

# Short Term Care *INSURANCE*



**Your Care. Your Choice.  
You're in control  
with Short-Term Care  
from UCT**

**UCT** United  
Commercial  
Travelers

Some plans may not be available in your state.  
Underwritten by The Order of United Commercial Travelers of America (UCT)  
A Fraternal Benefit Society – [www.uct.org](http://www.uct.org)  
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Policy STC 1/09

# UCT's Short-Term Care Insurance

## Your care. Your choice.

### Why purchase Short-Term Care insurance?

When an illness or injury happens, guarantee you'll get the care you need, when and where you want it, by choosing UCT's Short Term Care insurance.

UCT's Short Term Care insurance ensures facility-based care in a nursing home or assisted living facility while you recover. You can choose to enhance your coverage by selecting our home health care option, which allows you to receive treatment at home from a qualified home health care provider. The plan also helps with out-of-pocket expenses and pays in addition to any other insurance you may have, including Medicare.

When your health hits a bump in the road, have peace of mind knowing UCT's Short Term Care insurance provides you with recovery care to get you back to your independent lifestyle.

### When Will You Qualify for Benefits?

UCT will pay benefits when a licensed health care practitioner\* certifies you as:

1. Being unable to perform, without substantial assistance from another individual, at least two of six activities of daily living (bathing, continence, dressing, eating, toileting and transferring) due to a loss of functional capacity, or
2. Requiring substantial supervision due to severe cognitive impairment.

\* Must be someone who is not a member of your immediate family.

### Short-Term Care Features

**Facility-Based Care** - Once the one-time Elimination Period is satisfied under the policy, UCT will pay the actual charges incurred up to the Maximum Daily Benefit Amount for each day you are confined in a qualified nursing home, assisted living facility or long-term health care facility.

**Bed Reservation** - UCT will also cover fees charged to reserve a bed by a facility when you are absent for any reason during the course of an eligible confinement. This benefit is limited to 21 days per period of care.

**Guaranteed Renewable for Life** - As long as you pay your premiums on time, your policy will remain in force, no matter what your future health may be.

**Spousal and Non-Tobacco Discounts** - You can receive a 10% discount when you and your spouse apply for coverage and are both issued policies. In addition, you and your spouse may both qualify to receive a 10% non-tobacco discount.

### Options to Customize Your Plan

**Maximum Daily Benefit Amount** - The greatest amount payable for any one day of benefits provided by your policy (\$50 to \$300).

**Maximum Benefit Period** - The maximum number of days for which benefits are payable under your policy per any one period of care (100, 200, or 360 days).

**Lifetime Maximum Benefit Period** - The Maximum Benefit Period you selected (100, 200 or 360 days) multiplied by three (3). Each period of care must be separated by 180 consecutive days of not qualifying for benefits.

**Elimination Period** - The total number of days (20) that benefits are not payable by your policy. This period must be satisfied only once during your lifetime and only includes days you incur charges that would otherwise be payable.

# Optional Benefit Riders

## 1. Home Health Care

**Home Health Care Benefit** – UCT will pay 100% of the charges up to the Maximum Daily Benefit Amount for each day you receive care from a qualified home health care or adult day care provider. This includes visits by:

- Home health aides
- Medical social workers
- Licensed nurses
- Licensed speech, audiologist, respiratory, physical, or nutritional therapists
- Chemotherapy specialists

And, when you receive care at home from a qualified provider, UCT will also cover expenses for the following:

- Preparation of meals and nutrition
- Shopping for groceries, household supplies and medicine
- Assisting with the use of the telephone, laundering clothes, bill paying and other housekeeping tasks

**Respite Care Benefit** – UCT will also pay 100% of charges up to the Maximum Daily Benefit for a service which temporarily relieves an unpaid person who is providing you with care in your home or another private residence. Only the following services are respite care:

- Assistance with activities of daily living
- Maintenance of the home environment including shopping, meal planning, meal preparation, and light housekeeping
- Personal supervision for the protection of a cognitively impaired person.

