

**UNITEDHEALTHCARE INDIVIDUAL PRODUCT AVAILABILITY ON E-STORE**  
All Plans Available Year-Round



**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
Enhanced STM		✓	✓	✓						✓	✓				✓	✓		✓	✓							✓	✓	✓								✓		✓						✓				✓	✓		
Max Term Length <sup>1</sup> (in months)		12	12	12						12	12				6 <sup>2</sup>	12 <sup>1</sup>		12	12							12	6	12							6 <sup>2</sup>		2x12							2x12				12 <sup>2</sup>	2x6		
Short Term Medical		✓	✓	✓					✓	✓	✓		✓		✓	✓	✓	✓	✓				✓	✓	✓	✓	✓	✓	✓						✓	✓							✓ <sup>3</sup>				✓	✓	✓		
Max Term Length <sup>1</sup> (in days unless noted)		360	360	184					<3 <sup>2</sup> mo.	360	360		<3 <sup>2</sup> mo.		180 <sup>2</sup>	184	123	360	184				184 <sup>2</sup>	6 <sup>2</sup> mo.	6 <sup>2</sup> mo.	360	184	360	360				184 <sup>2</sup>	360		360		337	180	360	360		184			360 <sup>2</sup>	360	184			
Network		CP	CP	C					C	C	CP		C		C	C	CP	C					C	CP	C	C	CP	CP	C					C	CP	CP	C		C	CP	C	C		CP		C	C	C			
Association Group (FACT) <sup>4</sup>		•	•	•					•				•		•	•							•		•									•		•						•	•		•			•	•		

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		✓	✓	✓						✓	✓							✓	✓							✓	✓	✓	♦													✓		♦	♦					✓	
Network		CP	CP	C						C	CP							CP	C							C	CP	C													C		C	C					C		
Association Group (FACT) <sup>4</sup>		•	•	•						•																•																		•	•				•		

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	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Core Access <sup>5</sup> (not a UHC product)								✓																		✓																										

Health ProtectorGuard underwritten by Golden Rule Insurance Company (GRIC) Core Access underwritten by Independence American Insurance Company (IAIC)<sup>5</sup>

**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	✓	✓	✓	✓	✓	✓	✓	♦	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	♦	♦	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Senior Dental with Hearing & Vision Rider (age 64+)	✓	✓	✓	✓	✓	✓	✓	♦	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	♦	♦	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Vision	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Critical Illness	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Accident Pro Series	✓	✓	✓	✓		✓ <sup>7</sup>	✓ <sup>7</sup>	✓	✓	✓	✓	✓	✓	✓ <sup>7</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Accident SafeGuard	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓ <sup>8</sup>	✓	✓ <sup>8</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Term Life SafeGuard	✓	✓	✓	✓		✓ <sup>9</sup>	✓	✓	✓ <sup>9</sup>	✓	✓		✓	✓	✓	✓ <sup>8</sup>	✓	✓ <sup>8</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Hospital SafeGuard	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓ <sup>8</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

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 <sup>®</sup> (not a UHC product)	✓	✓	✓	✓		✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

**ACA OFF EXCHANGE**

	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 <sup>10</sup>																																																							

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

<sup>1</sup>Minimum 1 month (or minimum 30 day where applicable) term length. Minnesota **minimum** term length is 4 months. Louisiana **minimum** term length is 2 months. 12-month **maximum** term length is equal to 12 months less 1 day (except IN, which is always equal to 364 days). 2x6 and 2x12 indicate that plans may be sold as consecutive 6-month and 12-month maximum term length plans, respectively. <sup>2</sup>(DE) Limited to one short term policy in 365 days; (IL) Must have 61 days between plans; (MI) Limited to 6 months total coverage in a 12 month time frame; (MN) Consecutive policies cannot exceed 365 days of total coverage in a 555 day period. (NV) no more than 185 days of coverage in any 365 day period; (WI) Consecutive policies are not available. Policies are consecutive if there is less than a 64-day gap between them. <sup>3</sup>State specific product, see brochure for details. <sup>4</sup>Plans are issued as association group plans and are available only to members of the Federation of American Consumers and Travelers (FACT). <sup>5</sup>To offer products underwritten by IAIC a contract with GetHealthInsurance.com Agency is required. Core Access is not a UnitedHealthcare product. <sup>6</sup>Vision rider benefit not available. <sup>7</sup>Limited product availability in this state; check product brochure for details. <sup>8</sup>Plan name varies in this state; check product brochure for details. <sup>9</sup>Critical Illness rider benefit not available. <sup>10</sup>These Off-Marketplace plans offer Minimum Essential Coverage but are not ACA tax credit eligible.

UnitedHealthOne® is a brand representing the portfolio of insurance products offered to individuals and families. GetHealthInsurance.com Agency and Independence American Insurance Company are separate entities and are not responsible for each other's contractual or financial obligations. Short Term Medical, TriTerm Medical, Fixed Indemnity, and Ancillary products are available to market year-round and are not affected by Open Enrollment time frames.