

See how GTL's Hospital Confinement Indemnity Insurance stands above the rest! Need resources to help explain Advantage Plus to your clients? **Show them our consumer-facing [product video](#) and [infographic](#)!**

FEATURES	GTL	SIMILAR COMPETITOR OFFERINGS	ADVANTAGE
<b>Benefit Period Flexibility</b>	3-day, 6-day, 10-day or 21-day	6, 7, 8, 9, 10-day	<b>GTL</b>
<b>Easy Rate Structure</b>	One rate for entire state unisex rates	Zip code rated male/female rates	<b>GTL</b>
<b>Benefit Options</b>	\$100 - \$600 in \$10 increments	\$250 - \$600 in \$25 increments	<b>GTL</b>
<b>Underwriting</b>	Guaranteed Issue for ages 64 ½ - 65 ½	No Guaranteed Issue available	<b>GTL</b>
<b>Ambulance Rider</b>	No admittance needed to receive benefits	Must be admitted to receive benefits	<b>GTL</b>
<b>Skilled Nursing Rider</b>	Same benefits paid from days 1 - 50	Varies according to benefit level	<b>GTL</b>
<b>Observation</b>	Observation covered at 100% of daily benefit	Observation covered at 50% daily benefit	<b>GTL</b>
<b>Inpatient Stays</b>	Covers inpatient hospitalization at 12 hours of confinement with the short stay benefit; 24 hours without	Inpatient hospitalization at 24 hours of confinement only	<b>GTL</b>
<b>Short Hospital Stay Benefits</b>	Inpatient and observation covered at 100% daily benefit with 12 hours of confinement	Short Stay observation covered at 50% daily benefit; Inpatient not covered under 24 hrs	<b>GTL</b>
<b>Dental/Vision Rider</b>	Dental/Vision Rider available	No Dental/Vision Rider	<b>GTL</b>
<b>Cancer Rider</b>	Issue Age to 85	Issue Age to 80	<b>GTL</b>
<b>Cancer Rider</b>	Includes Skin Cancer Benefits	No Skin Cancer Benefits	<b>GTL</b>
<b>Cancer Rider</b>	Cancer Recurrence Benefit available	No Cancer Recurrence	<b>GTL</b>
<b>Application</b>	5 short questions, 12 month look back only	7 questions which some include 24 month look back	<b>GTL</b>