



RATE SHEET

ADVANTAGE PLUS • IN, ND

ALL RATES ARE ANNUAL

**One-Time
Application
Fee:**

\$20.00
\$0 in IN

Modal Factors

Semi-Annual .520
Quarterly .265
Monthly PAC .084

SOFTWARE IS ALSO AVAILABLE TO DOWNLOAD AT WWW.GTLIC.COM

10-Day Hospital Confinement Benefits (per \$10/Day)				21-Day Benefits (per \$10/Day)			Lump Sum Hospital Confinement Rider		
AGE	\$100-170	\$180-240	\$250-600	\$100-170	\$180-240	\$250-600	\$250	\$500	\$750
40	10.40	9.67	9.25	11.57	10.76	10.30	51.80	98.42	145.04
41	10.59	9.85	9.42	11.81	10.98	10.51	52.48	99.72	146.95
42	10.76	10.01	9.58	12.03	11.18	10.70	53.15	100.98	148.82
43	10.93	10.16	9.73	12.22	11.36	10.87	53.81	102.24	150.66
44	11.08	10.31	9.86	12.39	11.53	11.03	54.48	103.51	152.54
45	11.23	10.45	9.99	12.55	11.66	11.16	55.18	104.85	154.51
46	11.35	10.56	10.11	12.68	11.79	11.29	55.95	106.29	156.65
47	11.48	10.67	10.22	12.81	11.91	11.40	56.79	107.91	159.03
48	11.58	10.77	10.31	12.92	12.01	11.50	57.76	109.75	161.74
49	11.68	10.86	10.40	13.02	12.11	11.58	58.88	111.88	164.87
50	11.76	10.95	10.47	13.12	12.20	11.67	60.20	114.37	168.55
51	11.84	11.01	10.54	13.21	12.29	11.76	61.75	117.31	172.87
52	11.90	11.07	10.59	13.32	12.38	11.85	63.56	120.77	177.97
53	11.95	11.12	10.65	13.44	12.49	11.95	65.71	124.85	183.98
54	12.01	11.16	10.68	13.56	12.62	12.07	68.23	129.64	191.05
55	12.05	11.20	10.72	13.73	12.76	12.22	71.18	135.25	199.31
56	12.08	11.24	10.75	13.92	12.95	12.39	74.62	141.78	208.94
57	12.11	11.26	10.78	14.16	13.17	12.60	78.61	149.35	220.09
58	12.14	11.29	10.80	14.45	13.45	12.86	83.20	158.08	232.96
59	12.16	11.32	10.83	14.81	13.77	13.18	88.47	168.11	247.74
60	12.20	11.35	10.85	15.24	14.17	13.56	94.50	179.55	264.60
61	12.24	11.37	10.88	15.75	14.65	14.02	101.35	192.55	283.77
62	12.27	11.42	10.93	16.36	15.22	14.56	109.09	207.27	305.45
63	12.33	11.46	10.96	17.08	15.89	15.21	117.82	223.85	329.88
64	13.05	11.78	11.05	18.94	17.45	16.66	132.53	251.69	369.94
65	13.05	11.78	11.05	18.94	17.45	16.66	132.53	251.69	369.94
66	13.56	12.27	11.54	19.77	18.27	17.46	136.97	260.34	382.65
67	14.04	12.75	12.01	20.63	19.09	18.26	141.69	269.10	395.60
68	14.55	13.27	12.50	21.45	19.89	19.05	146.28	278.01	408.71
69	15.12	13.83	13.06	22.37	20.79	19.91	150.99	286.91	421.80
70	15.64	14.35	13.55	23.23	21.62	20.71	155.71	295.82	434.90
71	16.19	14.88	14.07	24.20	22.55	21.63	160.41	304.72	447.99
72	16.71	15.43	14.61	25.08	23.42	22.48	165.00	313.50	460.82
73	17.27	15.97	15.13	25.94	24.27	23.29	169.46	322.01	473.40
74	17.76	16.44	15.60	26.75	25.06	24.07	173.78	330.26	485.44
75	18.22	16.90	16.05	27.52	25.81	24.80	177.97	338.12	497.09
76	18.62	17.31	16.45	28.23	26.47	25.45	181.90	345.72	508.09
77	19.05	17.71	16.82	28.88	27.10	26.06	185.69	352.78	518.57
78	19.35	18.03	17.15	29.45	27.66	26.61	189.09	359.34	528.26
79	19.67	18.34	17.44	29.95	28.16	27.10	192.37	365.49	537.30
80	19.93	18.60	17.72	30.42	28.60	27.52	195.25	370.99	545.41
81	20.15	18.82	17.91	30.75	28.93	27.85	197.87	376.09	552.88
82	20.35	18.99	18.10	31.06	29.22	28.13	200.22	380.55	559.30
83	20.53	19.18	18.26	31.36	29.50	28.40	202.32	384.34	564.93
84	20.71	19.35	18.45	31.64	29.78	28.68	203.90	387.49	569.51
85	20.88	19.54	18.61	31.96	30.10	28.98	205.21	389.84	573.05

