

HELPING PROVIDE PEACE OF MIND PROTECTION FOR OUT-OF-POCKET EXPENSES

+ BENEFITS AVAILABLE FOR EXPERIMENTAL TREATMENTS,  
LATE STAGE DIAGNOSIS, SKIN CANCER AND MORE.



# Cancer, Heart Attack and Stroke Insurance

*Includes*  
Symptom assessment  
and critical illness support  
services. See page 5.



UNDERWRITTEN BY:  
Guarantee Trust Life Insurance Company  
ADH09-16

GUARANTEE TRUST LIFE INSURANCE COMPANY  
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## **+ WHY CANCER, HEART ATTACK & STROKE INSURANCE FROM GUARANTEE TRUST LIFE?**

If you were diagnosed with cancer or suffered a heart attack or a stroke, the last thing you would want to worry about is your finances. Cancer, Heart Attack and Stroke coverage from Guarantee Trust Life Insurance Company (GTL) can help you receive the financial peace of mind that allows you to focus on what really matters most — your recovery.

Because out-of-pocket medical expenses are on the rise, GTL's Cancer, Heart Attack and Stroke Insurance was designed to pay cash benefits directly to you and pays regardless of any other insurance coverage you may have should you or a covered family member be diagnosed with cancer, suffer a heart attack or have a stroke.

## **+ EXPERIENCE YOU CAN TRUST**

Founded in 1936, Guarantee Trust Life Insurance Company has a history of excellent customer service and superior insurance products. From claims paid quickly to customer service calls answered by our friendly staff in Glenview, Illinois, we make it easy for you when you need us most.

THE CASH BENEFITS FROM YOUR POLICY ARE PAID DIRECTLY TO YOU AND CAN BE USED TO HELP:



Cover Medical Co-Payments and Deductibles and Prescription Drug Copays



Pay for Experimental Treatments and Surgeries



Supplement Lost Income



Provide Cash for Car and Mortgage Payments

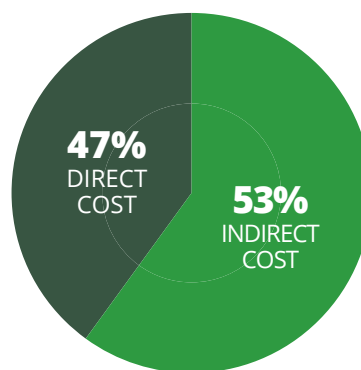


Allow for Extra Time Off of Work



Take a Recuperative Trip

**53% of the costs associated with cancer are non-medical, indirect costs.**<sup>[1]</sup>

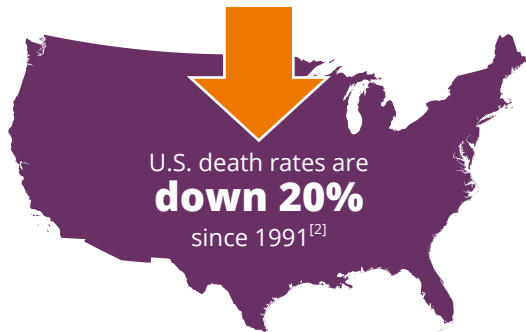


[1] Association of American Cancer Institutes, National Institutes of Health (NIH) Congressional Leave Behind, 2016

## + THE GOOD NEWS!

The chances of beating cancer are much higher than ever before!

**WHY?** Through research, screening and preventative care, US death rates are down 20%.



As of January 1, 2016 more than  
**15.5 million people**  
diagnosed with cancer have survived!<sup>[3]</sup>

## WHAT WILL THESE BENEFITS DO FOR YOU?

- Allow you to seek treatment that is out of network or not covered without worrying about costs.
- Help give your family peace of mind that the bills can be paid.
- Allow you and your spouse to take extra time off of work to recover.
- **Give you 24/7 access to the Ask Mayo Clinic support services at no extra charge.**

## + FINANCIAL IMPACT of potential treatment and recovery:<sup>[4]</sup>

- ▶ **36%** of cancer patients deplete their savings
- ▶ **24%** borrow against their retirement plans

## + PRODUCT FEATURES & DETAILS

With Cancer, Heart Attack and Stroke Insurance coverage from GTL, a lump sum benefit amount will be paid directly to you\* regardless of any other health care coverage you may have, upon the diagnosis of cancer or if you suffer a heart attack or stroke. The choice of benefit amounts are flexible, and can range up to \$75,000 for Cancer and \$75,000 for Heart Attack and Stroke depending on your specific needs.

