

UCT Action Fact Sheet

Discover UCT – “People Helping People since 1888.”

Who we are and what we do – United Commercial Travelers of America, commonly referred to as UCT, is a dynamic organization with something for everyone. We are a fraternal benefit society offering our members various insurance products and other benefits since 1888. While we understand that such products and benefits are important to protect our members and their families, we also appreciate the value of members uniting with others to improve their communities. There’s a lot more than just paying dues when you become a UCT member. Join us and find out how much we have to offer.

Benefits and Discounts

UCT was founded on a need for security and friendship. In keeping with its motto of “People Helping People,” the organization makes available a number of benefits and discounts to members and their families:

- ◆ **UCT Foundation Benefit (disaster relief)** – This fund is designed to give immediate assistance to members in the event of a major disaster-related emergency such as a fire, flood or tornado. Members may receive money to purchase needed food, clothing and shelter. This benefit covers the member’s primary residence only.
- ◆ **Fraternal Benevolent Benefit** – This benefit may provide financial assistance to UCT members who become permanently physically or mentally incapacitated. In case of need, this benefit will supplement income. There may also be an allowance for each child under 18 years of age and an additional sum for a dependent spouse.
- ◆ **Widows’ and Orphans’ Benefit** – This benefit may provide supplemental income to needy families of deceased members. Widows and widowers who do not have sufficient resources to meet necessary living expenses may receive assistance. Also, an allowance for each child under 18 years of age may be granted. These benefits are given in strict confidence.
- ◆ **Car Rental Discounts** – When traveling, UCT members may receive discounts with Avis, Budget and Hertz, throughout the United States and Canada.
- ◆ **Life Line Screening*** – Cardiovascular disease, stroke and other serious problems can be avoided and treated before they become life threatening through Life Line Screening, a special package for U.S. members that includes **stroke/carotid artery screening, atrial fibrillation screening (abnormal heart rhythm), peripheral arterial disease (PAD) screening, and abdominal aortic aneurysm (AAA) screening**. The package is available for members for only \$135, a price not available for the general public. An

osteoporosis screening is also available at a discounted rate.

For more information, contact Life Line Screening at (800) 772-8319. Make sure to mention code **BDJA-076** when you call. Information may also be obtained by visiting www.lifelinescreening.com/uct.

- ◆ **PreScript Prescription Card Savings¹** – U.S. members may receive possible savings on prescription medication by using UCT’s PreScript prescription drug card at participating local pharmacies.
- ◆ **Buckeye Moving and Storage Discount** – Members may receive discounts and credits on packing and moving costs throughout the United States and Canada through Buckeye Moving and Storage, an agent for Mayflower Transit, one of the most respected moving companies in the business.
- ◆ **Theme Park Discounts** – Members may save money with this membership to Club USA, the official discount program of Sea World, Busch Gardens and other Busch Entertainment Theme Parks. Club USA discounts are available free of charge to UCT members.
- ◆ **Choice Hotels Discount** – Members may save up to 20 percent off applicable rates at thousands of Sleep, Comfort, Quality, Clarion, Econo Lodge and Rodeway inns, hotels and suites throughout the United States and Canada.
- ◆ **TD Insurance Home and Auto Discount** – Canadian members are eligible to receive preferred rates for home and auto insurance through TD Insurance Home and Auto, our insurance partner. This discount enables members to enjoy some of the many benefits that TD Insurance Home and Auto offers: competitive rates, outstanding client care, additional discounts for safety-conscious behavior, no-interest payment options and fast claims settlements.
- ◆ **Esso Discount** – Through this program, Canadian members with business vehicles may receive a discount on gasoline with a minimum monthly purchase.

* Please note that program requires an additional fee.

¹ May not be used in conjunction with Medicare Part D prescription coverage.

Explore Our Difference

Financial Security

One of the most important benefits UCT has to offer its members are carefully developed, affordably priced health and life protection programs. As a UCT member, you may be eligible for:

Available in the U.S. and Canada

◆ **Accidental Death and Hospital Indemnity Plan (ADHIP)** – ADHIP offers 24-hour-a-day protection for accidents. ADHIP is designed for individual or family coverage and pays benefits for days in the hospital or emergency medical care within 24 hours of an accident and benefits for accidental death.

