTRAL PARTY, GIVES A DECISION AFTER HEARING THE POSITIONS OF THE PARTIES.**
- 5. WHEN YOU ACCEPT THIS INSURANCE POLICY/CERTIFICATE YOU AGREE TO RESOLVE ANY DISAGREEMENT RELATED TO THE POLICY/CERTIFICATE BY BINDING ARBITRATION INSTEAD OF A TRIAL IN COURT INCLUDING A TRIAL BY JURY.**
- 6. ARBITRATION TAKES THE PLACE OF RESOLVING DISPUTES BY A JUDGE AND JURY AND THE DECISION OF THE ARBITRATOR CANNOT BE REVIEWED IN COURT BY A JUDGE AND JURY.**

**ACKNOWLEDGEMENT OF ARBITRATION AGREEMENT**

**I HAVE READ THIS STATEMENT. I UNDERSTAND THAT I AM VOLUNTARILY SURRENDERING MY RIGHT TO HAVE ANY DISAGREEMENT BETWEEN THE INSURANCE COMPANY AND MYSELF RESOLVED IN COURT. THIS MEANS I AM WAIVING MY RIGHT TO A TRIAL BY JURY.**

**I UNDERSTAND THAT UPON RECEIPT OF THE POLICY/CERTIFICATE I SHOULD READ THE ARBITRATION CLAUSE CONTAINED IN THE POLICY/CERTIFICATE AND THAT I HAVE THE RIGHT TO REJECT THIS POLICY/CERTIFICATE WITHIN THREE (3) DAYS OF THE DATE OF DELIVERY IF I DO NOT WANT TO ACCEPT THE REQUIREMENT FOR ARBITRATION.**

**I UNDERSTAND THAT THIS SAME TYPE OF INSURANCE MAY BE AVAILABLE THROUGH AN INSURANCE COMPANY THAT DOES NOT REQUIRE THAT POLICY/CERTIFICATE RELATED DISAGREEMENTS BE RESOLVED BY BINDING ARBITRATION.**

\_\_\_\_\_  
**SIGNATURE OF PROPOSED INSURED**

\_\_\_\_\_  
**DATE**

\_\_\_\_\_  
**TIME**

\_\_\_\_\_  
**SIGNATURE OF APPLICANT/OWNER  
(IF OTHER THAN PROPOSED INSURED)**

\_\_\_\_\_  
**DATE**

\_\_\_\_\_  
**TIME**

\_\_\_\_\_  
**SIGNATURE OF AGENT**

\_\_\_\_\_  
**DATE**

\_\_\_\_\_  
**TIME**

AL-DIS-BIND