Products as of 3/21/2024

All product and state availability subject to change.

State	Med Supp ^	FCCH	FCHI	DVH^	СТ	ACC ⁺	IWL ⁺	State	Med Supp ^	FCCH	FCHI	DVH^	CT	ACC ⁺	IWL+
Alabama	٠	•	٠	•	•	CA	٠	Montana	٠	٠	•	•	٠	CA	٠
Alaska	●+	•	•	•		CA	•	Nebraska	•	•	•	•	•	CA	•
Arizona	٠	٠	•	•	•	CA	٠	Nevada	٠	٠	•	•	٠	CA	•
Arkansas	٠	•	•	•	•	CA	•	New Hampshire	٠	٠		•		CA	•
California	٠	٠		•	•	AT	•	New Jersey	●+	٠	•			CA	•
Colorado	•	•	•	•	•	CA	•	New Mexico	•	● ⁺ 1				CA+	•+
Connecticut	● ⁺	٠		•	•	CA	٠	New York				Not available	2		
Delaware	٠	•	•	• ⁺	•	CA	•	North Carolina	•	٠	•	•+	•	CA	•
D.C.	•+	•	•	•	•	CA	•	North Dakota	•	•	•	•+	•	CA	•
Florida	•	•	•	•	•	CA		Ohio	•	•	•	•	•	CA	•
Georgia	•	•	•	•	•	CA	•	Oklahoma	•	•	•	•	•	CA	•
Hawaii	• ⁺	•	•	•	•	CA	•	Oregon+	•	• +	●+	•+	• +	AT ⁺	● ⁺
Idaho	•			•+		CA	• ⁺	Pennsylvania	•	•	•	•	•	CA	•
Illinois	●+	•	•	•	•	CA	•	Rhode Island	•	•	•		•	CA	•
Indiana	•	•	•	•	•	AT	•	South Carolina	•	•	•	•	•	CA	•
lowa	•	•	•	•	•	CA	•	South Dakota	•	•	•	•+	•	CA	•
Kansas	•	•	•	•	•	СА	•	Tennessee	•	•	•	•	•	CA	•
Kentucky	•	•	•	• ⁺	•	CA	•	Texas	•	•	•	•	•	CA	•
Louisiana	•	•	•	•	•	CA	•	Utah	•	•	•	•		CA	•
Maine	•	•	•	•	•	CA	•	Vermont	•	•	•	•+	•	CA	•
Maryland	•	•	•	•	•	CA		Virginia	•		•		•		•
Massachusetts ⁺		•+	●+			CA ⁺	● ⁺	Washington	•	•	•		•	CA	•
Michigan	•	•	•	•	•	CA	•	West Virginia	•	•	•	•	•	CA	•
Minnesota	●+	•	•	•		CA	•	Wisconsin	•	•	•	•	•	CA	•
Mississippi	•	•	•	•	•	CA	•	Wyoming	•	•	•	•		CA	•
Missouri	● ⁺	•	•	•	•	СА	•								

• = Express App

Med Supp = Medicare Supplement

♦ = Exp App not available FCHI = Flexible Choice Hospital Indemnity

FCCH = Flexible Choice Cancer and Heart Attack & Stroke DVH = Flexible Choice Dental, Vision & Hearing

+ = Not available on self enroll. ACC = Accident

^ = Personalized Link available IWL = Individual Whole Life (Issue age 50-85; Benefit amount \$2k-\$25k for all states available)

¹= Flexible Choice Heart Attack & Stroke unavailable

AT = Accident Treament CA = Choice Accident CT = Cancer Treatment



Medicare Supplement as of 1/29/2024

All product and state availability subject to change.

