

Short Term Medical

States	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	
PPO (Aetna)		✓	✓	✓						✓	✓		✓	✓		✓	✓	✓	✓			✓			✓	✓	✓	✓	✓	✓					✓	✓	✓				✓	✓	✓	✓ ¹	✓ ²			✓	✓	✓		
PPO (Cigna)		✓	✓	✓						✓	✓		✓	✓		✓		✓	✓						✓	✓			✓	✓	✓													✓					✓	✓	✓	
Legacy																					✓																	✓														
Guaranteed Issue		✓	✓	✓						✓	✓						✓	✓	✓				✓			✓				✓														✓	✓	✓				✓	✓	✓

Supplemental Accident

States	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		
Plan Enhancer (AME)					✓	✓		✓			✓						✓						✓																					✓									
Plan Enhancer (AME with optional riders)	✓	✓	✓	✓				✓	✓				✓ ³		✓	✓			✓		✓ ⁴				✓ ⁵	✓	✓ ⁴	✓	✓ ⁴	✓				✓		✓	✓	✓			✓				✓						✓	✓	✓
TrioMED (AME/CI/AD&D)		✓	✓	✓	✓			✓		✓	✓			✓	✓	✓			✓	✓	✓		✓			✓		✓	✓	✓					✓		✓	✓	✓			✓	✓	✓						✓	✓	✓	
Accident Fixed-Benefit	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
AcciMED (AME/AD&D)		✓	✓	✓	✓			✓		✓	✓			✓	✓	✓			✓	✓	✓		✓			✓		✓	✓	✓					✓		✓	✓	✓			✓	✓	✓							✓	✓	✓

Life, Cancer and Critical Illness

States	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				
Cancer				✓		✓				✓					✓	✓	✓						✓		✓		✓	✓																	✓	✓	✓								
Cancer and Heart/Stroke	✓	✓	✓	✓		✓				✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Specified Care		✓	✓	✓				✓		✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Term Life Critical Illness	✓	✓	✓	✓		✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
Term Life	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

¹ No out-of-network cost sharing differential. ² During the annual Open Enrollment period, STM plans in VA are not available for sale. ³ Cancer and Heart/Stroke rider not available. ⁴ Sickness Hospitalization rider not available. ⁵ No riders available.

