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
lowa	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



MassachusettsMaximum Issue Age is 64 for all products Must Have Health Insurance Coverage in Force (Replacement Section) Agent Training Required, see SPA for detailsMichiganNo Intensive Care RiderMinnesotaNo Errm Coverage Must Have Health Insurance Coverage in Force (Agreement Section) Health Question Look Back - 10 yearsMississippiNationalMisotanaProducts not availableNoeradaNationalNevadaNationalNevadaNo Intensive Care Unit Rider No RoP Benefit for CINew MaxicoConfidential Abuse Information Form RequiredNew YorkNo Cash Value Rider No Cash Value Rider No Intensive Care Unit Rider No RoP Benefit for CI No RoP Benefit for CI No Cash Value Rider No RoP Benefit for CI No Cash Value Rider No Intensive Care Unit Rider No Intensive Care Unit Rider PennsylvaniaNationalOdioaOklahomaNationalOklahomaNo C	State	State Differences
NoNoTerm Coverage Must Have Health Insurance Coverage in Force (Agreement Section) Health Question Look Back - 10 yearsMississippiNationalMissouriNationalMontanaProducts not availableNevadaNo Cash Value Rider No Intensive Care Unit RiderNew HampshireProducts not availableNew JerseyNo Term Coverage Must Have Health Insurance Coverage in Force (Replacement Section) Health Question Look Back - 5 years No ROP Benefit for ClNew MexicoConfidential Abuse Information Form RequiredNew MexicoConfidential Abuse Information Form RequiredNew YorkNo Eash Palue Rider No Cash Yalue Rider No Intensive Care Unit Rider No Cash Yalue Rider No CASh Yalue Rider No Coreage No Intensive Care Unit Rider No Confidential Abuse Information Form RequiredNew MexicoConfidential Abuse Information Form RequiredNew YorkNo Erm Coverage No Intensive Care Unit Rider No Cash Yalue Rider No Coronary Angioplasty Surgery Covered for Cl No Cash Yalue Rider No Intensive Care Unit RiderNorth DakotaNationalOhioNationalOhioNationalOhioNationalOhioNationalOn Cash Yalue Rider No Intensive Care Unit Rider No ROP Benefit for Cl		Maximum Issue Age is 64 for all products Must Have Health Insurance Coverage in Force (Replacement Section)
MinnesotaMust Have Health Insurance Coverage in Force (Agreement Section) Health Question Look Back - 10 yearsMississippiNationalMissouriNationalMontanaProducts not availableNevadaNationalNevadaNo Cash Value Rider No Intensive Care Unit Rider No Term Coverage 	Michigan	No Intensive Care Rider
MissouriNationalMontanaProducts not availableNebraskaNationalNevadaNationalNew HampshireProducts not availableNew HampshireProducts not availableNew HampshireNo Cash Value Rider No Intensive Care Unit Rider No Term Coverage in Force (Replacement Section) Health Question Look Back - 5 years No ROP Benefit for CINew MexicoConfidential Abuse Information Form RequiredNew YorkConfidential Abuse Information Form Required No Term Coverage No ROP Benefit for CINew YorkNo Term Coverage No ROP Benefit for CI No Bindness, Deafness, Paralysis, or 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 TimeNorth CarolinaNationalNorth DakotaNationalOrigonPolicy Disclosure Statement Form RequiredOregonPolicy Disclosure Statement Form RequiredNo ROP Benefit for CI No Cash Value Rider No Cash Value Rider No NonalNorth DakotaNationalOhioNationalOhioaNationalOhioaNo Cash Value Rider No Orthensive Care Unit Rider No ROP Benefit for CI No ROP Benefit for CI No Cash Value Rider No ROP Benefit for CI No Cash Value Rider No ROP Benefit for CI Health Question Look Back - 5 yearsPuerto Rico (Agency Only)NationalOhioaNationalOhioaNo Cash Value Rider No ROP Benefit for CI Health Question Look Back - 5 yearsPuerto Rico (Agency Only) <td>Minnesota</td> <td>Must Have Health Insurance Coverage in Force (Agreement Section)</td>	Minnesota	Must Have Health Insurance Coverage in Force (Agreement Section)
