WHY CHOOSE GTL FOR

MEDICARE SUPPLEMENT INSURANCE?



GTL Has a History of Expertise in the Med Supp Industry

- GTL has written individual and group Medicare Supplement insurance for the past 50 years.
- GTL has a history offering Medicare Supplements the right way: Offering stable, competitive rates with a track record of reasonable rate increases.
- GTL is financially strong and was upgraded by AM Best in May to B++ Stable.
- For our Med Supp plans, GTL has a reinsurance partnership with a well-respected leader in the Medicare Supplement industry.

Fast and Predictable Underwriting

- Yes/No application with a 3 to 4 day turnaround time.
- Direct access to Underwriters at (800) 635-1993 or e-mail to und@gtlic.com.
- No phone interviews used only when needed to clarify MIB/Rx Checks.
- All underwriting and customer service is handled by GTL's long-tenured staff at GTL's Home Office in Glenview, IL. Claims are processed electronically through crossover.

Easy for You

- No new contract required if a current GTL agent.
- 9 Month advance with no interest charge available.
- E-mail, Fax or mail applications Online applications will be available in early December.
- Access to great GTL products to cross-sell.
- Instant, electronic policy delivery upon approval.

Call GTL's Sales Support at 1-800-323-6907 to order supplies today!



JET ISSUE MEDICARE SUPPLEMENT POLICIES

Combine GTL's expertise in the Medicare industry with our instant policy delivery system and watch your sales take off!

- No Signed Amendments! GTL will contact the applicant if any missing information is needed.
- Simplified Delivery Package! The policyholder will receive a Welcome Letter, ID card and a Summary of Benefits in the mail within days of policy approval. The full policy will be immediately available for download through www.gtlic.com and through your GTLink account.
- **Speed**! All approved policies will be available for instant download. No waiting for the mail or waiting to get an amendment signed.
- Easy Access! Policyholders can access their policies online 24/7 from anywhere, by simply logging into their account on gtlic.com. Agents can view and download their policies via GTLink.

Here's What You Can Expect:

+ AGENTS

Upon policy approval, you will receive an e-mail immediately letting you know if the application has been approved. A copy of the approved policy will be immediately at your fingertips as it will be automatically uploaded into your GTLink account where you can access it for 90 days from issue.

Leave behind documents (HIPAA, MEDDUP, MSBG, Pre-Notice) will now come to you in the approval notice email. The links in the email are easy to click on and download without entering your agent code. This way you can have immediate, streamlined access to everything you need to give the policyholder.

POLICYHOLDERS

Upon policy approval, all Policyholders will receive an e-mail immediately letting them know if the application has been approved. Within the e-mail, they will be given a link to access their policy online through GTL's new Policyholder portal. Policyholders can access their policies online, 24/7 from anywhere by simply logging into their account on gtlic.com (found by clicking Policy Login on the home page or underneath the Policyholder tab). Additionally, the Policyholder will be mailed a Welcome Letter, ID Card and a Summary of Benefits through the US Post Office with instructions on how to access the Policy online. If your policyholder wants a paper policy mailed to them, simply call 1-800-338-7452.

OR

YOU (AGENT) CAN STILL ELECT TO DELIVER THE GTL POLICY TO POLICYHOLDER

Upon policy approval, both you and the policyholder will receive an e-mail letting you know the application has been approved. A copy of the approved policy will be automatically uploaded into your GTLink account where you can access it for 90 days from issue.

If you elect to deliver the policy then you will be mailed the Policyholder's Welcome Letter, ID Card and a Summary of Benefits through the US Post Office. The welcome letter includes instructions on how the Policyholder can access the full policy online at www.gtlic.com. You would then deliver the welcome package to the policyholder.

QUESTIONS? NO PROBLEM.

Give us a call at Sales Support at **800-323-6907**.

Policyholders Receive: Welcome Letter, ID Card and Summary of Benefits



