



**FACT
BOOKLET**

**U.S.
MEMBERS**

A photograph of a woman with blonde hair and a man with glasses, both smiling and looking towards each other. The woman is on the left, and the man is on the right. They are both wearing light-colored clothing. The background is a plain, light color.

**MAKING A DIFFERENCE
TOGETHER!™**

WELCOME TO THE FAMILY

Whether you've joined us by purchasing our insurance products or by simply becoming a member, you're part of a pretty special organization, one with a long, proud history and tens of thousands of members throughout North America.

UNITED COMMERCIAL TRAVELERS—

UCT for short—was founded in Columbus, Ohio, in 1888 to provide accident insurance for traveling salesmen, known back then as “commercial travelers.” But in addition to offering insurance to our members and their families, our mission also included helping make the world a better place.

MORE THAN AN INSURANCE COMPANY

We were established as a non-profit “fraternal benefit society,” meaning UCT would actively support charitable work and programs in the communities where our members live. Today our tradition of helping others is still going strong. We use a portion of the money we collect in insurance premiums to support these efforts, and thousands of our members volunteer their time to a wide variety of causes.

In fact, in just the last three years UCT and our members throughout the U.S. and Canada contributed 250,000 hours of volunteer time and \$3.4 million to support such things as programs for people with intellectual and developmental disabilities, cancer research, programs for youth and military veterans, homeless shelters and food banks, and many other efforts to strengthen communities and serve others.



210,000

VOLUNTEER HOURS



\$3m

MONEY FOR SUPPORT

UCT offers members many opportunities for involvement in this work through local councils that help organize and coordinate the volunteer activities carried out by our members. We hope you'll learn more about our volunteer work and get involved. The spirit of “giving back” and caring about others is one of the things that unite UCT members and create a family bond among us.

AFFORDABLE

DEPENDABLE

INSURANCE

UCT

Today UCT offers the types of insurance people want and need. Our products are well-designed, innovative, and especially affordable. Here are our most popular coverages:¹

- + Dental and Vision with Hearing
- + Short Term Care
- + Critical Illness
- + Final Expense Whole Life
- + Medicare Supplement
- + Accidental Death and Hospital Indemnity
- + Emergicare (Accident Only Coverage)
- + Life Guard 1 (Decreasing Term Life)
- + Membership and Accident Coverage

Many other benefits, too

In addition to quality, affordable insurance coverage and the opportunity to help make the world a better place, UCT provides members with a wide variety of other benefits and discounts. As a member of the UCT family, you qualify for discounts that will save you money on everything from home and auto insurance to hotels and vacation rentals. Check the complete list below to see all the ways you can save.

There are other member benefits too, like possible financial assistance for you and your family in the event of a disaster or untimely death, and various scholarship programs that can help defray the cost of college for your children or grandchildren.

¹ Issued by The Order of United Commercial Travelers of America.

Being a member of the UCT family qualifies you for money-saving discounts and other benefits.

MEMBER BENEFITS

DISASTER RELIEF (FOUNDATION FUND)

Provides possible financial assistance in the event of a major disaster to your home like a fire, flood or tornado. Local councils decide how much to contribute, and the UCT home office matches that amount up to \$150.

FRATERNAL BENEVOLENT BENEFIT

May provide financial assistance for your dependent spouse and/or children if you become permanently physically or mentally incapacitated.

PRESCRIP PRESCRIPTION CARD SAVINGS

Provides possible savings on prescription medication.

WIDOWS' AND ORPHANS' BENEFIT

May provide financial assistance for your spouse and/or children if they can't meet necessary living expenses after your death.

PRECISE HEARING AND IDEAL HEARING AID DISCOUNT PROGRAM

UCT has partnered with Precise Hearing and Ideal Hearing to offer special pricing to UCT members. These companies traditionally save their patients \$2,000 on average for a pair of hearing devices and can provide A+ BBB rated service to all UCT members, regardless of geographical location. UCT Dental, Vision & Hearing policy holders call 877.741.5810. All other UCT members call 877.657.7760 for more details.

WHEATON WORLD WIDE MOVING/BEKINS

You and your family are entitled to discounts on full-service moving and storage services thanks to the UCT partnership with Wheaton World Wide Moving/Bekins Van Lines. Call 800.428.5010 or visit online at wheatonworldwide.com/UCT.

MEMBER DISCOUNTS

ASPCA PET HEALTH INSURANCE

Focus more on your pet's care and less on costs with ASPCA Pet Health Insurance. Plus, you can save 10% on your base plan premium with a multiple pet discount! Visit www.aspcapetinsurance.com/UCT or call **877.343.5314** to see your options.