Lump Sum Cancer Rider					Skilled Nursing Facility Rider (Days 21-100)		
AGE	\$2,500	\$5,000	\$7,500	\$10,000		\$120/Day	
40	32.95	65.90	98.85	131.80		15.73	
41	32.95	65.90	98.85	131.80		16.08	
42	32.95	65.90	98.85	131.80		16.50	
43	32.95	65.90	98.85	131.80		16.98	
44	32.95	65.90	98.85	131.80		17.55	
45	32.95	65.90	98.85	131.80		18.18	
46	32.95	65.90	98.85	131.80		18.92	
47	32.95	65.90	98.85	131.80		19.75	
48	32.95	65.90	98.85	131.80		20.72	
49	32.95	65.90	98.85	131.80		21.80	
50	52.28	104.55	156.83	209.10		23.04	
51	52.28	104.55	156.83	209.10		24.42	
52	52.28	104.55	156.83	209.10		25.97	
53	52.28	104.55	156.83	209.10		27.72	
54	52.28	104.55	156.83	209.10		29.65	
55	52.28	104.55	156.83	209.10		31.82	
56	52.28	104.55	156.83	209.10		34.21	
57	52.28	104.55	156.83	209.10		36.86	
58	52.28	104.55	156.83	209.10		39.78	
59	52.28	104.55	156.83	209.10		42.98	
60	67.05	134.10	201.15	268.20		51.18	
61	67.05	134.10	201.15	268.20		59.38	
62	67.05	134.10	201.15	268.20		67.58	
63	67.05	134.10	201.15	268.20		75.78	
64	76.13	152.25	228.38	304.50		83.98	
65	76.13	152.25	228.38	304.50		83.98	
66	76.13	152.25	228.38	304.50		93.29	
67	76.13	152.25	228.38	304.50		104.11	
68	76.13	152.25	228.38	304.50		116.66	
69	76.13	152.25	228.38	304.50		130.95	
70	86.83	173.65	260.48	347.30		147.08	
71	86.83	173.65	260.48	347.30		166.45	
72	86.83	173.65	260.48	347.30		187.12	
73	86.83	173.65	260.48	347.30		209.31	
74	86.83	173.65	260.48	347.30		233.55	
75	93.88	187.75	281.63	375.50		259.85	
76	93.88	187.75	281.63	375.50		288.75	
77	93.88	187.75	281.63	375.50		320.45	
78	93.88	187.75	281.63	375.50		355.41	
79	93.88	187.75	281.63	375.50		393.62	
80	N/A	N/A	N/A	N/A		435.82	
81	N/A	N/A	N/A	N/A		484.31	
82	N/A	N/A	N/A	N/A		538.31	
83	N/A	N/A	N/A	N/A		598.48	
84	N/A	N/A	N/A	N/A		665.36	
85	N/A	N/A	N/A	N/A		739.28	

