

New Generation
Dental, Vision & Hearing *INSURANCE*
Premium



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

UCT United
Commercial
Travelers

Dental, vision and hearing coverage plus no networks equals flexibility for you!

Why are dental, vision & hearing 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, vision or hearing 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, vision and hearing 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 or dentist is in a network. No hassles about where you can buy glasses or hearing aids. You decide who to see. UCT provides the coverage.

Who is eligible?

Anyone age 0-84.

Children's Policies Available

Children may be covered 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 will 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

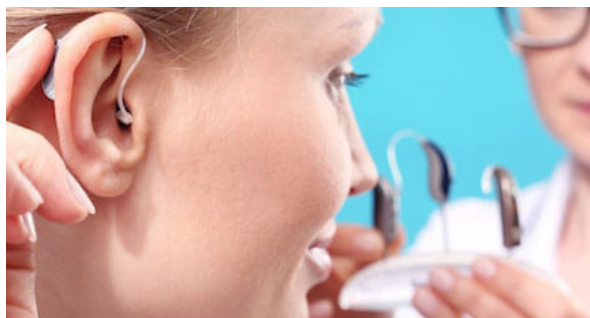
Other important Benefits

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.



Plan Benefits^{1, 2}

Eligibility	Anyone age 0-84
Child Policy	Children may be covered on an individual basis.
Policy Year Maximum Benefit	\$1,000, \$2,000 or \$3,000
Policy Year Deductible	\$0 or \$100

Dental Coverage

Preventive Services • Cleaning, examination, X-Rays ³ • Fluoride treatment and sealants (up to age 15)	\$125 for each visit up to \$250 (per policy year)
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Waiting Period – None

Basic Services • X-rays • Fillings • Extractions (up to 4 teeth)	Year 1 – 60% Year 2 – 70% Year 3 – 80% Year 4 (and thereafter) – 90%
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Waiting Period – 3 months

Major Services • Bridges, crowns, dentures or partials • Full mouth extractions • Root canals • Crown and abutment on dental implant – subject to \$1,000 per policy year (implant post not covered)	Year 1 – 0% Year 2 – 70% Year 3 – 80% Year 4 (and thereafter) – 90%
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Waiting Period – 12 months

Vision Coverage

Basic eye examination or eye refraction, including the cost of eye glasses or contact lenses	Up to \$200 (per 24 month period) Year 1 – 60% Year 2 – 70% Year 3 – 80% Year 4 (and thereafter) – 90%
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Waiting Period

- Exam, first time corrective lenses – **None**
- Repair or replacement of existing eye glasses or contact lenses – **6 months**

Hearing Coverage

Examination, hearing aid and necessary repairs	Year 1 – 60% Year 2 – 70% Year 3 – 80% Year 4 (and thereafter) – 90%
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Waiting Period

- Examination – **None**
- First time repair of hearing aid – **90 days**
- New hearing aids or replacement of existing hearing aids – **12 months**

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

² Services performed or prescribed by a licensed Medical Professional not a member of your immediate family.

³ This benefit is not subject to the Policy Year Deductible; however, it is included in the Policy Year Maximum Benefit.

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.