

## GUARANTEE TRUST LIFE CRITICAL PROVIDER PLUS UNDERWRITING GUIDE

**Issue Ages:** 18 - 64

**Benefit Amounts:** \$10,000 - \$100,000 (\$1,000 increments) maximum

### **APPLICATION:**

All required fields must be filled out: complete name, address, phone number, email address, Social Security Number\*, DOB/age, gender, height and weight, occupation, and tobacco question.

- If there is a second proposed insured, an individual certificate will get generated.

Secondary Address is optional.

Beneficiary information is required including the relationship. Need a beneficiary other than "self". All beneficiaries must equal 100% Share.

Replacement Question must be answered. If an external replacement, the proper replacement form is required for that state. We do not allow replacement of another GTL/UNL agent's business.

### **METHOD OF SUBMITTING APPLICATION:**

**Portal:** [www.gtlic.com](http://www.gtlic.com)

**iPad:** Download the GTL e-App

A voice verification is required at time of application on all portal applications (and iPad without a legal signature.) The voice verification must be completed by the Proposed Insured only. Each proposed insured must complete their own voice verification.

GTL Voice Verification Number: 866-839-5132.

### **UNDERWRITING:**

Insurability will be determined by the answers to the medical questions and also the below underwriting requirements. If any answer is yes, the proposed insured does not qualify for coverage. Also, if the proposed insured has any prior GTL/UNL coverage, claim history will be reviewed in determining insurability. Finally, if the proposed insured has the maximum benefit amount for this plan, or similar coverage, the proposed insured does not qualify for additional coverage.

### **UNDERWRITING REQUIREMENTS:**

- Build (see height and weight chart).

The proposed insured must meet the build chart limits to be eligible for the plan. No coverage can be offered if the proposed insured is outside either the minimum or the maximum build range.

- RX/Medical Data
- PHI (if applicable)

### **ADMINISTRATION:**

- If the application is over 31 days old when received by the Company, a new currently dated application will be required.
- The effective date cannot be more than 90 days from the application date or prior to the application date.
- If a specific draft date is being requested: cannot be more than 15 days before or after the effective date.
- **A Power of Attorney (POA)/Guardianship is not acceptable for this product.**
- The proposed insured must be a U.S. citizen or hold a "green card" (permanent resident of U.S.). We will not consider any proposed insured that has a temporary visa, work or otherwise. The proposed insured also must have a valid social security number and we will not consider any proposed insured without one. \*

### **PAYMENT METHOD:**

- If Monthly: This will be bank draft only.

A completed PAC (pre-authorized check) form must be submitted with the application.

- » We do not allow an employer or a business to pay the premiums.
- » No Credit or Debit Cards allowed.

If the proposed insured does not want to do bank draft as an option, they can select Quarterly, Semi-Annual, or Annual direct bill (unless the banking information is provided.)

If one of these options is selected, the premium must be received by GTL prior to the policy being issued.

- Provided the proposed insured qualifies, we will pend the file for 30 days for the initial premium.

If the premium is not received within 30 days, Underwriting/New Business will close the file.

### **BASE PLAN AND OPTIONAL RIDERS:**

- Proposed insured can have more than 1 certificate in force not to exceed \$100,000.
- Proposed insured cannot duplicate the Precision Medicine Benefit Rider (This includes the Precision Care Plan).
- The Maximum Hospitalization coverage allowed under all GTL/UNL benefits is \$1,000 per day (including stand-alone plan and rider benefits).
- Return of Premium: only available upon issue. Cannot add rider after the certificate has been issued.
- Cannot Duplicate the Accident Medical Expense Benefit Rider. The maximum allowed for this plan is \$25,000. Also, if a proposed insured already has a stand alone accident plan, they cannot apply for this rider.

### **INCREASE OF BENEFITS:**

If the proposed insured wants to increase the base plan, we need a new current dated application.

If the application is approved, we will generate a second certificate for the additional coverage.

### **DECREASE OF BENEFITS:**

A written request from the Insured is required to decrease benefits. This request must be signed and dated by the proposed insured.

This will be handled by Policy Owner Services department.

### **REINSTATEMENT:**

A certificate can be considered for reinstatement if it is not lapsed for more than 6 months. If lapsed more than 6 months, a new application needs to be submitted.

## **HEIGHT AND WEIGHT CHART**

If the proposed insured's build is less than the minimum or greater than the maximum, the proposed insured does not qualify for the plan. This chart is for both Male and Female proposed insureds.

Height	Min Weight	Max Weight
4'8"	80	172
4'9"	83	178
4'10"	85	184
4'11"	88	190
5'0"	91	197
5'1"	94	207
5'2"	97	210
5'3"	101	217
5'4"	104	224
5'5"	107	231
5'6"	111	238
5'7"	114	245
5'8"	118	253
5'9"	121	260
5'10"	125	268
5'11"	128	276
6'0"	132	283
6'1"	135	291
6'2"	139	299
6'3"	143	308
6'4"	147	316
6'5"	151	324
6'6"	155	333
6'7"	159	341
6'8"	164	350
6'9"	168	358
6'10"	171	367
6'11"	175	375