STATE	 ARLIC	CHLIC [^]	CIC	LOYAL⁺	CNHIC [^]	HHD ₁	STD II&III	CP3	RATING	STATE	ARLIC^	CHLIC^	CIC	LOYAL+	CNHIC [^]	HHD ₁	STD &	CP₃	RATING
Alabama					A,F,G,N	6%/20%	•	٠	AA	Montana		A,F,HDF,G,N				6%/20%	•	٠	AA
Alaska				A,F,G,N		7%		٠	AA	Nebraska		A,F,HDG,G,N				6%/20%	•	•	AA
Arizona					A, F, G, HDG, N	6%/20%	•	٠	IA	Nevada					A,F,G,N	6%/15%	•	•	AA
Arkansas		A,F,G,HDG,N ⁺				12% ⁴	•	٠	CR	New Hampshire		A,F,HDF,G,N				6%/20%2	•	•	IA
California		A,F,HDF,G,N				6%/11%		٠	AA	New Jersey					A,D ,F, HDG,G,N	7%	•	•	AA
Colorado					A,F,G,N	6%/20%	•	•	AA	New Mexico		A,F,HDF,G,N				6%/20%	•	•	AA
Connecticut					A,F,G,HDG,N	7%		٠	CR	New York				<u> </u>	Not Available				
Delaware		A, F, HDG, G, N				6%/20%	•	•	AA	North Carolina					A,F,G,N	6%/20%	•	•	AA
D.C.				A,F,G,N		7%		٠	AA	North Dakota		A,F,HDF,G,N				6%/10% ₂		•	IA
Florida		A,F,HDF,G,N				3%2		•	IA	Ohio					A,F,G,HDG,N ⁺	7%	•	•	AA
Georgia					A,F,G, HDG,N	6%/20%	•	٠	IA	Oklahoma					A, F, HDG, G,N	20%	•	•	AA
Hawaii				A,F,G,N				•	AA	Oregon		A,F,HDF,G,N ⁺				6%/11%		▼	AA
ldaho		A,F,HDF,G,N						٠	CR	Pennsylvania			A,B,F,G,HDG,I	N		6%/20%	•	٠	AA
Illinois					A, F, G, HDG, N	6%/20%	•	•	AA	Rhode Island		A,F,HDF,G,N				6%/20%	•	•	AA
Indiana					A,F,G,N	6%/15%	•	٠	AA	South Carolina					A,F,G,N	6%/20%	•	•	AA
lowa		A, F, HDF,G,N				7%		•	AA	South Dakota					A,F,G,N	6%/20%	•	•	AA
Kansas					A,F,G,N	6%/20%	•	٠	AA	Tennessee					A,F,G,N	6%/20%	•	•	AA
Kentucky					A, F, G, HDG, N	6%/20%	•	•	AA	Texas					a,f,hdg,g,n+	6%/20%	•	•	AA
Louisiana					A,F,G,N	6%/20%	•	٠	AA	Utah					A, F, G,N	6%/20%	•	٠	AA
Maine		A,F,HDG,G,N				7%		٠	CR	Vermont		A,F,HDF,G,N						•	CR
Maryland					A,F,G,N	6%/20%	•	٠	AA	Virginia		A,F,HDF,G,N				7%		•	AA
Massachusetts			-	-	Not Available	2				Washington		A,F,HDF,G,N				5% ₂		•	CR
Michigan					A,F,G,N	6%/20%	•	•	AA	WestVirginia		A,F,HDF,G,N				6%/20%	•	•	AA
Minnesota		Non-standard ⁺						٠	CR	Wisconsin					Non-standard	6%/20%	•	•	AA
Mississippi					A, F, G, HDG, N	6%/20%	•	٠	AA	Wyoming		A, F, G, HDG, N				6%/20%	•	•	AA
Missouri					A,F,HDG,G,N	10%	•	٠	IA	1. When one rate (#	0() is lists	d Multipolisu is		o qualifi	unlass otherwise	noted W/ba	n two ratas	40/ /40/)	ara listo d

♦ = Nopresale discussion
▼ = CPs not included

HHD = Household discount STD II&III = Standard II and III rates

CP = Customer value-add programs

AA = Attain e d Age CR = Community Rated IA = Issue Age 1. When one rate (#%) is listed, Multipolicy is required to qualify unless otherwise noted. When two rates (#%/#%) are liste 6% = Live w/Someone (LWS) and 10-20% = Multipolicy, varies by state.

2. No affiliates - must be same company. See application for state ${\sf HHD}$ qualification.

3. Silver&FitTM or Active&FitTM fitness program availability varies per state. Consult each state's brochure or value added brochure for details.

4. HHD is a live w/someone (LWS) discount.



+= Not available for self en roll ^= Person alized Link available

Note: Plan F is only available if customer is first Medicare-eligible before

lexible Choice Cancer and Heart Attack & Stroke as of 3/21/2024

All product and state availability subject to change.

