

GOLDENCARE USA PRESENTS

CRITICAL CARE

(A Critical Illness Policy)

BY GUARANTEE TRUST LIFE INSURANCE COMPANY (GTL)

Critical Illness Coverage with Increased Benefits for Assisted Living Facility and Nursing Home Confinements

Today, due to early detection, prevention and advances in medical treatments, the odds of surviving a life altering critical illness are better than ever. For many of us, surviving such an illness can bring serious financial and emotional hardships—especially if that illness leads to a stay in an Assisted Living Facility or Nursing Home while recuperating. This is where Guarantee Trust Life's Critical Care Policy can help.

I Already Have Health Insurance. Do I Also Need A Critical Care Policy?

Although your health insurance, and other coverages you may have, play an essential part in keeping you well, deductibles, co-payments and other out-of-pocket expenses can impact your financial security. Medical treatment has never been better, but is also expensive. People today often experience financial hardship because of the expenses their insurance will not cover. Critical Care can be a strong supplement to your health insurance.

Can I Be A Candidate For This Coverage?

If you are ineligible to apply for or have been disapproved for long-term care coverage, Critical Care from GTL is a perfect alternative. As you'll see, it's much easier to apply for and be issued a Critical Care policy than a long-term care policy. What's more, coverage is available to Age 84.

If you or your spouse is uninsurable and cannot apply for long-term care, why not consider Critical Care - perhaps in combination with Custom Solution's Security Benefit option, which pays benefits to uninsurable spouses/partners.

** Custom Solution is underwritten by Mutual of Omaha.*

Is It Easy To Apply For Critical Care?

Yes! The application contains only five "yes or no" questions. A routine Attending Physician Statement (APS) or cognitive test is not required and there is no telephone interview.

How Long Does It Take For An Application To Be Approved?

Amazingly enough, average underwriting time is within 7 to 10 days and most policies are issued.

What Serious Conditions Can Be Covered By Critical Care?*

Alzheimer's Disease	Paralysis
Cancer	Coma
Cancer In-Situ	Major Organ Transplant
Heart Attack	Stroke
Coronary Artery Bypass Surgery	Kidney Failure

*May differ based on plan chosen and health history.

How Many Plans Are Available?

There's A Plan For Just About Everyone! Even with a medical history, there's a good chance you'll be able to apply for and be approved for one of these plans.

- Plan A: Critical Care covers all of serious conditions listed above.
- Plan B: Cancer Care Plus - All of the above except: heart attack, coronary artery bypass, stroke.
- Plan C: Cardiac Care Plus - All of the above except: cancer and cancer-in-situ.

What Is The Benefit Range?*

- You can choose a Monthly Base Benefit of \$500 to \$3,000 per month in \$250 increments. (Dependent coverage is \$500 per month)
- 150% of the Monthly Base Benefit is paid while you're in an Assisted Living Facility and 200% is paid when in a Nursing Facility.
- Benefit Period choices are 6, 12, 18 and 24 months.
- To calculate the Lifetime Dollar Maximum, simply multiply your Monthly Base Benefit x the Benefit Period (# of months) x 3.

*Benefits may vary by state.

Can You Show Me An Example Of Benefits?

Bob Jones purchased a Critical Care Policy with a Monthly Base Benefit of \$2,000 and a Benefit Period of 18 months. After suffering a stroke, Bob was hospitalized and cared for at home over a period of 3 months, before being confined in an Assisted Living Facility for 8 months, and a Nursing Home for 3 months. Bob was then able to go home and continue recuperating for 4 more months.

Here is a Summary of Payable Benefits:

Home/Hospital.....3 Months.....	\$2,000 x 3	\$6,000
Assisted Living8 Months.....	\$2,000 x 1 1/2 = \$3,000 x 8	\$24,000
Nursing Home3 Months.....	\$2,000 x 2 = \$4,000 x 3	\$12,000
Home.....4 Months.....	\$2,000 x 4	\$8,000
TOTAL BENEFITS.....18 Months		\$50,000

Can The Built-In-Restoration of Benefits Make My Benefits Last Longer?

Yes! Should you recuperate from a covered condition*, your Benefit Period will fully restore when there has been zero payment of benefits for that condition for 12 consecutive months, subject to your Lifetime Dollar Maximum. Survival rates are a good indication of the value of the Restoration of Benefits provision.

