UnitedHealthcare Individual Product Availability on eStore
All Plans Available Year-Round

UnitedHealthcare
Golden Rule Insurance Co.

SHORT TERM MEDICAL (STM) - Maximum duration cannot exceed a total of 4 months (3 mo. + 1 mo. extension) in a 12-month period[1]

	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
Short Term Medical		✓	✓	✓						✓	✓		✓[3]			✓	✦	✓	✓				✓		✓	✓	✓	✓		✓	✦			✓		✓	✓		✦		✓		✓	✓	✓	✦[2]			✓	✦	✓
Network		CP	CP	CP						C	CP		C			C	C	CP	C				C		C	C	CP	CP		C	CP			C		CP	CP		C		C		C	C	CP	C			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	✓	✓	✓	✓		✓			✓	✓	✓	✓	✓		✓	✓		✓	✓		✓	✓	✓	✓	✓	✓		✓		✓				✓		✓	✓		✓	✓	✓		✓	✓	✓	✓			✓	✓	✓

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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
DentalWise Max (DVH)	✓[5]	✓	✓[5]	✓	✓		✓	✓	✓	✓	✓[5]	✓	✓	✓		✓	✓	✓	✓		✓[5]	✓[5]	✓		✓	✓		✓	✓	✓	✓			✓		✓[5]	✓		✓		✓	✓	✓	✓	✓	✓	✓		✓	✓	✓
DentalWise / Dental	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓		✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
VisionWise / Vision	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓		✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Critical Illness					✓											✓					✓		✓															✓														
CriticalGuard	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓		✓		✓	✓	✓			✓		✓	✓	✓	✓	✓	✓	✓	✓			✓		✓	✓		✓	✓	✓	✓	✓	✓	✓				✓	✓	✓
Accident Pro Series	✓	✓	✓	✓	✓	✓[6]	✓[6]	✓	✓	✓	✓	✓	✓	✓[6]	✓	✓	✓		✓		✓	✓	✓[6]	✓	✓	✓	✓	✓		✓				✓		✓	✓	✓	✓[6]	✓	✓	✓	✓[6]	✓	✓	✓[6]			✓	✓	✓
AccidentWise / Accident SafeGuard	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓			✓		✓	✓	✓	✓[3]		✓	✓	✓	✓	✓	✓			✓	✓	✓
Term Life SafeGuard	✓	✓	✓	✓			✓[8]	✓	✓	✓[8]	✓		✓		✓	✓	✓[7]	✓	✓[7]		✓[7,8]		✓	✓	✓	✓		✓		✓				✓		✓	✓		✓[8]		✓	✓	✓	✓		✓			✓	✓	
AdvantageGuard	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓		✓			✓	✓			✓	✓	✓	✓	✓		✓	✓	✓	✓			✓		✓	✓			✓	✓	✓	✓	✓					✓	✓	✓
Hospital SafeGuard																	✓																					✓														
Hospital SafeGuard GI	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓		✓	✓		✓	✓		✓	✓	✓	✓	✓	✓		✓		✓				✓		✓	✓		✓	✓	✓		✓	✓	✓	✓			✓	✓	✓
Hospital Guard GI	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓				✓		✓	✓		✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓

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
Mental Health Complete Plus by Teladoc®	✓	✓	✓	✓		✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓
HealthiestYou by Teladoc®	✓	✓	✓	✓		✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓
New Benefits®	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓

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[9]																																✓																			

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

✦ = New product/plan option. Please check eStore (www.UHOne.com/broker) for product availability by state and ZIP Code.
✓ = Existing product available in state
✓ = Newest 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 a minimum of 1 month to a maximum of 4 months (3 mo. + 1 mo. extension) in a rolling 12-month period, except where otherwise noted: (IA) term length is a minimum of 3 months; (LA) term length is a minimum of 2 months; (VA) term length is a maximum of 3 months. [2] Short Term Medical products are not available in Virginia during the federal open enrollment period (OEP). [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] Hearing benefit not available. [6] Limited product availability in this state; check product brochure for details. [7] Plan name varies in this state; check product brochure for details. [8] Critical Illness rider benefit not available. [9] 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.
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