◆ **Life Guard 1** – Life Guard 1 is UCT's decreasing term life insurance plan that offers benefits for members ages 18 through 65. Life Guard 1 pays a benefit for natural or accidental death and protection starts as high as \$30,000.

◆ **Single Premium Whole Life Insurance Plan** – UCT offers a single premium whole life plan that is fully-paid with just one premium payment. The plan allows individuals to reallocate a portion of their assets into the insurance policy, increasing the size of their estate at the time of their death. The plan also includes an accelerated death benefit. Issue amounts are between \$5,000-\$250,000 for those 45-65 and \$5,000 and \$150,000 for those 66-85.

◆ **Membership and Accident Coverage Plan (MAC)** – MAC is UCT's most affordable plan. It is an accident-only plan, available to individuals, that pays benefits for hospital confinement, minor medical expenses and accidental death or dismemberment.

◆ **Fraternal Membership** – This membership is for individuals who are interested in UCT's benefits and involvement in the organization's community activities, but don't desire insurance products. Members have full rights and member benefits and are entitled to vote on insurance issues.

Available in the U.S. only

◆ **Emergicare Plus** – This plan is individual or family accident coverage that pays benefits for accidents treated in emergency care and hospital facilities or doctors' offices. Benefits are also paid for accidental death or dismemberment or loss of sight. There are no deductibles to meet with Emergicare Plus and benefits are paid directly to you in addition to any other coverage you may have. Emergicare II and III doubles and triples the benefits of the original Emergicare plan.

◆ **Medicare Supplement Plan** – This benefit is designed for UCT's senior members to provide solid supplemental protection at affordable prices. Various coverage plans are available by state.

Available in Canada only

◆ **Critical Illness Insurance Plan** – This plan is individual or family coverage that pays lump sum benefits for the initial occurrence of a specified critical illness such as cancer, stroke and certain heart problems. Issue age is 18-64.

◆ **Hospital Indemnity Plan** – The Hospital Indemnity Plan is individual or family coverage that pays a daily indemnity benefit for hospital confinement due to a covered accident or illness up to a maximum of 365 days per confinement. The plan also offers intensive care and optometrist/dental benefits. Issue age is 18-74.

* Not all insurance plans are available in all states and provinces.

Community Involvement

Every day, UCT members make a difference in their communities, touching lives through their involvement in a variety of activities that benefit others. Here are a few things that UCT members do to make life better for those around them:

◆ **Aid to People with Intellectual Disabilities** – This is UCT's top priority charitable project. For more than 40 years the organization has been committed to assisting people with intellectual disabilities. UCT has been a proud sponsor of Special Olympics, with total donations amounting to more than half-a-million dollars. Local councils continue to raise funds and volunteer hundreds of hours to support Special Olympics as well as schools and workshops for people with intellectual disabilities in their areas.

◆ **UCT Charities Trust Fund** – The UCT Charities Trust Fund Inc. was founded in 1997 as a way of generating funds to aid people with intellectual disabilities and related projects. This fund is intended to help provide scholarships through the UCT Scholarship Program for students and teachers seeking degrees or certification to teach people with intellectual disabilities.

◆ **Cancer Education and Prevention** – Councils and UCT members conduct educational meetings for members and the public and actively support cancer programs. Through their efforts, hospice care facilities are equipped, dressings are prepared and needed equipment is donated.

◆ **Drug Awareness** – UCT councils are urged to get involved in the fight against drug use. Councils emphasize education as an important part of dealing with drugs in their communities.

◆ **Public Safety Education** – Public safety education provided on the local council level focus on such safety topics as driving, home, firearms, recreation and emergency care have been cited for their success. In addition, UCT sponsors an annual safety poster contest for both public and parochial school students and for students with intellectual disabilities.

◆ **Youth Programs** – Across North America local councils support activities that include Boy, Girl and Cub Scout troops, as well as Little League, Pony League, Babe Ruth baseball and junior golf programs. In addition, UCT encourages youth participation in the annual JOIN HANDS DAY event.

To locate the closest UCT agent,
contact the Agent Services Department at
(800) 848-1124, ext. 304,
or at agentservices@uct.org.



Fraternal Benefit Society

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