

State	Core and More	
AL	Available	← If less than 50 employees, no employer contribution or Section 125 Plan permitted.
AK	Available	
AZ	Available	
AR	Available	
CA	Unavailable	← If less than 50 employees, no employer contribution. Short Term Disability is not available.
CO	Available	
CT	Unavailable	
DE	Available	
DC	Available	
FL	Available	← 51+ Eligible Employees are required.
GA	Available	
HI	Unavailable	← 10+ Insured Employees are required.
ID	Unavailable	← If less than 50 employees, no employer contribution or Section 125 Plan permitted.
IL	Available	
IN	Available	
IA	Available	
KS	Unavailable	
KY	Available	
LA	Available	
ME	Unavailable	
MD	Unavailable	
MA	Unavailable	← No drug benefit is available. If less than 50 Employees, no Hospital Benefit greater than \$500.
MI	Available	
MN	Unavailable	← Commission may be reduced
MS	Available	← If less than 50 employees, no employer contribution or Section 125 Plan permitted.
MO	Available	
MT	Unavailable	
NE	Available	← Voluntary Life cannot be issued without Basic Life
NV	Available	
NH	Unavailable	
NJ	Unavailable	← 50+ Insured Employees are required. STD Is not available
NM	Unavailable	
NY	Unavailable	
NC	Unavailable	
ND	Unavailable	← Commission may be reduced
OH	Available	
OK	Unavailable	← If less than 50 employees, no employer contribution is permitted.
OR	Unavailable	
PA	Available	
RI	Available	← Short Term Disability is not available
SC	Available	
SD	Available	
TN	Available	
TX	Available	
UT	Available	
VT	Unavailable	
VA	Available	
WA	Unavailable	
WV	Available	← 10+ Insured Employees are required.
WI	Available	
WY	Available	← If less than 50 employees, no employer contribution or Section 125 Plan permitted.