

Get involved

You get more than just insurance with UCT. You also have the chance to become an active member, volunteering alongside friends and peers on fundraising events and local programs in your community that support UCT's mission. You'll also have access to special member benefits including a wide range of affordable products and discount savings.



Connecting

UCT is guided by our mission of uniting people with a common passion for good citizenship and volunteerism to improve their local communities. We bring like-minded people of all ages together and provide them with opportunities to make a difference through volunteering and community service.

Serving

Volunteers embody the heart of UCT. Through service, support and contributions, UCT members are passionate about improving the communities in which they live. More than 100,000 members across the U.S. and Canada are giving back every day by helping people in need and making an impact where they live.

Protecting

UCT offers a number of affordable insurance and financial protection products for security and peace of mind. Whether it's accident and life products, dental, vision & hearing coverage, or Medicare supplement plans, UCT offers quality protection for all your insurance needs.



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Accidental Death and Hospital Indemnity Plan

UCT's ADHIP provides affordable around-the-clock protection for you and your family

UCT's ADHIP – Accidental Death and Hospital Indemnity Plan

Accident Coverage for Active People...

UCT's Accidental Death and Hospital Indemnity Plan – ADHIP for short – is a plan of protection for people on the move, like you. It's a plan that gives 24-hour-a-day coverage in case of accidents, whether you're at home, at work, at play or traveling. ADHIP will cover you no matter where you are in the world.

...From a Reliable Organization

UCT backs its benefit plans with more than 115 years of service to its members. Every one of its policies is designed to provide members with affordable, reliable protection, providing financial security and peace of mind.



ADHIP Features

- **Emergency medical treatment benefit.**
In addition to your accident and hospital indemnity benefits, you may be reimbursed up to \$50 per accident for emergency medical treatment within 24 hours of a covered accident.
- **Guaranteed issue.**
All applicants ages 18 through 70*, their spouses and dependent children up to age 18 are eligible for coverage. There are no medical exams required and you can't be turned down due to health.
- **No deductibles.**
- **Benefits are paid directly to you, no matter what other coverage you may have.**
In fact, ADHIP can help fill the costly gaps in your regular health coverage or help you meet deductibles and co-payments.

* Maximum issue age may vary by state.

ADHIP Benefits

	Member	Spouse	Child
Accidental Death Benefits*			
Common carrier	\$100,000	\$100,000	\$20,000
Auto pedestrian	\$20,000	\$20,000	\$5,000
Other covered accident	\$10,000	\$10,000	\$2,000
Hospital Benefits*			
For any covered accident, up to 365 days	\$50/day	\$50/day	\$50/day

* Benefits reduce by 50 percent at age 70.

Your Affordable ADHIP Premium

	ANNUAL	SEMI-ANNUAL
Plan A		
Member only	\$42	\$22
Plan B		
Member & spouse	\$57	\$29.50
Plan C		
Member, spouse & children (up to age 18)	\$67	\$34.50
Plan D		
Single parent & children (up to age 18)	\$57	\$29.50

(Premiums do not include council dues)

Exceptions/Limitations

ADHIP will not pay benefits for death or hospital confinement due to the following: any act of war, declared or undeclared, or any act incident to war or military service; intentionally self-inflicted injury or suicide; hernia; any infection, except an infection resulting from an open wound that was caused by accidental bodily injury and is visible to the unaided eye; air travel as a pilot or crew member; injuries relieved while racing or testing any vehicle on speedways, racetracks or proving grounds; mental, nervous or emotional disorders; injuries received while intoxicated, or while under the influence of a narcotic, unless prescribed by a physician; or injuries received while committing or attempting to commit a felony or being engaged in an illegal occupation.

Death benefits are not provided for death which occurs more than 90 days after the accident.