**Except Alzheimer's Disease and Paralysis.*

How Does A Critical Care Policy Differ From Other Critical Illness Policies?

For starters, many Critical Illness policies do not cover Alzheimer's disease. Chances are when you think of long-term care, the long length of this devastating disease will enter your mind. Critical Care pays out monthly cash benefits once a diagnosis is made, whereas most Critical Illness policies pay just one-lump sum. And, with Critical Care, the built-in Restoration of Benefits provision can help benefits last longer. If you want additional coverage for Assisted Living or Nursing Facility confinement, you will be glad to learn that (in most states) Critical Care pays up to twice the benefit for such confinements.

Is Critical Care More Liberal Than Long-Term Care?

With Critical Care, benefits are payable once a diagnosis is made. There's no waiting period and no bills to submit. It's also easier to access benefits because there are no Activities of Daily Living requirements (bathing, mobility, eating, dressing, etc.) and no Cognitive Impairment requirement. Your policy must be in effect for thirty days before benefits are payable.

What Will a Critical Care Policy Cover That A Long-Term Care Policy Won't?

If you have a Heart Attack, Bypass Surgery, Kidney Failure, Organ Transplant or Cancer and have Critical Care coverage for that sickness, your policy will pay 100% of the base benefit plus 50% extra during your Assisted Living confinement and 100% extra during your Nursing Facility confinement. Long-Term Care policies do not cover these sicknesses because coverage is only based on Activities of Daily Living and Cognitive Impairment.

What Might Happen Without Critical Care?

- More than 50% of bankruptcies are caused by excess medical expenses, even though 79% of people have health insurance.¹
- Half of the foreclosures in America are due to debt from medical causes.²
- About 1.5 million homeowners are currently in danger of losing their homes due to illness related expenses.²

1 Himmelstein, David U. et. al. "Medical Bankruptcy in the United States, 2007: Results of a National Study Clinical Research Study". Harvard U. n.d. Web. 16 Mar. 2011.

2 Robertson, Egelhof & Hoke. "Get Sick, Get Out: The Medical Causes of Home Mortgage Foreclosures". August 2008. Web. Oct. 2011.

Are There Any Strings Attached To The Monthly Cash Payments?

None whatsoever! With Critical Care, you have the freedom and control to use the funds as you wish. For example: To Help Replace Lost Income, Rehabilitation Expenses, Alternative Treatment Options, Travel And Lodging For Treatment Plans, Lifestyle Changes, Mortgage Loans & Debt Payments, Childcare Expenses, Unpaid Medical Bills.

What Are The Chances I Will Survive A Serious Illness?

- 86% of hospitalized heart attack patients survive (higher for first heart attacks).³
- 80% of stroke patients survive the initial event.³
- 35% recover completely or with minor impairments.⁴
- 69% to 90% survive kidney failure.⁵
- 50 to 90% survive major organ transplants (including heart, lungs, liver and kidneys).⁶

Based on these outstanding survival rates you'll be glad to know that your benefits will continue even when you survive your illness. Should you die, remaining benefits will be paid to your beneficiary. And remember, Critical Care includes a built-in Restoration of Benefits provision, which can extend benefits longer!!

3 "Why do I need critical illness insurance?".essentialbenefits.ca. Feb. 2011

4 "Cancer Facts and Figures 2011". American Cancer Association

5 "Acute Kidney Failure" The Merck Manuals Online Medical Library. Feb. 2011

6 "Organ Transplantation". FAQs.org. Health. Feb. 2011

What Causes Claims?

Long-Term Care: Alzheimer's, strokes and cancer represent over 70% of submitted claims.⁷
Critical Illness: Cancer, heart attacks and strokes caused 80% of new claims.⁸

7 Fifth Intercompany Report prepared by the society of Actuaries, November, 2011 study conducted by Gen Re, 2011

8 American Association for Critical Illness Insurance

What Are The Odds Of Having Alzheimer's Disease?*

The greatest known risk factor for Alzheimer's is advancing age. Most individuals with the disease are age 65 or older. The likelihood of developing Alzheimer's doubles about every five years after age 65. After age 85, the risk reaches nearly 50 percent. One of the greatest mysteries of Alzheimer's disease is why risk rises so dramatically as we grow older.

