

State Approvals and Availability by Product (June, 2016)								
STATE	AD&D	Disability	Critical Illness	Ltd Med	Supplemental Medical (Gap)			Legend:
					ASSUMES ENDORSEMENTS/RIDERS APPROVED (UNLESS NOTED BELOW)			
<b>Total States</b>	<b>44 states</b>	<b>43 states</b>	<b>42 states</b>	<b>34 states</b>	<b>37 states</b>	STATE-SPECIFIC GAP EXCEPTIONS		
Alabama	Yes	Yes	Yes	Yes	Yes			<b>DEFINITIONS OF APPROVAL/AVAILABILITY</b>
Alaska	Yes	Yes	Yes	Yes	Yes			<b>YES</b>
Arizona	Yes	Yes	Yes	Yes	Yes			State approved/ Product Available
Arkansas	Yes	Yes	Yes	Yes	Yes			
California	No	Not offered	No	No	No			<b>PENDING</b>
Colorado	Yes	Yes	Yes	Not offered	Yes			State filing submitted/ Not yet approved
Connecticut	Yes	Yes	Not offered	No	No			
Delaware	Yes	Yes	Yes	Yes	Yes			<b>NO</b>
District of Columbia	Yes	Yes	Pending	No	No			Filing not submitted or denied
Florida	Yes	Pending	Yes	Yes	Yes	NO RIDERS, NO ENDORSEMENT		<b>NOT OFFERED</b>
Georgia	Pending	Yes	Pending	Yes	Yes			Product not available
Hawaii	Yes	Not offered	Yes	No	Yes			
Idaho	Yes	Yes	Yes	Yes	Yes			<b>DEFINITIONS OF GAP EXCEPTIONS</b>
Illinois	Yes	Yes	Yes	Yes	Yes			<b>RIDERS</b>
Indiana	Yes	Yes	Yes	Yes	Yes	NO RIDERS/NO INDEM BENEFIT NO AGE LIMIT ALLOWED		<b>Chemo/radiation rider:</b> Chemotherapy or radiation therapy in a licensed facility.
Iowa	Yes	Yes	Yes	Not offered	Yes			
Kansas	Yes	Yes	Yes	Yes	No			<b>MD office rider:</b> Surgery in a hospital facility, or Radiological diagnostic testing in a hospital outpatient or MRI facility or in Physician's Office/Urgent Care facility
Kentucky	Yes	Yes	Yes	Yes	Yes			
Louisiana	Yes	Yes	Yes	Not offered	Yes			<b>ENDORSEMENTS</b>
Maine	Yes	Yes	Yes	Yes	No			No term age, Early Retiree Coverage
Maryland	No	Yes	Not offered	No	No			<b>TERM AGE EXCEPTION</b>
Massachusetts	Yes	Yes	Yes	Yes	Yes			Termination age remains age 65, due to Medicare for small groups (<21 lives).
Michigan	Yes	Yes	Yes	Not offered	Yes			
Minnesota	No	Yes	Yes	No	No			
Mississippi	Yes	Yes	Yes	Yes	Yes			
Missouri	Yes	Yes	Yes	Yes	Yes	NO ENDORSEMENT		
Montana	Yes	Yes	Yes	Yes	Yes	CHEMO RIDER ONLY NO INDEM BENEFIT OUTPT/AMBULANCE MANDATORY		
Nebraska	Yes	Yes	Yes	Yes	Yes			
Nevada	Yes	Yes	Yes	Not offered	Yes			
New Hampshire	Yes	Yes	Yes	Yes	No			
New Jersey	Yes	Not offered	Not offered	Yes	No			
New Mexico	No	Yes	Yes	No	Yes			
New York	No	No	No	No	No			
North Carolina	Yes	Yes	Yes	Yes	Yes	NO INDEM BENEFIT OUTPT/AMBULANCE MANDATORY		
North Dakota	Yes	Yes	Yes	No	No			
Ohio	Yes	Yes	Yes	Yes	Yes	NO INDEM BENEFIT		
Oklahoma	Yes	Yes	Yes	Yes	Yes			
Oregon	Yes	Yes	Yes	Yes	Yes			
Pennsylvania	Yes	Yes	Yes	Yes	Yes			
Rhode Island	Yes	Not offered	Yes	Yes	Yes			
South Carolina	Yes	Yes	Yes	Yes	Yes			
South Dakota	Yes	Yes	Yes	Yes	Yes			
Tennessee	Yes	Yes	Yes	Yes	Yes	NO INDEM BENEFIT		
Texas	Yes	Yes	Yes	Yes	Yes			
Utah	Yes	Yes	Yes	Yes	Yes			
Vermont	No	Pending	Pending	No	No			
Virginia	Yes	Yes	Yes	Yes	Yes			
Washington	Yes	Not offered	Not offered	No	No			
West Virginia	Yes	Yes	Yes	Yes	Yes			
Wisconsin	Yes	Yes	Yes	Yes	Yes			
Wyoming	Yes	Yes	Yes	Yes	Yes			