MontanaProducts not availableNebraskaNationalNevadaNationalNew HampshireProducts not availableNew HampshireNo Cash Value Rider No Cash Value Rider No Cash Value Rider No Rorb Boren Coverage Invo Intensive Care Unit RiderNew JerseyNo Term Coverage No ROP Benefit for CINew MexicoConfidential Abuse Information Form RequiredNew MexicoConfidential Abuse Information Form RequiredNew YorkNo Term Coverage No Intensive Care Unit Rider No Cash Value Rider No Cash Value Rider No Cash Value Rider No Cash Value Rider No Coronary Angioplasty Surgery Covered for CI No Coronary Angioplasty Surgery Covered for CI No Coronary Angioplasty Surgery Covered for HA&SS Nust Have Health Insurance Coverage in Force (Replacement Section) May be Insured Under Only One Cancer Policy or Certificate at Any One TimeNorth CarolinaNationalOntioNationalOkiahomaNationalOkiahomaNo Cash Value Rider No Cash Value Rider No Cosh Sucher Section Non Convert term coverage to Infetime coverage No ROP Benefit for CI No Solin Intensive Care Unit Rider No Cash Value Rider No No Convert term coverage to Infetime coverage No ROP Benefit for CI No ROP Benefit for CI No Convert term coverage to Infetime coverage No Coronary Angioplasty Surgery Covered for HA&SS No Coronary Angioplasty Surgery Coverage in Force (Replacement Section) NationalOhioNationalOhioNationalOhioNo Cash	Mississippi	National
NebraskaNationalNevadaNationalNew HampshireProducts not availableNew HampshireNo Cash Value Rider No Cash Value Rider No Intensive Care Unit Rider No Intensive Care Unit Rider No Rorm Coverage Must Have Health Insurance Coverage in Force (Replacement Section) Health Question Look Back - 5 years No ROP Benefit for CINew MexicoConfidential Abuse Information Form RequiredNew MexicoConfidential Abuse Information Form RequiredNew YorkNo Term Coverage No Intensive Care Unit Rider No Cash Value Rider No ROP Benefit for CI No Bindness, Deafness, Paralysis, or Coronary Angioplasty Surgery Covered for CI No Bindness, Deafness, Paralysis, or Coronary Angioplasty Surgery Covered for CI No Coronary Angioplasty Surgery Covered for CI AA&S Must Have Health Insurance Coverage in Force (Replacement Section) May be Insured Under Only One Cancer Policy or Certificate at Any One TimeNorth CarolinaNationalOthioNationalOklahomaNationalOklahomaNationalOklahomaNo Cash Value Rider No ROP Benefit for CI No Stolsoure Statement Form RequiredPennsylvaniaNo Cash Value Rider No Intensive Care Unit Rider No Intensive Care Unit Rider No No PB Benefit for CI Health Question Look Back - 5 yearsPuerto Rico (Agency Only)NationalRhode IslandNo Intensive Care RiderSouth CarolinaNa Intensive Care Rider	Missouri	National
NevadaNationalNew HampshireProducts not availableNew HampshireNo Cash Value Rider No Intensive Care Unit 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 CINew MexicoConfidential Abuse Information Form RequiredNew MexicoNo Term Coverage No Intensive Care Unit Rider No Cash Value Rider No Cash Value Rider No Cash Value Rider No Blindness, Deafness, Paralysis, or Coronary Angioplasty Surgery Covered for CI No Bindness, Deafness, Paralysis, or Coronary Angioplasty Surgery Covered for CI No Bindness, 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 TimeNorth CarolinaNationalNorth CarolinaNationalOklahomaNationalOklahomaNationalOregonPolicy Disclosure Statement Form RequiredPennsylvaniaNo Cash Value Rider No Orton to convert term coverage to lifetime coverage No ROP Benefit for CI Health Question Look Back - 5 yearsPuerto Rico (Agency Only)NationalRhode IslandNo Intensive Care RiderSouth CarolinaNationalNorder ReiderNo Intensive Care Rider	Montana	Products not available
New HampshireProducts not availableNew HampshireNo Cash Value Rider No Intensive Care Unit 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 CINew MexicoConfidential Abuse Information Form RequiredNew MexicoConfidential Abuse Information Form RequiredNew MexicoNo Term Coverage No Intensive Care Unit Rider No Cash Value Rider No Cash Value Rider No Coronary Angioplasty Surgery Covered for CI No Bindness, Deafness, Paralysis, or Coronary Angioplasty Surgery Covered for CI No Bindness, 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 TimeNorth CarolinaNationalNorth DakotaNationalOklahomaNationalOklahomaNationalOregonPolicy Disclosure Statement Form RequiredNo Cash Value Rider No Intensive Care Unit 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 yearsPuerto Rico (Agency Only)NationalRhode IslandNo Intensive Care RiderSouth CarolinaNationalNoteral No Intensive Care RiderSouth CarolinaNational	Nebraska	National
