

New Generation

DENTAL INSURANCE – HEARING RIDER INCLUDED



UCT

United
Commercial
Travelers

**A plan with options
covering dental
expenses for you
and your family**

Dental coverage plus no networks equals flexibility for you!

Why is dental insurance important to you?

UCT understands that with rising healthcare costs, employees are dealing with reduced health benefits, loss of health benefits completely or they have to cover the entire amount to keep their health benefits. Basic Medicare does not cover dental expenses.

From big businesses to the self-employed to retired individuals, we are all feeling the effects of these rising costs. UCT knows the importance of dental care and the impact these have on a person's overall health.

Determine your own benefits

- **If you choose \$0 Policy Year Deductible, benefits begin immediately** (waiting periods apply to some services)
- **You select the Maximum Annual Benefit amount**
This is the most you will receive during one Policy Year.
- **Simple Application and Fast Issue**
- **Pays in addition to any other coverage**
- **Benefits are paid directly to you or your provider**
- **No networks! You choose the provider**
No worries about whether or not your doctor is in a network. You decide who to see. UCT provides the coverage.
- **Vision Rider available**
Exams and first-time lenses are covered from day one.
- **Hearing Rider included**

Who is eligible?

Anyone age 0-84.

Children's Policies Available

Children may be covered under this Plan on an individual basis.

Household Discount

If two or more people, living in the same household at the same address, apply for coverage at the same time, then each may receive a **10% discount**.

Did you know?...

- **Tooth decay and gum disease are slow, progressive problems; you don't wake up one morning and suddenly need all your teeth pulled. At regular appointments, professionals can detect warning signs, help you prevent the diseases if you're at risk and catch them in their early stages – before they do major damage to your mouth and wallet.**
– U.S. News Report, May 23, 2013
- **Eye doctors can detect diabetes, high blood pressure and cholesterol. When you catch these conditions early, they are easier to treat.**
- **Only about a third of all people with hearing loss are of retirement age. The majority is of school or working age.**

– Courtesy of Phonak, www.phonak.com

Other important Benefits

30-Day Right To Examine and Return Policy

If, for any reason you are not satisfied, the policy may be returned to us or to the agent within 30 days after receiving it. If returned, the policy will be void from its beginning and any premium paid will be refunded.

Guaranteed Renewable for Life

This Policy is renewable as long as you live, provided you continue to pay premiums when due.



See Better... Hear Better...
...Smile BIGGER!

Plan Benefits¹

Eligibility	Anyone age 0-84
Child Policy	Children may be covered under this plan on an individual basis.
Policy Year Maximum Benefit	\$1,000, \$1,500, \$2,000, \$2,500 (choose one)
Policy Year Deductible (Does not apply to preventive)	\$0 or \$100

Dental Coverage

Preventive Services² Cleaning, examination, X-Ray, fluoride treatment and sealants ³	Year 1 – Up To \$125 Year 2 (and thereafter) – 1st Visit Up To \$125, 2nd Visit Up To \$75 (per policy year)
Waiting Period	3 months
Basic Services Including X-Ray, fillings and extractions ³	Year 1 – 60% Year 2 – 70% Year 3 – 80% Year 4 (and thereafter) – 90%
Waiting Period	None
Major Services Including bridges, crowns, full dentures or partials, full mouth extractions, and root canals ³	Year 1 – 0% Year 2 – 70% Year 3 – 80% Year 4 (and thereafter) – 90%
Waiting Period	12 months

Vision Rider (Optional)

Basic eye examination or eye refraction, including the cost of eye glasses or contact lenses³	Up to \$150 (per 24 month period) Year 1 – 60% Year 2 – 70% Year 3 – 80% Year 4 (and thereafter) – 90%
Waiting Period	Exam, first time corrective lenses None Repair or replacement of existing eye glasses or contact lenses 6 months

Hearing Rider (Included)

Examination, hearing aid and necessary repairs³	Year 1 – 60% Year 2 – 70% Year 3 – 80% Year 4 (and thereafter) – 90%
Waiting Period	Exam, first time hearing aids and repairs None Repair or replacement of existing hearing aids 12 months

¹ Refer to your policy for a complete description of limitations and exclusions.

² This benefit is not subject to the Policy Year Deductible; however, it is included in the Policy Year Maximum Benefit.

³ Services performed or prescribed by a licensed Medical Professional not a member of your immediate family.

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.

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This brochure is designed to give a brief description of the policies and optional benefits and does not constitute a contract. The exact terms, limitations, definitions, conditions and qualifications of a specific procedure or service will be found in the policy delivered to you. The terms of the policy govern.

Underwritten by The Order of United Commercial Travelers of America.
Policy: DV 0312 CO