State	CBase	HBase	CR	HR	LSCR	LSHR	HI	ICU	HICU	ROP	AI	SD	RC	CBB	HBB	GR	IA		BA		State	CBase	HBase	CR	HR	LSCR	LSHR	HI	ICU	hicu i	ROP	AI	SD	RC	CBB	HBB	GR	IA	BA
Alabama	•*	•*	٠	•	•	٠	٠	•	•	٠	•	•	•	٠	٠	٠	18-9	99	\$5k-\$75k		Montana	•*	•*	•	•	٠	•				•	•	•	•	•	٠	٠	18-99	\$5k-\$75k
Alaska	•*	•*	•	•	•	•	٠	•	•	•		•	•	•	٠	•	18-9	99	\$5k-\$75k		Nebraska	•*	•*	•	•	٠	•	•	•	•	•	•	•	•	•	٠	•	18-99	\$5k-\$75k
Arizona	•*	•*	٠	٠	٠	٠	٠	•	•	•	•	•	•	٠	٠	•	18-9	99	\$5k-\$75k		Nevada	•*	•*	•	٠	٠	•	•	•	•	•	•	•	•	•	•	٠	18-99	\$5k-\$75k
Arkansas	•*	•*	•	•	•	•	•	•	•	•	•	•	•	٠	•	٠	18-9	99	\$5k-\$75k		New Hampshire	•*															•	18-99	\$5k-\$100k
California	•*	•*	٠	•	•	٠	٠	•	•	•	•	•	•	٠	٠	٠	18-6	64 \$	510k-\$75k		New Jersey	•*	•*	•	•	٠											٠	18-99	\$5k-\$100k
Colorado	•*	•*	•	•			٠	•	•	•	•	•	•	٠	٠	٠	18-9	99	\$5k-\$75k		New Mexico	•*									•							18-99	\$5k-\$75k
Connecticut	•*	•*	•	٠	•	٠	٠	٠	•		•	•	•	٠	٠	٠	18-9	99	\$5k-\$75k		New York								N	ot Av	aila	ble							
Delaware	•*	•*	•	٠	•	٠	•	٠	•	•	•	•	•	٠	•	•	18-9	99	\$5k-\$75k		North Carolina	•*	•*	•	٠	•	•	•	•	•	•	•	•	•	•	٠	•	18-99	\$5k-\$75k
D.C.	•	٠	•	•						•						•	18-9	99	\$5k-\$75k		North Dakota	•*	•*	•	•	٠	•	•	•	•		•	•	•	•	•	٠	18-99	\$5k-\$75k
Florida	•*	•*		٠	•	٠	•	٠	•	•	•	•		٠	•		18-9		\$5k-\$75k		Ohio	•*	•*	•	٠	•	•	•	•	•	•	•	•	•	•	٠	•	18-99	\$5k-\$75k
Georgia	•	•	•	٠	•	٠	•	٠	•	•	•	•1	•	•	٠	•	18-9	99 ^{Ca} Hrt	ncer \$5k-\$30k t/Stk \$5k-\$75k		Oklahoma	•*	•*	•	٠	•	•	•	•	•	•	•	•	•	•	٠	٠	18-99	\$5k-\$75k
Hawaii	•*	•*	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-9	99	\$5k-\$75k		Oregon	•*	•*	•	•	•	•	•	•	•	•						•	18-99	\$5k-\$100k