Outpatient Surgical Rider*					Ambulance Rider	Accidental Death & Dismemberment Rider		Durable Medical Equipment Rider
AGE	\$250	\$500	\$750	\$1,000	\$200 per service	\$5,000	\$10,000	30% of First \$1000
40	63.50	127.00	190.50	254.00	27.50	4.30	8.60	49.23
41	64.75	129.50	194.25	259.00	27.50	4.30	8.60	50.05
42	66.25	132.50	198.75	265.00	27.50	4.30	8.60	50.91
43	67.50	135.00	202.50	270.00	27.50	4.30	8.60	51.79
44	69.00	138.00	207.00	276.00	27.50	4.30	8.60	52.70
45	70.50	141.00	211.50	282.00	27.50	4.30	8.60	53.64
46	72.00	144.00	216.00	288.00	27.50	4.30	8.60	54.59
47	73.75	147.50	221.25	295.00	27.50	4.30	8.60	55.57
48	75.50	151.00	226.50	302.00	27.50	4.30	8.60	56.57
49	77.50	155.00	232.50	310.00	27.50	4.30	8.60	57.58
50	79.50	159.00	238.50	318.00	27.50	5.70	11.40	58.60
51	82.25	164.50	246.75	329.00	27.50	5.70	11.40	59.62
52	85.00	170.00	255.00	340.00	27.50	5.70	11.40	60.65
53	88.50	177.00	265.50	354.00	27.50	5.70	11.40	61.65
54	92.25	184.50	276.75	369.00	27.50	5.70	11.40	62.65
55	96.50	193.00	289.50	386.00	27.50	5.70	11.40	63.64
56	101.50	203.00	304.50	406.00	27.50	5.70	11.40	64.58
57	107.50	215.00	322.50	430.00	27.50	5.70	11.40	65.49
58	114.00	228.00	342.00	456.00	27.50	5.70	11.40	66.35
59	121.50	243.00	364.50	486.00	27.50	5.70	11.40	67.15
60	130.25	260.50	390.75	521.00	36.50	5.70	11.40	67.88
61	140.00	280.00	420.00	560.00	36.50	5.70	11.40	68.54
62	151.25	302.50	453.75	605.00	36.50	5.70	11.40	69.09
63	163.75	327.50	491.25	655.00	36.50	5.70	11.40	69.55
64	193.50	387.00	580.50	774.00	40.00	20.00	40.00	77.74
65	193.50	387.00	580.50	774.00	40.00	20.00	40.00	77.74
66	196.75	393.50	590.25	787.00	40.00	20.00	40.00	82.14
67	200.00	400.00	600.00	800.00	40.00	20.00	40.00	86.67
68	203.25	406.50	609.75	813.00	40.00	20.00	40.00	91.55
69	206.25	412.50	618.75	825.00	40.00	20.00	40.00	96.07
70	209.50	419.00	628.50	838.00	40.00	20.00	40.00	100.60
71	209.75	419.50	629.25	839.00	40.00	20.00	40.00	104.88
72	210.00	420.00	630.00	840.00	40.00	20.00	40.00	109.17
73	210.00	420.00	630.00	840.00	40.00	20.00	40.00	113.45
74	210.25	420.50	630.75	841.00	40.00	20.00	40.00	117.14
75	210.50	421.00	631.50	842.00	40.00	20.00	40.00	120.71
76	210.50	421.00	631.50	842.00	40.00	20.00	40.00	124.17
77	210.50	421.00	631.50	842.00	40.00	20.00	40.00	127.14
78	210.50	421.00	631.50	842.00	40.00	20.00	40.00	129.88
79	210.50	421.00	631.50	842.00	40.00	20.00	40.00	132.14
80	210.50	421.00	631.50	842.00	40.00	20.00	40.00	134.29
81	210.50	421.00	631.50	842.00	N/A	N/A	N/A	135.95
82	210.50	421.00	631.50	842.00	N/A	N/A	N/A	137.38
83	210.50	421.00	631.50	842.00	N/A	N/A	N/A	138.81
84	210.50	421.00	631.50	842.00	N/A	N/A	N/A	140.24
85	210.50	421.00	631.50	842.00	N/A	N/A	N/A	141.55