

UCT Product Availability by State (Commissionable) as of 01/11/19

Accident Medical Expense Insurance

Arizona	Georgia	Indiana	Nebraska	N. Carolina	Oklahoma	Texas	Wyoming
Colorado	Illinois	Michigan	Nevada	Ohio	S. Carolina	Wisconsin	

Critical Illness

Alabama	Georgia	Iowa	Mississippi	Nevada	Oklahoma	Texas	Wyoming
Arizona	Idaho	Kentucky	Missouri	N. Carolina	Oregon	Utah	
Arkansas	Illinois	Louisiana	Montana	N. Dakota	S. Carolina	West Virginia	
Colorado	Indiana	Michigan	Nebraska	Ohio	S. Dakota	Wisconsin	

Dental & Vision (Hearing rider, if applicable)

Alabama	Georgia	Iowa	Mississippi	N. Carolina	Oregon	Tennessee	West Virginia
Arizona	Idaho	Kansas	Missouri	N. Dakota	Pennsylvania	Texas	Wisconsin
Arkansas	Illinois	Louisiana	Montana	Ohio	S. Carolina	Utah	Wyoming
Colorado*	Indiana	Michigan	Nebraska	Oklahoma	S. Dakota	Virginia	

Final Expense Whole Life

Arizona	Florida	Kentucky	Nebraska	Oklahoma	Tennessee	Wyoming
Arkansas	Georgia	Louisiana	New Hampshire	Oregon	Texas	
California	Illinois	Maryland	Nevada	Pennsylvania	Vermont	
Colorado	Indiana	Michigan	N. Carolina	Rhode Island	Virginia	
D.C.	Iowa	Mississippi	N. Dakota	S. Carolina	West Virginia	
Delaware	Kansas	Missouri	Ohio	S. Dakota	Wisconsin	

Medicare Supplement

Alabama	Idaho	Kentucky	Montana	Ohio	S. Dakota	West Virginia
Arizona	Illinois	Louisiana	Nebraska	Oklahoma	Tennessee	Wisconsin
Arkansas	Indiana	Michigan	Nevada	Oregon	Texas	Wyoming
Colorado	Iowa	Mississippi	N. Carolina	Pennsylvania	Utah	
Georgia	Kansas	Missouri	N. Dakota	S. Carolina	Virginia	

Short Term Care

Alabama	Colorado	Indiana	Michigan	Montana	N. Carolina	S. Carolina	Wyoming
Arizona	Idaho	Iowa	Mississippi	Nebraska	Ohio	Utah	
Arkansas	Illinois	Louisiana	Missouri	Nevada	Oregon	West Virginia	

Single Premium Whole Life II

Alabama	Florida	Kansas	Mississippi	N. Carolina	S. Carolina	Virginia
Arizona	Georgia	Kentucky	Missouri	N. Dakota	S. Dakota	West Virginia
Arkansas	Illinois	Louisiana	Montana	Ohio	Tennessee	Wisconsin
California	Indiana	Maryland	Nebraska	Oklahoma	Texas	Wyoming
Colorado	Iowa	Michigan	Nevada	Oregon	Utah	

Term Life

Alabama	Florida	Iowa	Michigan	Nebraska	Ohio	S. Carolina	Virginia
Arizona	Georgia	Kansas	Mississippi	Nevada	Oklahoma	S. Dakota	West Virginia
Arkansas	Illinois	Kentucky	Missouri	N. Carolina	Oregon	Texas	Wisconsin
Colorado	Indiana	Louisiana	Montana	N. Dakota	Pennsylvania	Utah	Wyoming

State specific forms, commissions and/or premium rates may apply.

* In Colorado, vision is offered as a rider.



UCT Product Availability by state (Non-commissionable) as of 04/25/18

Accidental Death & Hospital Indemnity Plan (ADHIP)

Alabama	Florida	Kentucky	Montana	Ohio	Tennessee	Wyoming
Arizona	Georgia	Louisiana	Nebraska	Oklahoma	Texas	
Arkansas	Idaho	Maryland	Nevada	Oregon	Utah	
California	Illinois	Massachusetts	New Hampshire	Pennsylvania	Vermont	
Colorado	Indiana	Michigan	New Jersey	Rhode Island	Virginia	
Delaware	Iowa	Mississippi	N. Carolina	S. Carolina	West Virginia	
D.C.	Kansas	Missouri	N. Dakota	S. Dakota	Wisconsin	

Emergicare Plus I, II, III

Alabama	D.C.	Iowa	Michigan	New Hampshire	Pennsylvania	Utah
Arizona	Florida	Kansas	Mississippi	N. Carolina	Rhode Island	Vermont
Arkansas	Georgia	Kentucky	Missouri	N. Dakota	S. Carolina	Virginia
California	Idaho	Louisiana	Montana	Ohio	S. Dakota	West Virginia
Colorado	Illinois	Maryland	Nebraska	Oklahoma	Tennessee	Wisconsin
Delaware	Indiana	Massachusetts	Nevada	Oregon	Texas	Wyoming

Life Guard 1 (Decreasing Term Life)

Alabama	D.C.	Kansas	Mississippi	New Jersey	Pennsylvania	Utah
Arizona	Florida	Kentucky	Missouri	N. Carolina	Rhode Island	Vermont
Arkansas	Georgia	Louisiana	Montana	N. Dakota	S. Carolina	Virginia
California	Illinois	Maryland	Nebraska	Ohio	S. Dakota	West Virginia
Colorado	Indiana	Massachusetts	Nevada	Oklahoma	Tennessee	Wisconsin
Delaware	Iowa	Michigan	New Hampshire	Oregon	Texas	Wyoming

Membership & Accident Coverage (MAC)

Alabama	D.C.	Iowa	Michigan	New Hampshire	Pennsylvania	Utah
Arizona	Florida	Kansas	Mississippi	N. Carolina	Rhode Island	Vermont
Arkansas	Georgia	Kentucky	Missouri	N. Dakota	S. Carolina	Virginia
California	Idaho	Louisiana	Montana	Ohio	S. Dakota	West Virginia
Colorado	Illinois	Maryland	Nebraska	Oklahoma	Tennessee	Wisconsin
Delaware	Indiana	Massachusetts	Nevada	Oregon	Texas	Wyoming

State specific forms, commissions and/or premium rates may apply.

