

Critical Advantage Portfolio

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 CI Must have Health Insurance Coverage in Force (Health Section 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)
Deleware	No Cash Value Rider No Coverage Available if Covered by Medicaid (Agreement Section)
Distric of Columbia	Cancer Product Only
Florida	National
Georgia	No Cash Value Rider No ROP Benefit for CI Must Have Health Insurance Coverage in Force (Agreement Section)
Hawaii	National
Idaho	No Cash Value Rider No ROP Benefit for CI No Coverage Available if Covered by Medicaid (Agreement Section)
Illinois	Cash Value Rider-Issue Age 18-49
Indiana	Health Question Look Back for Heart Attack and Stroke - 5 years Health Question Look Back for Cancer - 10 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

State	State Differences
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 Rider
Minnesota	No Term Coverage Must Have Health Insurance Coverage in Force (Agreement Section) Health Question Look Back - 10 years
Mississippi	National
Missouri	National
Montana	Products not available
Nebraska	National
Nevada	National
New Hampshire	Products not available
New Jersey	No Cash Value Rider No Intensive Care Unit Rider No Term Coverage Must Have Health Insurance Coverage in Force (Replacement Section) Health Question Look Back - 5 years No ROP Benefit for CI
New Mexico	Confidential Abuse Information Form Required
New York	No Term Coverage No Intensive Care Unit Rider No Cash Value Rider No ROP Benefit for CI No Blindness, Deafness, Paralysis, or Coronary Angioplasty Surgery Covered for CI No Coronary Angioplasty Surgery Covered for HA&S 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 Intensive Care Unit Rider No option to convert term coverage to lifetime coverage No ROP Benefit for CI Health Question Look Back - 5 years
Puerto Rico (Agency Only)	National
Rhode Island	No Intensive Care Rider
South Carolina	National
South Dakota	National

State	State Differences
Tennessee	No Intensive Care Unit Rider
Texas	Cash Value Rider-Issue Age 18-49
Utah	No Term Coverage No Coverage Available if Covered by Medicaid (Agreement Section) Health Question Look Back - 5 years
Virginia	No Cancer Rider No Heart Attack & Stroke Rider No Intensive Care Unit Rider No Cash Value Rider No ROP Benefit for CI No Term Coverage No Cancer or Alzheimer's Disease Coverage in Critical Illness No Coverage Available if Covered by Medicaid (Agreement Section) Health Question Look Back - Ever
Virgin Islands (Agency 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 CI
West Virginia	No Coverage Available if Covered by Medicaid (Agreement Section)
Wisconsin	National
Wyoming	National