

UCT Product Availability by State (Commissionable) as of 3/8/22

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 included, 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	

Dental, Vision & Hearing Premium

Colorado	Indiana	Mississippi	Oklahoma	Texas
Illinois	Michigan	Nebraska	Oregon	

Final Expense Whole Life

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

Medicare Supplement

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

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	

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 3/8/22

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 and/or premium rates may apply.

