

SHORT TERM MEDICAL (STM)

	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY
New Short Term Medical		✓	✓	✓						✓	✓		✓		✓	✓		✓	✓	✓			✓		✓	✓	✓	✓		✓					✓		✓			✓			✓	✓				✓		✓	
Max Term Length ¹ (in months)		2x12	2x12	2x12						2x12	2x12		2x12 ^{2,3}	6 ²	2x12 ²		2x12		2x12 ²				6 ²		2x6	2x12	6	2x12		2x12 ²			6 ²	12 ²	2x12 ²			11			2x12	2x12			12 ²		2x6				
Enhanced STM									✓							✓							✓																✓	✓						✓					
Max Term Length ¹ (in months)									<3 ²							6							6 ²																2x6	12					2x12						
Short Term Medical									✓							✓																										✓ ³			✓						
Max Term Length ¹ (in days unless noted)									<3 ² mo.							123																										360			360		92 ²		360		
Network		CP	CP	CP					C	C	CP		C		CP	C	C	CP	C			C	CP	C	C	CP	CP		C					C	CP	CP	C	C	CP	C	C	CP	CP		C	C	C				
Association Group (FACT) ⁴		●	●	●						●			●	●	●							●			●		●		●					●		●			●			●	●		●	●					

Underwritten by Golden Rule Insurance Company (GRIC)

TRITERM MEDICAL (3-TERM MEDICAL)

	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY	
TriTerm Medical		✓	✓	✓						✓	✓		✓ ³			✓		✓	✓	✓	✓				✓	✓		✓		✓						✓	OR	PA	RI	SC	SD	✓	✓	UT		VA	VT	WA	WI	WV	✓	WY
TTM Hospital/Surgical		✓	✓	✓						✓	✓							✓	✓	✓					✓	✓		✓		✓						✓				✓	✓											
Network		CP	CP	CP						C ⁵	CP		C			C		CP	C						C	C		CP		C						CP				C		C									C	
Association Group (FACT) ⁴		●	●	●						●			●		●											●			●													●	●						●			

Underwritten by Golden Rule Insurance Company (GRIC)

HOSPITAL & DOCTOR (FIXED INDEMNITY)

	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY
Health ProtectorGuard (MultiPlan network)				✓ ³																															✓																
Enhanced Health ProtectorGuard (UnitedHealthcare Choice Plus Network)	✓	✓	✓	✓		✓			✓	✓	✓	✓	✓		✓	✓		✓	✓		✓	✓	✓	✓	✓	✓		✓		✓				✓		✓		✓		✓	✓	✓	✓			✓	✓	✓	✓		
Guard/Guard Plus	✓	✓	✓	✓		✓			✓	✓	✓	✓	✓		✓	✓		✓	✓		✓	✓	✓	✓	✓	✓		✓		✓				✓		✓		✓		✓	✓	✓	✓			✓	✓	✓	✓		

Underwritten by Golden Rule Insurance Company (GRIC)

ANCILLARY

	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY		
Enhanced Dental with Hearing & Vision Rider	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ ⁶	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ ⁶	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ ⁶	✓	✓	✓	✓
Senior Dental with Hearing & Vision Rider (age 64+)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ ⁶	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ ⁶	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ ⁶	✓	✓	✓	✓	
Vision		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ ⁶	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ ⁶	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ ⁶	✓	✓	✓	✓
Critical Illness	✓	✓	✓	✓	✓	✓			✓	✓		✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓ ⁶	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Accident Pro Series	✓	✓	✓	✓	✓	✓ ⁷	✓ ⁷	✓	✓	✓	✓	✓	✓	✓ ⁷	✓	✓	✓		✓	✓	✓	✓ ⁷	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓ ⁷	✓	✓	✓	✓ ⁷	✓	✓	✓	✓ ⁷		✓	✓	✓	✓		
Accident SafeGuard	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		✓		✓	✓	✓ ⁸	✓	✓ ⁸	✓	✓		✓	✓	✓	✓	✓		✓		✓			✓	✓	✓	✓ ⁸		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Accident SafeGuard Premier																																																					
Term Life SafeGuard	✓	✓	✓	✓			✓ ⁹	✓	✓	✓ ⁹	✓		✓		✓	✓	✓ ⁸	✓	✓ ⁸	✓ ^{8,9}		✓	✓	✓	✓	✓		✓		✓				✓		✓ ⁹		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
Hospital SafeGuard	✓	✓	✓	✓			✓	✓	✓	✓	✓		✓		✓	✓	✓ ⁸	✓	✓	✓	✓		✓	✓	✓	✓	✓		✓		✓			✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Underwritten by Golden Rule Insurance Company (GRIC)

SUPPLEMENTAL NON-INSURANCE PRODUCTS

	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY	
HealthiestYou by Teladoc® (not a UHC product)	✓	✓	✓	✓		✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
New Benefits® (not a UHC product)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

ACA OFF EXCHANGE (not available on E-store)

	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY
Copay Plans ¹⁰																																✓																			

ACA Off Exchange Copay Plans underwritten by Oxford Health Insurance, Inc. (OHI)

- ◆ = New product/plan option. Please check E-Store (www.UHOne.com/broker) for product availability by state and ZIP Code.
- ✓ = Existing product available in state
- = Requirements that correspond to product within a state
- C = UnitedHealthcare Choice Network
- CP = UnitedHealthcare Choice Plus Network

¹ Term length is minimum 1 month (30 days) to maximum 12 months (less one day) except where otherwise noted. 2x6 and 2x12 indicate that plans may be sold as consecutive 6-month and 12-month maximum term length plans, respectively. ² (DE) Limited to one short term policy in 365 days; (IA) Minimum term length is 3 months; (IL) Not to exceed 180 days; must have 61 days between plans; (IN) Coverage not to exceed 364 days; (LA) Minimum term length is 2 months; (MI) Limited to 6 months total coverage in a 12 month time frame; (MN) Minimum term length is 4 months and consecutive policies cannot exceed 365 days of total coverage in a 555 day period; (NE) Coverage not to exceed 364 days; (NV) no more than 185 days of coverage in any 365 day period; (OH) Coverage not to exceed 364 days; (OK) Coverage not to exceed 364 days; (VA) 92 days max term length, limited to a maximum of 6 months total in any 12 month period. Short Term Medical products are not available in Virginia during the federal open enrollment period (OEP); (WI) Consecutive policies are not available. Policies are consecutive if there is less than a 64-day gap between them. ³ State specific product, see brochure for details. ⁴ Plans are issued as association group plans and are available only to members of the Federation of American Consumers and Travelers (FACT). ⁵ Choice Plus Network for (FL) TriTerm Medical Value and Hospital & Surgical plans only. ⁶ Vision rider benefit not available. ⁷ Limited product availability in this state; check product brochure for details. ⁸ Plan name varies in this state; check product brochure for details. ⁹ Critical illness rider benefit not available. ¹⁰ These Off-Marketplace plans offer Minimum Essential Coverage but are not ACA tax credit eligible.