# 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 |
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| 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] | | 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 | 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 |
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| TriTerm Medical | | ✓ | ✓ | ✓ | | | | | | ✓ | ✓ | | ✓[5] | | | ✓[13] | | ✓ | ✓ | | | | | | ✓ | ✓ | | | | ✓ | | | | | | | | | | | | | ✓ | | | | | | | ✓ | |
| TTM Hospital/Surgical | | ✓ | ✓ | ✓ | | | | | | ✓ | ✓ | | | | | | | ✓ | ✓ | | | | | | ✓ | ✓ | | | | ✓ | | | | | | | | | | | | | ✓ | | | | | | | | |
| Network | | CP | CP | CP | | | | | | C[14] | CP | | C | | | C | | CP | 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 |
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| 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 |
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| 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 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | | ✓ | | | | ✓ | | ✓ | ✓ | | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | | | ✓ | ✓ | ✓ |

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## 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 |
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| 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 May 22, 2026**

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