Idaho																					Pennsylvania	•	٠															18-99	\$5k-\$75k
Illinois	•*	•*	•	•	•	•	•	•	•		•	•	•	•	•	•	18-9	99	\$5k-\$75k		Rhode Island	•*	•*	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99	\$5k-\$75k
Indiana	•*	•*	•	•	•	٠	٠	•	•	•	•	•	•	•	٠	•	18-9	99	\$5k-\$75k		South Carolina	•*	•*	•	•	٠	•	•	•	•	•	•	•	•	•	•	٠	18-99	\$25k-\$75k
lowa	•*	•*	•	٠	٠	٠	٠	•	•	•	•	•	•	٠	٠	•	18-9	99	\$5k-\$75k		South Dakota	•*	•*	•	٠	٠	•	•	•	•	•	•	•	•	•	٠	٠	18-99	\$5k-\$75k
Kansas	•*	•*	•	•	•	٠				•	•	•	•	•	٠	•	18-9	99	\$5k-\$75k		Tennessee	•*	•*	•	•	٠	•						•	•	•	•	٠	18-99	\$5k-\$75k
Kentucky	•*	•*	•	٠	•	٠	٠	٠	•	•						•	18-9	99 \$	\$5k-\$100k		Texas	•*	•*	•	٠	٠	•	•	•	•		•	•	•	•	٠	٠	18-99	\$5k-\$75k
Louisiana	•*	•*	•	•	•	٠	٠	•	•		•	•	•	٠	٠	•	18-9	99	\$5k-\$75k		Utah	•*	•*	•	•	٠	•	•	•	•	•						•	18-99	\$5k-\$100k
Maine	•*	•*	•	•	•	٠	٠	•	•	•	•	•	•	•	٠	•	18-9	99	\$5k-\$75k		Vermont	•*	•*	•	•	٠	•		•		•	•	•	•	•	•	٠	18-99	\$5k-\$75k
Maryland	•*	•*	•	٠	٠	٠	٠	٠	•	•	•	•	•	٠	٠	•	18-9	99	\$5k-\$75k		Virginia																		
Massachusetts	•		•													•	18-9	99	\$5k-\$100k		Washington	•*	•*	•	٠	٠	•						•	•	•	٠	٠	18-99	\$25k-\$75k
Michigan	•*	•*	•	•	•	٠	٠	٠	•	•		•	•	٠	٠	٠	18-9	99	\$5k-\$75k		West Virginia	•*	•*	•	٠	٠	•	•	•	•	•	•	•	•	•	٠	٠	18-99	\$5k-\$75k
Minnesota	•*	•*	•	٠	•	٠	٠	•	•	•	•	•	•	٠	•	•	18-9	99	\$5k-\$75k		Wisconsin	•*	•*	•	•	٠	•	•	•	•	•	•	•	•	•	•	٠	18-99	\$5k-\$75k
Mississippi	•*	•*	•	٠	٠	٠	٠	٠	•	•	•	•	•	٠	•	٠	18-9	99	\$5k-\$75k		Wyoming		٠		٠		•	•	•	•	•	•	•			٠	•	18-99	\$5k-\$75k
Missouri	•*	•*	•	•	•	٠				•		•	•	•	٠	•	18-9	99	\$5k-\$75k	-																			