Respite care is limited to 30 days per period of care.



## 2. Compound Inflation Protection

UCT will automatically increase the Maximum Daily Benefit Amount by 5% compounded annually. The Maximum Daily Benefit Amount will increase each year for the lifetime of the policy.

## 3. Guaranteed Purchase Option

This rider is available at no extra cost if you do not select the compound inflation rider. Every third policy anniversary you may choose to purchase an additional 15% of the Maximum Daily Benefit Amount. Premiums for the additional insurance are based on your attained age and the premium rate at the time the increase is effective. Once you have declined an option to increase, no additional offerings will be made.

### Coverage Options - Choose the plan best suited to your individual needs and budget

<b>Maximum Daily Benefit Amount</b> Choose: \$50 to \$300 \$ _____ Multiply by .10 and enter factor below.	<b>Maximum Benefit Period</b> Choose: <input type="checkbox"/> 100 days, <input type="checkbox"/> 200 days, or <input type="checkbox"/> 360 days Age: _____ (See rate chart for premium)	<b>Choose Optional Riders</b>		<b>One Time Elimination Period</b> <input type="checkbox"/> 20 days: enter factor 1.00	<b>Less Discounts</b>	
		<input type="checkbox"/> <b>Home Health Care Rider</b> (See rate chart for premium) Enter 0 if not chosen	<input type="checkbox"/> <b>5% Compound Inflation Protection Rider</b> (See rate chart for factor) OR <input type="checkbox"/> <b>Guaranteed Purchase Option Rider</b> – Free		<input type="checkbox"/> 10% discount for both spouses approved: enter factor .90 OR <input type="checkbox"/> 5% discount for one spouse approved: enter factor .95	<input type="checkbox"/> 10% discount for Non-Tobacco: enter factor .90
A.	B.	C.	D.	E.	F.	G.

**Calculate your premium** – Enter the figures from above. (Premiums will vary according to the benefit amounts you select)

_____	x	_____	x	_____	x	_____	x	_____	= \$ _____
A		(B+C)		D		E		F	G

**Total Annual Premium**

**Calculate your benefits** – Enter the figures from above.

\$ _____	x	_____	Days = \$ _____
Maximum Daily Benefit Amount (A)		Maximum Benefit Period (B)	Your maximum benefit per period of care

_____	Days x 3 =	_____	Days
Maximum Benefit Period (B)		Lifetime Maximum Benefit Period	

Calculator does not include \$30 member dues.

## Product highlights at a glance

- **Ideal for singles or couples**
- **Issue ages 50-75**
- **Covers Nursing Home Care – Skilled Care, Intermediate Care and Custodial Care**
- **Covers stays due to Alzheimer’s Disease and Other Organic Brain Syndromes**
- **10% spousal discount when you and your spouse are both issued policies**
- **10% non-tobacco discount**
- **One-time elimination period**
- **Optional benefit riders available: Home Health Care/Adult Day Care Benefit Compound Inflation Protection Benefit Guaranteed Purchase Option Benefit**
- **30-day right to examine**

**Exceptions** – The policy will not pay for expenses caused by a mental or nervous disorder without demonstrable organic disease (Alzheimer’s disease and other organic brain syndromes are covered); alcoholism or drug addiction; war or act of war; participation in a felony, riot or insurrection; service in the armed forces, suicide, attempted suicide or intentionally self-inflicted injury while sane or insane; or for services paid by Medicare or other governmental program (except Medicaid), treatment provided in a government facility (unless otherwise required by law), any state or federal workers’ compensation, employer’s liability or occupational disease law, or any motor vehicle no-fault law; services provided by a member of your immediate family; charges not normally made in the absence of insurance; or care received outside the United States or its territories.

## UCT Gives You Peace of Mind Coverage Plus the Fraternal Advantage!

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## 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.