*alz.org/alzheimerassociation 2013

Will Critical Care Coverage Be Sufficient In Case Of Alzheimer's?

49% of long-term care claims dollars are for Alzheimer's. The average industry claim is 659 days. Thus, a two-year Critical Care Plan will provide sufficient benefits to exceed the average industry claim.

Critical Care's monthly benefits can help you avoid the financial strain a major illness can create so you can focus on your recovery. You'll enjoy added peace of mind, knowing you have more freedom to:

- Get the treatment you want
- Spend time with your family and friends
- Keep your home and other assets

GOOD NEWS!

You Can Apply FOR and Be Issued A Policy Even If You Have A Past Medical History?

Turn page for details.

CRITICAL CARE HAS A PLAN FOR NEARLY EVERYONE! YOU CAN STILL APPLY FOR AND BE ISSUED A POLICY...

Even if, within the past 10 years, you were diagnosed as having, received medication for, or has been treated by a medical practitioner for heart-related conditions including:

- Disease of the heart or valves
- Heart attack
- Chest pain
- Coronary bypass
- Angioplasty
- Transient Ischemic Attack (TIA)

YES! YOU CAN STILL GET A POLICY THAT COVERS CANCER CARE and MORE.

PLAN B (CANCER CARE PLUS) pays monthly cash benefits upon diagnosis of the following covered conditions:

- Alzheimer's Disease
- Cancer
- Cancer In-Situ
- Paralysis
- Coma
- Major Organ Transplant
- Kidney Failure

Even if, within the past 10 years, you were diagnosed as having, received medication for, or has been treated by a medical practitioner for cancer related conditions, including:

- Leukemia
- Malignant melanoma
- Lymphoma
- Sarcoma
- Any time of cancer (except skin)
- Brain Tumor

YES!! YOU CAN STILL GET A POLICY THAT COVERS CARDIAC CARE and MORE

PLAN C (CARDIAC CARE PLUS) pays monthly cash benefits upon diagnosis of the following covered conditions:

- Alzheimer's Disease
- Heart Attacks
- Coronary Artery Bypass Surgery
- Stroke
- Paralysis
- Coma
- Major Organ Transplant
- Kidney Failure

PLAN A (ALL SICKNESSES) pays monthly cash benefits upon diagnosis for all covered conditions listed above.



When Should a Critical Care Application NOT Be Submitted?

If within the last 10 years, you have been treated for any of the following conditions:

Aids or ARC	Kidney Dialysis
ALS (Lou Gehrig's Disease)	Kidney Disease, Chronic
Alzheimer's Disease	Liver Disease, Chronic
Central Nervous System Disease	Mental Retardation
Cerebral Palsy	Motor Neuron Disease
Cirrhosis	Multiple Sclerosis
Crohn's Disease	Muscular Dystrophy
Cystic Fibrosis	Paralysis
Dementia	Parkinsons Disease
Hepatitis B or C, Chronic	Respiratory or Lung Disease, Chronic (other than controlled asthma)
HIV Positive	Ulcerative Colitis
Huntington's Disease	

OR

If within the past 5 years, you have been treated for drug or alcohol abuse, had abnormal test results relating to alcohol or drug use or is currently confined to a Nursing Home or Assisted Living Facility.

OR

If within the past 2 years, you have been advised to seek treatment or medical advice from a practitioner but has not yet done so, or experienced any symptoms that would have caused an ordinarily prudent person to seek advise from a medical practitioner.

Why Is It Best To Work With A GOLDENCARE USA Agent?

Like most policies Critical Care has exclusions and limitations. Your GoldenCare agent will provide you with the details you'll need to make an informed decision.

Purchasing any type of insurance can be complicated. That's why your agent makes it a practice to look at the same things you'd want to know when choosing an insurance company. For example, is the insurer financially stable with a strong commitment to their policyholders? Are their policies priced correctly? How about their contracts - are they easy to understand?

You can count on GOLDENCARE USA and your agent to research the growing number of insurers and the various products they offer. This research saves you the time and hassle you'd have to endure if you shopped for insurance all by yourself.