

Critical Illness or Cancer *INSURANCE*

- Benefits for cancer, heart attack, stroke, major organ failure and much more
- Optional Child Rider available

Why Critical Illness or Cancer Insurance?

Even with excellent medical insurance, just one critical illness or cancer occurrence can be devastating and can damage one's financial standing. If a covered occurrence happens, you'll welcome a cash benefit to help pay for numerous expenses you'll face. A critical illness or cancer insurance policy can help you cover these unexpected costs, leaving your family savings intact.



Did you know that in the U.S. ...

- An estimated 1.8 million new cases of cancer will be diagnosed and 606,520 people will die from the disease.¹
- Cardiovascular disease is the #1 cause of death in the U.S.²
- By 2035, 45% of the US adult population will live with cardiovascular disease at an annual cost of more than \$1 trillion.³
- Every 40 seconds on average, an American will have a stroke. About 795,000 Americans have a new or recurrent stroke annually.³

1. Cancer Facts & Figures 2020 ACS 2. AHA 2019 Heart Disease & Stroke Statistics
3. AHA, CDC Prevention Programs, 5/18/2018



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ABOUT UCT

We are a non-profit "fraternal benefit society," meaning UCT actively supports charitable work and programs in the communities where our members live. We are proud of our tradition of helping others. We use a portion of the money we collect in insurance premiums to support charitable programs, and thousands of our members volunteer their time to a wide variety of causes.

Find out all what UCT has to offer at www.uct.org.

Two policy options for you:

- Critical Illness coverage
- Cancer coverage

THESE ARE LIMITED BENEFIT POLICIES

Issue Limits

- **Issue Ages:** 18 through 64
- **Benefit Amounts:** \$5,000 to \$50,000 in increments of \$1,000 *
- **Child Rider Available** – \$5,000 for each child.

How it works

- **After a diagnosis of a covered condition, we will pay the indicated benefit amount.** There is a 30 day waiting period after the policy effective date. The diagnosis is subject to all provisions, definitions, limitations, and exclusions in the policy.
- **The Critical Illness policy will stay in force until all 16 covered conditions have been paid. The Cancer Policy will stay in force until both cancer benefits have been paid.** There is no waiting period between a covered condition and a different covered condition to be considered payable. Benefits are fixed indemnity benefits. The amount paid has no relationship to the amount charged for any medical services.
- **This benefit can be used as you wish.** Use it to help pay off your mortgage and debt, replace lost income or pay for childcare expenses. Use it for anything you choose.

Limitations

- Upon attainment of age 70, benefits will be reduced by 50%. Please refer to your policy for complete limitations and exclusions.



The Critical Illness or Cancer policy from UCT pays a lump sum that provides a financial boost in tough times.

Policy 1: Critical Illness

Percentage of lifetime Benefit Amount Payable for the following conditions:

• Full Benefit Cancer.....	100%
• Heart Attack	100%
• Major Organ Failure	100%
• Stroke	100%
• Permanent Paralysis.....	100%
• Severe Burns	100%
• Benign Brain Tumor	100%
• Blindness.....	100%
• Coma	100%
• Deafness.....	100%
• End Stage Renal Failure.....	100%
• Partial Benefit Cancer.....	25%
• Aorta Surgery	25%
• Coronary Artery Bypass Grafting.....	25%
• Coronary Artery Angioplasty	25%
• Heart Valve Surgery	25%

The Critical Illness policy will not pay for any Critical Illness or Critical Illness procedure diagnosed prior to the Policy Effective Date, subject to the pre-existing condition limitation.

Policy 2: Cancer coverage only

Percentage of lifetime Benefit Amount Payable for the following conditions:

• Full Benefit Cancer.....	100%
• Partial Benefit Cancer.....	25%

The Cancer policy does not pay for any Full or Partial Benefit Cancer diagnosed prior to the Policy Effective Date, subject to the pre-existing condition limitation.

FULL BENEFIT CANCER means a malignant tumor characterized by uncontrolled growth of malignant cells and invasion of normal tissue. The cancer benefit also covers the following: leukemia, lymphoma, multiple myeloma, and myelodysplastic syndromes.

PARTIAL BENEFIT CANCER is limited to the following: Chronic lymphocytic leukemia classified as Rai stage 0; carcinoma in situ; early stage melanoma, early stage prostate cancer; papillary carcinoma of the thyroid; and noninvasive papillary cancer of the bladder. Nonmalignant tumors, carcinoma of the skin are excluded.

This brochure is for illustration purposes only. Refer to the policy for complete benefit details.

* Amount of benefit provided depends upon the coverage selected. Premium will vary.