### PLAN BENEFIT AMOUNTS:

- Age 18 to 65: Up to \$75,000
- Age 66 to 90: Up to \$50,000

### ISSUE AGES:

- 18 to 90 (child rider available)

### COVERAGE:

- Individual
- Children

### GUARANTEED RENEWABLE FOR LIFE

**GTL's Cancer, Heart Attack & Stroke Insurance can provide funds your family will need, so you can focus on recovery.**

\* In most states there is a 30 day waiting period, beginning on the issue date of the policy (not applicable in MO, MT, SD).

[2] American Cancer Society, Cancer Facts & Figures, 2014. [3] American Cancer Society, Cancer Treatment & Survivorship Facts & Figures, 2016-2017.

[4] Cancer Support Community (CSC) Survey, March 2015.



# The GTL Cancer, Heart Attack & Stroke Insurance *Difference*

## 1 DESIGN A POLICY THAT HELPS FIT YOUR NEEDS

GTL's Cancer, Heart Attack and Stroke Insurance is flexible. Choose the policy that's right for you:

### + LUMP SUM CANCER INSURANCE POLICY

You will receive a lump sum benefit amount paid directly to you upon the diagnosis of cancer as defined in your policy. This includes a 25% Cancer In-Situ benefit.

AND / OR

### + LUMP SUM HEART ATTACK AND STROKE INSURANCE POLICY

You will receive a lump sum benefit amount paid directly to you upon suffering a heart attack or a stroke, as defined in your policy.

## 2 EXPERIMENTAL TREATMENT BENEFITS INCLUDED!

GTL's Cancer coverage is unique in that you will **receive an additional benefit of 25 percent** of your chosen Lump Sum amount should you undergo a qualifying experimental treatment that has been approved or endorsed by the U.S. Food and Drug Administration or the National Institute of Health while being treated for cancer.



**Example:** If you have a \$10,000 Lump Sum cancer Policy and undergo a qualifying experimental treatment you would be paid an additional \$2,500 for a total of \$12,500.

## 3 GTL'S BENEFIT BUILDER RIDER CAN BOOST YOUR BENEFITS

With GTL's unique Benefit Builder package, you can access these additional benefits payable in addition to the base lump sum benefit:

### CANCER

- Benefits increase by 25% for cancers diagnosed as late stage
- \$500 Skin Cancer benefit, payable three times in a lifetime
- Increases coverage for Cancer In-Situ from 25% to 50% of lump sum benefit
- \$100 per year Wellness Benefit for annual physical exam

### HEART ATTACK AND STROKE

- Transient Ischemic Attack (TIA) covered at 10% of lump sum benefit
- Angioplasty and/or stent covered at 10% of lump sum benefit
- Bypass covered at 25% of lump sum benefit
- Valve replacement 10% of lump sum benefit
- Aortic surgery 25% of lump sum benefit

Policies and riders are subject to a 24-month pre-existing condition limitation.

## 4 ASK MAYO CLINIC INCLUDED!



GTL's Cancer, Heart Attack and Stroke insurance includes the trustworthy health resource, Ask Mayo Clinic. Answers that are time-saving, cost-saving and potentially life-saving are only a phone call away.

People often think of questions they want to ask their provider after leaving an appointment. **Instead of doing a random internet search for answers to your health-related questions** get advice you can trust from Ask Mayo Clinic!

### + ASK MAYO CLINIC 24-HOUR NURSE LINE

Staffed by registered nurses with an average of 24 years of clinical experience.

- 24/7 advice for any injury or illness

### + ASK MAYO CLINIC ONLINE

On-demand, secure web-based tool

- Easy assessment for symptoms
- Private and anonymous

### + CRITICAL ILLNESS SUPPORT

Upon diagnosis of a Critical Illness, access support from experts on Cancer, Heart Attack and Stroke to:

- Explain test results
- Answer questions about medications
- Guide you regarding a second opinion or treatment options



are guided to a lower, more appropriate level of care than they originally intended to seek\*



would have sought an inappropriate level of care had they not called Ask Mayo Clinic\*



report high level of satisfaction with Ask Mayo Clinic\*

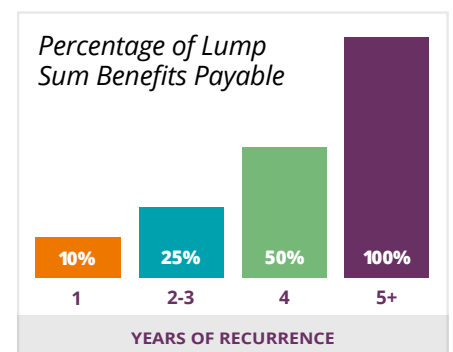
\*Caller statistics from Ask Mayo Clinic, Book of Business, 2015.

