UnitedHealthcare Individual Product Availability on eStore
All plans available year-round

UnitedHealthcare®
Golden Rule Insurance Co.

SHORT 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
Short Term Medical		✓	✓	✓						✓	✓		✓	✓		✓	✓	✓	✓				✓		✓	✓	✓	✓		✓	✓			✓		✓		✓		✓		✓	✓	✓	✓			✓	✓	✓
Term Length[1] (in months)		12	12	12						12	12		12[2,5]	6		12[2]	12	12	12				6[2]		6	12	6	3[3]		12[2]	6[2]			6[2]		12[2]		3[3]		12		12	3[3]	12	3[3,4]			12[2]	12	6
Network		CP	CP	CP						C	CP		C	CP		C	C	CP	C				C		C	C	CP	CP		C	CP			C		CP		C		C		C	C	CP	C			C	C	C
Association Group (FACT)[6]		●	●	●						●			●			●							●			●			●							●		●		●		●	●					●	●	

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TRITERM MEDICAL (3-TERM MEDICAL)[12]

	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		✓	✓	✓						✓	✓		✓[5]			✓[13]		✓	✓						✓	✓				✓										✦		✓								✦		
Network		CP	CP	CP						C[14]	CP		C			C		CP	C						C	C				C										C		C								C		
Association Group (FACT)[6]		●	●	●						●			●			●										●			●										●		●								●		

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FIXED BENEFIT (INDEMNITY) INSURANCE

	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 Health ProtectorGuard (UnitedHealthcare Choice Plus Network)	✓	✓	✓	✓		✓			✓	✓	✓	✓	✓		✓	✓		✓	✓		✓	✓	✓	✓	✓	✓		✓		✓				✓		✓	✓		✓[10]	✓	✓		✓	✓	✓	✓			✓	✓	✓
Enhanced Guard (UnitedHealthcare Choice Plus Network)	✓	✓	✓	✓		✓			✓	✓	✓	✓	✓		✓	✓		✓	✓		✓	✓	✓	✓	✓	✓		✓		✓				✓		✓	✓		✓[10]	✓	✓		✓	✓	✓	✓			✓	✓	✓
Health ProtectorGuard (MultiPlan network)[11]					✓[5,11]																																	✓													

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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)	✓[7]	✓	✓[7]	✓	✓		✓	✓	✓	✓	✓[7]	✓	✓	✓		✓	✓	✓	✓		✓[7]	✓[7]	✓		✓	✓		✓	✓	✓	✓				✓		✓[7]	✓	✓	✓		✓	✓	✓	✓	✓	✓			✓	✓	✓
DentalWise	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓[10]		✓		✓	✓	✓	✓	✓	✓[10]	✓	✓	✓	✓	✓	✓	✓[10]	✓	✓	✓
VisionWise	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓		✓		✓	✓	✓	✓	✓	✓[10]	✓	✓	✓	✓	✓	✓	✓	✓	✓[10]	✓	✓
AccidentWise	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓
Accident ExpenseGuard	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓		✓	✓	✓	✓	✓	✓	✓	✓		✓				✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓
Accident ProGap	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓		✓	✓	✓		✓		✓	✓	✓	✓	✓	✓	✓	✓		✓				✓		✓	✓	✓	✓	✓	✓	✓	✓	✓				✓	✓	✓
Accident ProGuard	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓		✓	✓	✓		✓		✓	✓	✓	✓	✓	✓	✓	✓		✓				✓		✓	✓	✓	✓		✓	✓	✓	✓				✓	✓	✓
Accident ProGuard GI	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓	✓		✓	✓	✓		✓		✓	✓	✓	✓	✓	✓	✓	✓		✓				✓		✓	✓	✓	✓		✓	✓	✓	✓				✓	✓	✓
CriticalGuard	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓
Term Life SafeGuard	✓	✓	✓	✓			✓[9]	✓	✓	✓[9]	✓		✓		✓	✓	✓[8,9]	✓	✓[8]		✓[8,9]		✓	✓	✓	✓		✓		✓				✓		✓	✓		✓[9]		✓	✓	✓	✓		✓[8]		✓	✓	
AdvantageGuard	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				✓		✓	✓	✓		✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓
HospitalWise	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓
Hospital SafeGuard GI	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓	✓		✓	✓		✓	✓		✓	✓	✓	✓	✓	✓		✓		✓				✓		✓	✓		✓		✓	✓		✓	✓	✓	✓			✓	✓	✓

Underwritten by Golden Rule Insurance Company (GRIC)

TELEHEALTH AND DISCOUNT 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
Dental Savings Complete*		✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓		✓	✓	✓	✓	✓		✓		✓	✓	✓	✓		✓		✓	✓	✓	✓	✓
Mind Your Health by Teladoc®	✓	✓	✓	✓		✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓
HealthiestYou by Teladoc®	✓	✓	✓	✓		✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓
New Benefits® by New Benefits, Ltd.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓

✦ = 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
* = Administered by Dental Benefit Providers, Inc.

[1] Term length is 12 months (less one day) except where otherwise noted: [2] (IN, NE, OH) Coverage not to exceed 364 days; (IA) Minimum term length is 3 months; (MI) Limited to 6 months total coverage in a 12 month time frame; (NH) Limited to no more than 540 days of coverage in a 24-month period, regardless of carrier: (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. [3] 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: (VA) term length is a maximum of 3 months. [4] Short Term Medical products are not available in Virginia during the federal open enrollment period (OEP). [5] State specific product. See brochure for details. [6] Plans are issued as association group plans and are available only to members of the Federation of American Consumers and Travelers (FACT). [7] Hearing benefit not available. [8] Plan name varies in this state; check product brochure for details. [9] Critical Illness rider benefit not available. [10] Previous product version available in this state; check eStore for specific plan availability. [11] Network not applicable. [12] Plan is 3 terms. Standard duration for first term is 1 day less than one year and terms 2 and 3 are each 1 year. [13] (IN) Plan has 3 terms of 364 days. [14] (FL) TTM Value and Hospital & Surgical plans utilize Choice Plus network.

Medical plans are underwritten. View this brief Underwriting Guide for additional information including issue age, height/weight and other general guidance.

Not For Consumer Use | Current as of August 21, 2026

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