

STATE SPECIAL MATRIX

State	State Differences
Alabama	National
Alaska	National
Arkansas	No Cash Value Rider No coverage available if covered by Medicaid (Agreement section)
Arizona	No Intensive Care Unit Rider No Cash Value Rider
California	Maximum issue age is 64 for all products No Alzheimer's Disease coverage for Critical Illness Must have health insurance coverage in force (Health section)
Colorado	National
Connecticut	No term coverage No Intensive Care Unit Rider No Cash Value Rider No coverage available if covered by Medicaid (Agreement section)
Delaware	No Cash Value Rider No coverage available if covered by Medicaid (Agreement section)
District of Columbia	Cancer Product Only
Florida	National
Georgia	No Cash Value Rider No ROP benefit for Critical Illness Must have health insurance coverage in force (Agreement section)
Hawaii	National
Idaho	No Cash Value Rider No ROP benefit for Critical Illness No coverage available if covered by Medicaid (Agreement section)
Illinois	Cash Value Rider - Issue Age 18 to 49
Indiana	Health question - look back for heart attack and stroke - 5 years
Iowa	No Cash Value Rider
Kansas	National
Kentucky	National
Louisiana	National
Maine	No term coverage No coverage available if covered by Medicaid (Agreement section) Shopper's Guide Acknowledgement Form required
Maryland	Health question - look back - 7 years
Massachusetts	Maximum issue age is 64 for all products Must have health insurance coverage in force (Replacement section) Agent training required, see SPA for details
Michigan	No Intensive Care Unit Rider
Minnesota	No term coverage Must have health insurance coverage in force (Agreement section)
Mississippi	National
Missouri	National
Montana	Products not available

State	State Differences
Nebraska	National
Nevada	National
New Hampshire	No Cash Value Rider No term coverage No ROP benefit for Critical Illness
New Jersey	No term coverage No Intensive Care Unit Rider No Cash Value Rider No Critical Illness coverage No Heart Attack/Stroke Coverage No Heart Attack/Stroke Rider Must have health insurance coverage in force (Replacement section) Health question - look back - 5 years
New Mexico	Products not available
New York	No term coverage No Intensive Care Unit Rider No Cash Value Rider No ROP benefit for critical illness No blindness, deafness, paralysis or coronary angioplasty surgery covered for Critical Illness No coronary angioplasty surgery covered for Heart Attack/Stroke Must have health insurance coverage in force (Replacement section) May be insured under only one cancer policy or certificate at any one time
North Carolina	National
North Dakota	National
Ohio	National
Oklahoma	National
Oregon	Policy Disclosure Statement Form required
Pennsylvania	No Cash Value Rider No ROP benefit for Critical Illness No Intensive Care Unit Rider Health question - look back - 5 years No option to convert term coverage to lifetime coverage
Puerto Rico (Advisor Only)	National
Rhode Island	No Intensive Care Unit Rider
South Carolina	National
South Dakota	National
Tennessee	No Intensive Care Unit Rider
Texas	No Cash Value Rider
Utah	No term coverage No coverage available if covered by Medicaid (Agreement section) Health question - look back - 5 years
Virginia	No term coverage No Critical Illness coverage No Cancer Rider No Heart Attack/Stroke Rider No Intensive Care Unit Rider No Cash Value Rider No coverage available if covered by Medicaid (Agreement section) Health question - look back - ever
Virgin Islands (Advisor Only)	National
Vermont	Must have health insurance coverage in force (Health section)
Washington	No Cash Value Rider No Intensive Care Unit Rider No ROP benefit for Critical Illness
West Virginia	No coverage available if covered by Medicaid (Agreement section)

State	State Differences
Wisconsin	National
Wyoming	National