Ask Mayo Clinic is a service provided to Guarantee Trust Life Insurance Company by Mayo Clinic at no cost to the consumer. Mayo Clinic and the triple-shield Mayo Clinic logo are trademarks of Mayo Foundation for Medical Education and Research. Mayo Clinic does not endorse any third party products advertised. Availability of Ask Mayo Clinic is subject to change without prior notice.

## 5 GTL'S RECURRENCE BENEFIT RIDER

With GTL's Recurrence Benefit Rider, after you receive your lump sum payment your benefits are eligible to restore with the Recurrence Benefit.

The **Recurrence Benefit** can be applied to both the cancer and heart attack and stroke benefits. The percentage of Lump Sum benefits are shown in the chart to the right.



# Coverage with flexible choices.

## 6 COVERAGE DOESN'T STOP AT CANCER, HEART ATTACK AND STROKE

It's easy to add valuable benefits on top of your policy, including:

### CANCER BENEFIT BUILDER

This rider increases the Cancer benefit amount by 25% in cases of a late stage diagnosis and boosts Cancer In Situ benefit to 50% of the Cancer benefit. It also has a \$500 per year Skin Cancer benefit up to 3 times in a lifetime. And, it includes a Wellness Benefit of \$100 per year for an annual physical examination from your doctor.

### HEART ATTACK/STROKE BENEFIT BUILDER

This rider has a benefit for TIA, Transient Ischemic Attack, also known as a "mini-stroke" covered at 10% base benefit. It has an Angioplasty and/or stent benefit of 10% base benefit, a Bypass benefit of 25% of the base benefit, an Aortic Surgery benefit of 25% of the base benefit and a Valve replacement benefit of 10% of the base benefit. These benefits are payable in addition to your HAS lump sum benefit.

### RECURRENCE RIDER

With this rider, after you receive your lump sum payment, your benefits are eligible to restore. This rider can be applied to the cancer and heart attack and stroke benefits.

### RETURN OF PREMIUM RIDER

This rider will return all premiums you have paid minus benefits paid if your policy is kept in force for at least 20 years. Return of premium on death options are also available. Refer to the outline of coverage for details.

	Premium Paid	Claims Paid	Refund
Example 1	\$10,000	\$120,000 Claims	No Refund
Example 2	\$10,000	\$5,000 Claims	\$5,000
Example 3	\$10,000	\$0 Claims	\$10,000

### INTENSIVE CARE RIDER

This rider pays a choice of daily benefits, in amounts up to \$600 per day, should you be confined to a hospital ICU for any reason. Benefits reduce by 50% at the attained age of 65.

### CRITICAL ACCIDENT RIDER

After an Emergency room visit, this rider will pay a lump sum benefit for for the following types of accident injuries:

Covered Injury	\$5,000 Plan	\$10,000 Plan
Accidental Death	\$5,000	\$10,000
Hip or Skull Fracture	\$1,250	\$2,500
Hip Dislocation	\$1,000	\$2,000
Knee Dislocation or Knee Ligament Tear	\$500	\$1,000
Fracture, Other	\$250	\$500

### DENTAL/VISION RIDER

This rider will pay you an annual benefit of up to \$400, \$800, or \$1,200 for services performed by a licensed dentist, ophthalmologist or optometrist after the first year, including \$200 for prescription eye glasses or contact lenses.

### CHILD COVERAGE RIDERS

Provides up to \$75,000 in coverage to a dependent payable in case of a diagnosis of Cancer and if selected up to \$10,000 in coverage for Heart Attack and Stroke. Available for issue to ages 0 – 18. Coverage ends at age 25.



*Help protect yourself and your family*  
**so you can focus on what matters most.**

#### **DEFINITIONS**

**CANCER (INVASIVE) MEANS:** A disease manifested by the presence of a malignancy characterized by the uncontrolled growth and abnormal spread of malignant cells and the invasion of body tissue by such malignant cells. Cancer includes Hodgkin's disease and leukemia. This definition excludes such conditions as: Pre-malignant tumors or polyps; and Skin Cancer, except malignant melanoma.

**CANCER IN SITU, OR STAGE 0 CANCER MEANS:** An early stage Cancer that is defined as "in place" and which has not spread beyond the tissue type, mucosal layer, lining, duct or cellular layer in which it originated. It may be staged as Stage 0, T0, Tis, or notated with a staging system appropriate to the cancer type and utilized by a recognized medical authority, such as the American Joint Cancer Committee.

**HEART ATTACK MEANS:** A myocardial infarction (irreversible injury and death of a portion of the heart muscle as a result of obstruction of one or more of the coronary arteries.) Diagnosis of a Heart Attack must be supported by three (3) or more of the following: Typical clinical symptoms, such as central chest pain; Diagnostic increase of specific cardiac markers; New electrocardiographic (EKG) changes indicative of infarction; Confirmatory imaging studies; or In the event of death, an autopsy confirmation or death certificate identifying Heart Attack (myocardial infarction) as the primary cause of death.