### **UNINSURABLE OCCUPATIONS/INDUSTRIES:**

- Mining, Smelting and Refining of Metals
- Coal, Oil and Gas Extraction and Processing
- Production of Industrial and Agricultural Chemicals, Paints, Varnishes, Lacquers, Enamels and Explosives
- Work involving Asbestos products
- Fabric manufacturing, dyeing and finishing
- Leather tanning and finishing
- Logging, Mills and Engineered wood product manufacturing
- Armed Forces
- Firefighters

# CRITICAL PROVIDER PLUS NEW BUSINESS PROCEDURES

## Ways to Submit an Application

- E-Application-Agent Portal ([www.gtlic.com](http://www.gtlic.com)) (Client must complete the voice verification call prior to submission. Call GTL's fully automated verification system 24/7, at the toll-free number (866) 839-5132) or use our Text-to-Sign option—see below.
- E-application/Mobile Phone/Tablet/PC-Windows 10 (Download the GTL APP)

**You may also choose the Text-to-Sign option:** Select Text-to-Sign during the application process and enter your client's cell phone number and click the Send Link button.

Your client will receive a text message with a secure link to sign their application. The link will be valid for 30 minutes and must be completed to continue the application. Your client will sign inside the window and then tap submit. A second signature can be added by checking the bottom box. **(NOTE: Please make sure your client writes their signature as legibly as possible. Dots and lines will NOT be accepted. To get a larger area to sign, hold the phone horizontally.)**

Your client will receive a thank you message and can then close the window. You will receive a message on the Agent Portal that the signature was captured and can continue with completing the application.

## Avoid Delivery Requirements

- Be sure to submit bank draft information.
- Be sure to include any special state required forms.

## Submitting an Application with a Future Effective Date

Submit the application in same manner as listed under "Ways to Submit an Application."

- Complete all underwriting questions-where applicable.
- Include PAC authorization form if paying by bank draft.
- Note that initial payment will not draft until the effective date of the certificate.
- The effective date cannot be 93 days greater than the application date.

## NEED QUICK UPDATES ON YOUR PENDING BUSINESS?

- Please remember that GTLink is available 24/7.
- Can't access GTLink? Contact our Sales Support Department for assistance at (800) 323-6907 or [agency@gtlic.com](mailto:agency@gtlic.com).

**If you have any questions on an active certificate please contact  
Customer Service Support at 800-338-7452.**

**For Underwriting Support please contact 800-635-1993 or email [und@gtlic.com](mailto:und@gtlic.com).**

# AGENT PORTAL

## VERIFICATION CALL INFORMATION

GTL designed the Agent Portal around you, our valued Agent, in order to provide an efficient and dependable means of submitting e-Signature applications. When it's time to verify the sale, your applicant(s) will find the process simple and reliable. They can complete the verification call either before or after you enter the online e-Signature application. **Keep in mind, however, that GTL will not begin underwriting the e-Signature application until the verification call has been completed.**

**Please advise your applicant(s) to call the toll-free number (866) 839-5132 to complete the verification call.** For their convenience, GTL's fully-automated verification system is available 24 hours a day and 7 days a week. The call takes approximately 3 minutes to complete.

### APPLICANT INFORMATION VERIFIED DURING THE CALL

1. Full name
2. Last 4 digits of social security number
3. Date of birth
4. Second applicant's name (if applicable)
5. Name of GTL product being applied for and if there any additional products
6. Agent of Record's name
7. Verbal response acknowledging they understood the questions on the application and answered them truthfully.
8. Verbal response acknowledging they understand that, if their application for insurance coverage is approved, regular premium payments are required to maintain coverage.
9. For certain products, an additional authorization for GTL to obtain the applicant's medical and prescription history information.

### FAQ'S

#### **Why do applicants have to complete a verification call?**

The verification call is a necessary step in our e-Signature application process. It gives GTL the authority to perform the necessary underwriting, creates a recorded validation of the applicant's knowledge of applying for coverage, affirms their understanding of the type of coverage applied for and the necessity of periodic premium payments to retain their coverage.

#### **How long does the average verification call take to complete?**

3 minutes.

**What number do applicants call to complete the verification call?**

The toll-free phone number is (866) 839-5132.

**Is the call toll-free?**

Yes.

**What hours is the verification system available?**

GTL's automated verification system is available 24/7.

**Who has to complete the verification call?**

Any adult applicant(s) listed on the application for coverage. If a spouse applies for coverage on the same application, one verification call may be completed to confirm both applicants' information. Children applying for coverage via a child policy or child rider do not need to complete a verification call.

**Do children need to complete the verification call?**

No. Children applying for coverage via a child policy or child rider do not need to complete a verification call.

**Does the applicant have to complete a separate verification call for each product applied for?**

No. If the applicant(s) is applying for more than one GTL product at the same time, only one verification call need be completed. The applicant may verbally state all product names/types being applied for.

**Who do I call if my applicant has a problem completing the verification call?**

Contact the GTL Sales Support Department at (800) 323-6907 during normal business hours. (Monday through Thursday 7AM to 5PM or Friday 8AM to 12PM Central Time)

**Can I submit the e-Signature application before my applicants complete the verification call?**

Yes. Keep in mind, however, that GTL will not begin underwriting the e-Signature application until the verification call has been completed and the e-application has been received.

For additional information regarding the sales verification call process, please contact the GTL Sales Support Department at 1-800-323-6907 during normal business hours.

Monday through Thursday 7AM to 5PM

Friday 8AM to 12PM Central Time

**THANK YOU FOR YOUR BUSINESS!**