About UCT

Give Back

UCT is a way of life. We’re a fraternal benefit society driven by our members and their dedication to community service. Our charitable efforts across North America are made possible through the sales of our insurance products.

For more than 130 years, we’ve protected our members and their families, and supported them in improving their communities.

Get Involved

As a UCT member you automatically join tens of thousands of other members in the United States and Canada who strive to make a difference in their local communities. Members can get involved with a UCT local council in their area or join with others to form their own. You choose which causes and charities you want to support.

Get Covered

UCT offers a number of affordable insurance and financial protection products. Whether it’s accident and life products, dental & vision coverage, or Medicare supplement plans, we offer quality protection for your insurance needs.

Guarantees

- **Guaranteed issue.** All applying members (18 through 65 years of age)* and their eligible dependents will be approved. No medical exams or questions are required; you cannot be turned down because of health.
- **No deductibles.**
- **Benefits are paid in addition to any other coverage** you may have including Medicare and Blue Cross/Blue Shield.
- **Benefits are paid directly to you** (unless you request otherwise).
- **Guaranteed renewable.** Benefits are not reduced or canceled at any age, as long as premiums are paid when due.

* Maximum issue age may vary by state.

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UCT’s Emergicare Plus I, II & III Accident Only Coverage

Give yourself and your family the protection they deserve. Emergicare Plus can help you and your family with the expense of emergency and follow-up medical treatments for accidents at home, work, school, play or while traveling – all at an affordable price.

Supplements Other Coverage

When your other coverage can’t pay because the deductible hasn’t been satisfied or it covers only hospitalization, UCT’s Emergicare Plus can help fill these needs.

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Emergicare Plus I, II & III

 Accident Only Coverage

- Emergency room
- Ambulance
- X-rays
- Casts and splints
- Prescriptions/injections
- Plus accidental death and dismemberment

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Membership Benefit Information

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Membership Benefit Information
Your Emergicare Plus Premium Worksheet

Please attach this premium worksheet to the Emergicare Plus Application (ERP-86-A).

Applicant's Name: ____________________________

Applicant's Membership No. if currently a member: ____________________________

Check the coverages you desire: Choose a benefits plan, Base, Double or Triple:

- Individual: $44  $88  $132  $
- Spouse: $10  $20  $30  $
- Up to two children under age 18: $20  $40  $60  $
- Three or more children under age 18: No. of children ______ x $10  $20  $30  = $

SUB TOTAL $ 

If APPLICANT is applying for membership: Add minimum $30 council dues $ 

If SPOUSE is applying for membership: Add minimum $30 council dues $ 

Subtract Member Discount I II III $ 

Member Discount 0 - 4.50 - 6 - $ 

TOTAL ANNUAL REMITTANCE TOTAL $ 

For Semi-Annual payment: Divide annual payment by two and add $1 $ 

Detach worksheet and include with the ERP-86-A application

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Emergicare Plus I
Base Benefits

- Ambulance/Paramedic Service
  Up to $100 per accident

- Physician Visits
  $20 per visit, to a maximum of 10 visits per accident

- X-ray Benefits
  Up to $50 per accident

- Cast or Splint Application Benefits
  Up to $50 per accident

- Prescriptions and Injections
  Up to $50 per accident

- Emergency Room Benefits
  Up to $100 per accident

- Death, Dismemberment or Loss of Sight
  - $2,000 for loss of life, sight or double dismemberment per accident
  - $1,000 for loss of sight of one eye or single dismemberment per accident

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Emergicare Plus II
Double the base benefits

- Ambulance/Paramedic Service
  Up to $200 per accident

- Physician Visits
  $40 per visit, to a maximum of 20 visits per accident

- X-ray Benefits
  Up to $100 per accident

- Cast or Splint Application Benefits
  Up to $100 per accident

- Prescriptions and Injections
  Up to $100 per accident

- Emergency Room Benefits
  Up to $200 per accident

- Death, Dismemberment or Loss of Sight
  - $4,000 for loss of life, sight or double dismemberment per accident
  - $2,000 for loss of sight of one eye or single dismemberment per accident

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Emergicare Plus III
Triple the base benefits

- Ambulance/Paramedic Service
  Up to $300 per accident

- Physician Visits
  $80 per visit, to a maximum of 40 visits per accident

- X-ray Benefits
  Up to $200 per accident

- Cast or Splint Application Benefits
  Up to $200 per accident

- Prescriptions and Injections
  Up to $200 per accident

- Emergency Room Benefits
  Up to $400 per accident

- Death, Dismemberment or Loss of Sight
  - $8,000 for loss of life, sight or double dismemberment per accident
  - $4,000 for loss of sight of one eye or single dismemberment per accident

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Your Affordable Emergicare Plus Premium

<table>
<thead>
<tr>
<th>BENEFITS PLAN</th>
<th>ANNUAL</th>
<th>SEMI-ANNUAL</th>
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</thead>
<tbody>
<tr>
<td>Emergicare Plus I – Base Benefits</td>
<td></td>
<td></td>
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<tr>
<td>Without Member Discount</td>
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<td></td>
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<tr>
<td>Member only</td>
<td>$44</td>
<td>$22</td>
</tr>
<tr>
<td>Member and spouse</td>
<td>$54</td>
<td>$27</td>
</tr>
<tr>
<td>Member, spouse and children (up to 2 children)*</td>
<td>$74</td>
<td>$37</td>
</tr>
<tr>
<td>Single parent and children (up to 2 children)*</td>
<td>$64</td>
<td>$32</td>
</tr>
</tbody>
</table>

| Emergicare Plus II – Double Benefits  |
| With Member Discount of $4.50 |
| Member only          | $88    | $44         |
| Member and spouse    | $108   | $54         |
| Member, spouse and children (up to 2 children)* | $148 | $74 |
| Single parent and children (up to 2 children)* | $128 | $64 |

| Emergicare Plus III – Triple Benefits  |
| With Member Discount of $6 |
| Member only          | $132   | $66         |
| Member and spouse    | $162   | $81         |
| Member, spouse and children (up to 2 children)* | $222 | $111 |
| Single parent and children (up to 2 children)* | $192 | $96 |

* Add an additional annual charge of $10 for each child after the second. (Premiums do NOT include council dues)

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Exceptions/Limitations

- UCT will not pay for loss or death which results from: Any act of war, declared or undeclared, or any act incident to war or military service; intentionally self-inflicted injury or suicide; hernia; any infection, except for an infection resulting from an open wound that was caused by accidental bodily injury and is visible to the unaided eye; air travel as a pilot or crew member or on any non-scheduled flight; injuries received while racing or testing any vehicle on speedways, racetracks or proving grounds; mental, nervous or emotional disorders; injuries received while intoxicated, or while under the influence of a narcotic, or other habit-forming drug unless prescribed by a physician; or injuries received while committing or attempting to commit a felony or being engaged in an illegal occupation.

- Death benefits are not provided for death which occurs more than 90 days after a covered accident.