New JerseyNo 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 CINew MexicoConfidential Abuse Information Form RequiredNew MexicoNo Term Coverage No Intensive Care Unit Rider No Cash Value Rider No ROP Benefit 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 TimeNorth CarolinaNationalOhioNationalOklahomaNationalOklahomaNationalOregonPolicy Disclosure Statement Form RequiredNo ROP Benefit for CI Health Question Look Back - 5 yearsPuerto Rico (Agency Only)NationalRhode IslandNo Intensive Care Unit Rider No ROP Benefit for CI Health Question Look Back - 5 yearsPuerto Rico (Agency Only)NationalRhode IslandNo Intensive Care RiderSouth CarolinaNational	Nevada	National
New JerseyNo 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 CINew MexicoConfidential Abuse Information Form RequiredNew MexicoNo Term Coverage No Intensive Care Unit Rider No Cash Value Rider No Cash Value Rider No Coronary Angioplasty Surgery Covered for IA&S No Coronary Angioplasty Surgery Covered for Cl No Coronary Angioplasty Surgery Covered for Cl No Coronary Angioplasty Surgery Covered for Cl No Coronary Angioplas	New Hampshire	Products not available
New YorkNo 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 TimeNorth CarolinaNationalNorth DakotaNationalOklahomaNationalOklahomaNo Cash Value Rider No Cash Value Rider No Intensive Care Unit Rider No aption to convert term coverage to lifetime coverage No ROP Benefit for CI Health Question Look Back - 5 yearsPuerto Rico (Agency Only)NationalRhode IslandNo Intensive Care RiderSouth CarolinaNa Ional	New Jersey	No Intensive Care Unit Rider No Term Coverage Must Have Health Insurance Coverage in Force (Replacement Section) Health Question Look Back - 5 years
New YorkNo Intensive Care Unit Rider No Cash Value Rider No ROP Benefit for CI No ROP Benefit for CI No Bindness, Deafness, Paralysis, or 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 TimeNorth CarolinaNationalNorth DakotaNationalOhioNationalOklahomaNationalOregonPolicy Disclosure Statement Form RequiredNo Cash Value Rider No Intensive Care Unit Rider No Intensive Care Unit Rider No Option to convert term coverage to lifetime coverage 	New Mexico	Confidential Abuse Information Form Required
North DakotaNationalOhioNationalOklahomaNationalOregonPolicy Disclosure Statement Form RequiredNo Cash Value Rider No Intensive Care Unit Rider No option to convert term coverage to lifetime coverage No ROP Benefit for Cl Health Question Look Back - 5 yearsPuerto Rico (Agency Only)NationalRhode IslandNo Intensive Care RiderSouth CarolinaNational	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)
OhioNationalOklahomaNationalOregonPolicy Disclosure Statement Form RequiredNo 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 yearsPuerto Rico (Agency Only)NationalRhode IslandNo Intensive Care RiderSouth CarolinaNational	North Carolina	National
OklahomaNationalOregonPolicy Disclosure Statement Form RequiredNo 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 yearsPuerto Rico (Agency Only)NationalRhode IslandNo Intensive Care RiderSouth CarolinaNational	North Dakota	National
OregonPolicy Disclosure Statement Form RequiredNo Cash Value Rider No Intensive Care Unit 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 yearsPuerto Rico (Agency Only)NationalRhode IslandNo Intensive Care RiderSouth CarolinaNational	Ohio	National
PennsylvaniaNo 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 yearsPuerto Rico (Agency Only)NationalRhode IslandNo Intensive Care RiderSouth CarolinaNational	Oklahoma	National
PennsylvaniaNo Intensive Care Unit Rider No option to convert term coverage to lifetime coverage No ROP Benefit for CI Health Question Look Back - 5 yearsPuerto Rico (Agency Only)NationalRhode IslandNo Intensive Care RiderSouth CarolinaNational	Oregon	Policy Disclosure Statement Form Required
Rhode Island No Intensive Care Rider South Carolina National	Pennsylvania	No Intensive Care Unit Rider No option to convert term coverage to lifetime coverage No ROP Benefit for CI
South Carolina National	Puerto Rico (Agency Only)	National
	Rhode Island	No Intensive Care Rider
South Dakota National	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