 $\bullet = Express App$

 $\bullet = Exp App not available$ * = Combo application

available on self enroll

CBase = Cancer Base HBase = Heart Base

1 Only available with HBase+ = Not HR = Heart & Stroke Restoration ICU = Intensive Care Unit

CR = Cancer Recurrence

LSCR = Lump Sum Cancer Rider LSHR = Lump Sum Heart/Stroke Rider HI = Hospital Indemnity

HICU = Hospital and Intensive Care Unit ROP = Return of Premium

SD = Specified Disease RC = Radiation and Chemotherapy

AI = Accident Indemnity

CBB = Cancer Benefit Builder HBB = Heart & Stroke Benefit Builder GR = Group Rates IA = Issue Age*BA* = *Benefit Amount*



 $\wedge =$ Personalized Link available

Flexible Choice Hospital Indemnity (Ages 50-85) as of 3/21/2024

All product and state availability subject to change.

State	Base	LSCR	LSHR	SD	AB	State	Base	LSCR	LSHR	SD	AB
Alabama	٠	•	•	٠	•	Montana	•	•	•	٠	•
Alaska	•	•	•	٠	•	Nebraska	•	•	•	•	•
Arizona	•	•	•	٠	•	Nevada	٠	•	•	•	•
Arkansas	•	•	•	•	•	New Hampshire			Not Available		
California			Not available			New Jersey	•				
Colorado	٠	•	•	٠	•	New Mexico					
Connecticut			Not available			New York			Not available		
Delaware	٠	•	•	٠	•	North Carolina	•	•	•	•	•
D.C.	٠					North Dakota	•	•	•	•	•
Florida	٠	•	•	٠	•	Ohio	•	•	•	•	•
Georgia	٠	•*	•		•	Oklahoma	•	•	•	•	•
Hawaii	٠	•	•	٠	•	Oregon	•	•	•	٠	•
Idaho						Pennsylvania	•	•	•	•	•
Illinois	٠	•	•	٠	•	Rhode Island	•	•	•	•	•
Indiana	٠	•	•	٠	•	South Carolina	•	•	•	•	•
lowa	٠	•	•	٠	•	South Dakota	•	•	•	٠	•
Kansas	٠	•	•	٠	•	Tennessee	•	•	•	٠	•
Kentucky	٠	•	•	٠	•	Texas	•	•	•	٠	•
Louisiana	٠	•	•	٠	•	Utah	•	•	•	٠	•
Maine	٠	•	•	٠	•	Vermont	•	•	•	٠	•
Maryland	٠	•	•	٠	•	Virginia	•				
Massachusetts	•					Washington	•				•
Michigan	•	•	•	٠	•	West Virginia	•	•	•	•	•
Minnesota	•	•	•	٠	•	Wisconsin	•	•	•	•	•
Mississippi	•	•	•	٠	•	Wyoming	•	•	•	•	•
Missouri	•	•	•	•	•						

• = Express App

•* = First Diagnosis Cancer Rider

LSCR = Lump Sum Cancer Rider LSHR = Lump Sum Heart/Stroke Rider SD = Specified Disease AB = Accident Benefit

+ = Not available on self enroll

enroll

 \wedge = Personalized Link available

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Cancer Treatment as of 3/21/2024

All product and state availability subject to change. Not available for self enroll.

State	Base	LSCR	LSHR	HI	ICU	HIICU	ROP	GR	IA	State	Base	LSCR	LSHR	HI	ICU	H
Alabama	•	٠	•	•	•	•	٠	•	18-99	Montana	•	•	•	٠	•	
Alaska	•	•	•	•	•	•	•	•	18-99	Nebraska	٠	•	•	•	•	
Arizona	•	٠	•	٠	٠	•	٠	٠	18-99	Nevada	٠	٠	•	٠	٠	
Arkansas	•	٠	•	•	•	•	•	•	18-99	New Hampshire						
California	•	٠	•	٠	•	•	٠	•	18-64	New Jersey						
Colorado	•	٠		•	•	•	•	•	18-99	New Mexico						
Connecticut	•	٠	•	٠	٠				18-99	New York				N	ot Availab	le
Delaware	•	٠	•	•	•	•	•	•	18-99	North Carolina	٠	٠	•	•	•	
D.C.	•	•					٠	٠	18-99	North Dakota	٠	٠	•	•	•	
Florida	•								18-99	Ohio	٠	٠	•	•	•	
Georgia	•	٠		٠	٠	•	٠	٠	18-99	Oklahoma	٠	٠	•	٠	٠	
Hawaii	•	٠	•	•	•	•	•	•	18-99	Oregon	٠	٠	•	•	•	
Idaho										Pennsylvania	٠					
Illinois	•	•	•	•	•	•		•	18-99	Rhode Island	٠	•	•	•	•	
Indiana	•	•	•	•	•	•	•	٠	18-99	South Carolina	٠	•	•	•	٠	
owa	•	•	•	•	•	•	•	•	18-99	South Dakota	٠	•	•	•	•	
Kansas	•	•	•				٠	٠	18-99	Tennessee	٠	٠	•			
Kentucky	•	•	•	•	•	•	•	•	18-99	Texas	٠	•	•	•	•	
Louisiana	•	٠	•	٠	٠	•		٠	18-99	Utah						
Maine	•	•	•	•	•	•	•	•	18-99	Vermont	٠	•	•			
Maryland	•	•	•	•	•	•		٠	18-99	Virginia	٠	٠				
Massachusetts										Washington	٠	•	•			
Michigan	•	•	•	•	•	•	٠	٠	18-99	West Virginia	٠	٠	•	•	•	
Minnesota										Wisconsin	٠	•	•	•	•	
Mississippi	•	•	•	•	•	•	•		18-99	Wyoming						
Missouri	•	•	•				•		18-99			-	•	•	-	

- $\bullet = Exp App not available$
 - LSHR = Lump Sum Heart/Stroke Rider

HI = Hospital Indemnity

+ = Not available on self enroll

 $\wedge =$ Personalized Link available

ICU = Intensive Care Unit HICU = Hospital and Intensive Care Unit ROP = Return of Premium

GR = Group Rates IA = Issue Age



HIICU

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18-99

Accident Treatment*as of 1/29/2024

All product and state availability subject to change.

