Health Insurance Store — An Integrity Company | United Healthcare — Golden Rule Insurance Co.

CARRIER INSIGHTS

2026 Product Lineup

Short Term & TriTerm

UNDERWRITTEN

- **Short Term Medical**: 12-month term in FL, UHC Choice network
- **TriTerm Medical**: 3 back-to-back terms (about 3 years), UHC Choice network
- **FL exception**: TriTerm Value and Hospital & Surgical plans use Choice Plus
- **In FL both are association plans**: the client joins FACT

Fixed Benefit (Indemnity)

SOLD IN FL

- **Enhanced Health ProtectorGuard**: UHC Choice Plus network
- **Enhanced Guard**: UHC Choice Plus network
- **Not in FL**: the MultiPlan version of Health ProtectorGuard (California only)
- **Pays set cash amounts** for covered services; not ACA coverage

Ancillary

ALL SOLD IN FL

- **Dental & vision**: DentalWise, DentalWise Max, VisionWise
- **Accident**: AccidentWise, Accident ExpenseGuard, ProGap, ProGuard, ProGuard GI
- **Hospital & supplemental**: HospitalWise, Hospital SafeGuard GI, AdvantageGuard
- **Critical illness & life**: CriticalGuard, Term Life SafeGuard (no critical illness rider in FL)

Telehealth & Discounts

NOT INSURANCE

- **Teladoc**: Mind Your Health and HealthiestYou
- **New Benefits** discount plan
- **Dental Savings Complete**: not sold in FL
- **Every plan sells year-round.** Check eStore (UHOne.com/broker) by state and ZIP