"Heart Attack" does not mean cardiac arrest, sudden cardiac arrest, coronary artery disease, congestive heart failure, atherosclerotic heart disease, angina, or any other dysfunction of the cardiovascular system.



Heart Attack also does not mean a silent/old Heart Attack, which is a prior incidence of heart attack which has few, if any, symptoms and is generally discovered at a later date through imaging tests, such as electrocardiogram (EKG) or echocardiogram (ECG).

**STROKE MEANS:** An acute cerebrovascular accident or incident, embolism, thrombosis or hemorrhage which results in paralysis or other measurable objective neurological deficit lasting more than twenty-four (24) hours. A cerebrovascular accident is a sudden, unexpected interference in brain function caused by insufficient blood flow to part of the brain. Diagnosis must include imaging documentation of new brain tissue infarction in association with acute onset of symptoms consistent with central nervous system neurological damage.

For the purposes of this Policy, Stroke does not include: Chronic cerebrovascular insufficiency; Transient Ischemic Attacks (TIAs); Transient Global Amnesia (TGA); External trauma causing accidental injury to the brain; Brain damage due to infection, vasculitis, encephalopathy and inflammatory disease; or Ischemic disorders of the vestibular system.

**PRE-EXISTING CONDITION:** A pre-existing condition is a condition for which: (a) Medical advice or treatment was recommended by, or received from a Doctor, within the 24-month period before the Policy Effective Date; or (b) symptoms existed which would cause an ordinarily prudent person to seek diagnosis, care or treatment within the 24-month period before the Policy's Effective Date. Treatment includes being prescribed or taking prescription drugs or medicines.

A pre-existing condition is not covered unless the loss begins more than 24-months after the Policy Effective Date.

Cancer, Heart Attack and Stroke Insurance, specified disease insurance, is issued on Form Series G1530/G1531 and Rider Form Series, RG15CBB, RG15HSBB, RG15RC, RG15RP, RG15IC, RG15RHS, RG15HAS, RG15CA, RG15DV, RG15HSC, & RG15CC by Guarantee Trust Life Insurance Company. This product, its features, and riders are subject to state availability and may vary by state. Certain exclusions and limitations may apply. For cost and complete details of coverage, please refer to the outline of coverage.

## **+ EXCLUSIONS**

We will not pay benefits for:

1. A Positive Diagnosis of any Cancer or Cancer In Situ before the Policy Effective Date;
2. Any loss due to injury, disease or incapacity, unless related to or attributable to Cancer or Cancer In Situ as defined;
3. Any Cancer or Cancer In Situ when advice or treatment is received during the Waiting Period or prior to the Effective Date, and such advice or treatment results in a Positive Diagnosis of Cancer or Cancer In Situ. If tissue is extracted during the Waiting Period or prior to the Effective Date, and results in a Positive Diagnosis of Cancer or Cancer In Situ, this will not be a covered condition. The date of a Positive Diagnosis of Cancer or Cancer In Situ is the earlier of the date of clinical diagnosis or the date the specimen used to diagnose Cancer or Cancer In Situ is taken. If a Positive Diagnosis of Cancer or Cancer In Situ is made and/or Cancer In Situ is treated within the Waiting Period, OR if medical advice is given within the Waiting Period which leads to the subsequent Positive Diagnosis of Cancer or Cancer In Situ after the Waiting Period, the Insured has the option to cancel the Policy and receive a refund of all premiums paid on the Policy and attached riders.
4. Heart Attack or Stroke Diagnosed before the Policy Effective Date;
5. Any loss due to injury, disease or incapacity, unless related to or attributable to Heart Attack or Stroke as defined; or a Heart Attack or Stroke when advice or treatment is received during the Waiting Period. If a Heart Attack or Stroke is Diagnosed and or treated within the Waiting Period, OR if medical advice is given within the Waiting Period which leads to the subsequent Diagnosis of a Heart Attack or Stroke after the Waiting Period, the Insured has the option to cancel this Policy and receive a refund of all premiums paid for this Policy and attached riders.

There may be additional exclusions and limitations based upon the optional riders selected. Please refer to the outline of coverage for exclusions and limitations for the optional Intensive Care Benefit, Critical Accident Benefit, Dental Vision, Child Cancer, and Child Heart Attack or Stroke Lump Sum Benefit Riders.



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## **GUARANTEE TRUST LIFE INSURANCE COMPANY**

Guarantee Trust Life Insurance Company is a mutual legal reserve company located in Glenview, Illinois and licensed to conduct business in 49 states and the District of Columbia.