State	Base	LSCR	LSHR	HI	ICU	HIICU	ROP	GR	IA	State	Base	LSCR	LSHR	HI	ICU	HIICU	ROP	GR	IA
Alabama										Montana									
Alaska										Nebraska									
Arizona										Nevada									
Arkansas										New Hampshire									
California	•	•	•	•	•	•	•	•	18-64	New Jersey									
Colorado										New Mexico									
Connecticut										New York				N	ot Availab	le			
Delaware										North Carolina									
D.C.										North Dakota									
Florida										Ohio									
Georgia										Oklahoma									
Hawaii										Oregon	•	•	•	•	•	•	•	•	18-74
Idaho										Pennsylvania									
Illinois										Rhode Island									
Indiana	•						•	•	18-74	South Carolina									
lowa										South Dakota									
Kansas										Tennessee									
Kentucky										Texas									
Louisiana										Utah									
Maine										Vermont									
Maryland										Virginia									
Massachusetts										Washington									
Michigan										West Virginia									
Minnesota										Wisconsin									
Mississippi										Wyoming									
Missouri																			

• = Express App

 $\bullet = Exp App not available$

LSCR = Lump Sum Cancer Rider LSHR = Lump Sum Heart/Stroke Rider

HI = Hospital Indemnity ICU = Intensive Care Unit HICU = Hospital and Intensive Care Unit ROP = Return of Premium GR = Group Rates IA = Issue Age

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+ = AT not available on self enroll $\wedge =$ Personalized Link available

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Choice Accident⁺ as of 1/29/2024

All product and state availability subject to change.

State	Base	HSBR	ADR	PCR	IA	State	Base	HSBR	ADR	PCR	IA
Alabama	٠	•	٠	•	18-74	Montana	•	•	•	•	18-74
Alaska	•	•	٠	•	18-74	Nebraska	•	•	٠	•	18-74
Arizona	•	•	٠	•	18-74	Nevada	•	•	٠	•	18-74
Arkansas	•	•	•	•	18-74	New Hampshire	•		٠	•	18-74
California						New Jersey	•		•	•	18-74
Colorado	٠	٠	٠	•	18-74	New Mexico	•		•	•	18-74
Connecticut	•	•	٠	•	18-74	New York					
Delaware	•	٠	٠	•	18-74	North Carolina	•	•	•	•	18-74
D.C.	•	٠	٠	•	18-74	North Dakota	•	•	٠		18-74
Florida		•	•	•	18-74	Ohio	•	•	•		18-74
Georgia	•	•	•	•	18-74	Oklahoma	•	•	٠	•	18-74
Hawaii	•	٠	٠	•	18-74	Oregon					
Idaho	٠		٠	•	18-74	Pennsylvania	•		•		18-74
Illinois	•		٠	•	18-74	Rhode Island	•	•	•	•	18-74
Indiana						South Carolina	•	•	٠	•	18-74
lowa	٠	•	•	•	18-74	South Dakota	•	•	•	•	18-74
Kansas	•	٠	•	•	18-74	Tennessee	•	•	•	•	18-74
Kentucky	•	•	•	•	18-74	Texas	•	•	•	•	18-74
Louisiana	•	•	•	•	18-74	Utah	•	•	٠	•	18-74
Maine	•	•	•	•		Vermont	•	•	•	•	18-74
Maryland	•	•	•	•	18-74	Virginia					
Massachusetts	٠				18-74	Washington	•	•		•	18-74
Michigan	•		•	•	18-74	West Virginia	•	•	•	•	18-74
Minnesota	•			•	18-74	Wisconsin	•	•	•	•	18-74
Mississippi	٠	٠	٠	•	18-74	Wyoming	•	•	•	•	18-74
Missouri	•		•	•	18-74					•	

• = Express App

HSBR = Health Screening Benefit Rider ADR = Accident Disability Rider PCR = Parent Coverage Rider

IA = Issue Age

+ = Not available on self enroll enroll

 \wedge = Personalized Link available

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