AUTO & HOME INSURANCE DISCOUNT PROGRAM FOR UCT MEMBERS

Top insurance companies like GMAC Insurance, MetLife, Travelers, Progressive and more offer programs to save you money on auto and home insurance. Call **877.491.5089** for a quote.

CHOICE HOTELS DISCOUNT

Save up to 20% off applicable rates at thousands of Sleep, Comfort, Quality, Clarion, Econo Lodge and Rodeway inns, hotels and suites throughout the U.S. and Canada. Call 800.4CHOICE (**800.424.6423**) and quote **ID# 00088531** and you'll be recognized as our preferred client.

EMERGENCY ASSISTANCE

Protects you and your family when traveling in the U.S. or abroad. For pennies a day you'll receive emergency medical evacuation, transportation home, travel assistance, personal security services and more! For more information call **855.529.8712**

LIFE LINE SCREENING

Offers discounts on non-invasive cardiovascular screenings. Call **800.772.8319** and mention promo code **BDJA-076** or visit www.lifelinescreening.com/uct

LIFELock IDENTITY THEFT PROTECTION

Members receive 10% off LifeLock, the industry-leader in identity theft protection, which uses the industry's most advanced alert system. Call **800.543.3562** and mention **promo code "UCT."**

METLIFE AUTO & HOME INSURANCE DISCOUNT PROGRAM

Take advantage of group discounts, receive a discount for bank account deduction, save more with our multi-car discount and choose from a variety of insurance policies to meet your coverage needs. Call for a free quote at **877.491.5089**

OFFICE DEPOT® DISCOUNT

Saves you up to 80% off preferred products! Shop online or in stores! Log in to **Members at uct.org** and click Member Savings to print off your savings card.

SCHOLARSHIPS

ANN MARSHALL SCHOLARSHIP PROGRAM

Offers possible scholarship assistance to members and their children or grandchildren pursuing college educations.

UCT SCHOLARSHIP PROGRAM

Provides financial assistance to students and teachers seeking degrees or certification to teach people with intellectual disabilities.

UCT HEASTON SCHOLARSHIPS

Grants three scholarships (one \$6,000 and two \$3,000 scholarships) to three deserving students annually, each covering four years of undergraduate education.

CAR RENTAL DISCOUNTS

You can save up to 25% off your next car rental from **AVIS**. Book online or call **800.331.1212** and use your UCT/AVIS AWD#: **B291067**. Save 25% off **BUDGET'S** great rates. Book online or call **800.527.0700** and mention UCT/ Budget code: **R198167**.

HOTEL DISCOUNTS

WYNDHAM HOTELS DISCOUNT

Members receive 20% off the "Best Available Rate" at nearly 7,000 participating hotels worldwide including upscale hotels, all-inclusive resorts and cost-effective hotels. Call **877.670.7088** and mention corporate code **#1000007487**.

RED ROOF INN

Saves you 15% on stays at all 350 locations across 41 states in the U.S. Take advantage of accommodations like free Wi-Fi, HBO, ESPN, CNN, and pets stay free! Call **800.733.7663** and use promo code **614380**.

MOTEL 6 DISCOUNT

UCT members save 10% at any of the 1,100+ (all pet-friendly) Motel 6 locations in the U.S. and Canada. Call **800.4.Motel6** and use the UCT discount code **WNVY9L**.

HOTEL ENGINE

UCT members have access to an average savings of 26% over public booking rates. Hotel Engine is a free and exclusive members-only hotel booking platform that connects UCT members to deeply discounted hotel rates.

TRAVEL DISCOUNTS

ENDLESS VACATION RENTALS DISCOUNT

Offers 10% off vacation rentals when you book online or call **877.782.9387** and mention discount code (**member1138**).

TNT VACATIONS

Offers you an exclusive UCT International 5% member discount and “Price Match Plus” on more than 900 destinations in Mexico, Hawaii, the Caribbean, Europe, Asia and the U.S., as well as on airlines and hotels. Call **800.282.0276** and mention **promo code UCT**.

LIFE STYLE DISCOUNTS

TSC TICKETS +

Up to 30% off theme parks, activities and entertainment. Find underground ticket prices at popular theme parks, movie theaters, Broadway shows, museums, special events and more.

LIFESTATION MEDICAL ALERT SYSTEMS

Getting immediate help when you or your loved one falls or has an emergency can be scary, and complicated. It doesn't have to be. UCT Members now have access to LifeStation's Medical Alert System. To learn more call **800.967.9481**.



Visit UCT.org



email us at fraternal@uct.org

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uct.org



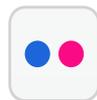
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