

## Check out the benefits, savings, products & programs that come with UCT membership.

UCT is a non-profit financial services membership organization. You can join UCT and give back in two ways – by becoming a member and engaging in community service projects, or by buying an insurance policy. Our non-profit status means that instead of paying dividends to shareholders, our insurance operations help support members' local community service efforts across the U.S. and Canada.

### Member Benefits and Discounts

- **Disaster Relief (Foundation Fund)** - Provides possible financial assistance in the event of a major disaster to your home like a fire, flood or tornado.
- **Widows' and Orphans' Benefit** - Provides possible financial assistance for your spouse and/or children if they can't meet necessary living expenses after your death.
- **Fraternal Benevolent Benefit** - Provides possible financial assistance for your dependent spouse and/or children if you become permanently physically or mentally incapacitated.
- **Life Line Screening** - Life Line Screening's special discounted package includes stroke/carotid artery screening, atrial fibrillation screening (abnormal heart rhythm), peripheral arterial disease (PAD) screening, and abdominal aortic aneurysm (AAA) screening.
- **Car Rental Discounts** - Provides discounts with Avis, Budget and Hertz when you're traveling in the U.S.
- **Motel 6 Discount** - Saves members 10% at any of the 1,100+ (all pet-friendly) Motel 6 locations in Canada and the U.S.
- **Wyndham Hotels Discount** - Saves you 20% off the "Best Available Rate" for rooms at nearly 7,000 participating hotels worldwide.
- **Red Roof Inn** - Saves you 15% on stays at all 350 locations across 41 states in the U.S. Take advantage of accommodations like free Wi-Fi, HBO, ESPN, CNN, and pets stay free!
- **CruisesOnly** - Offers members the lowest prices in the industry. Shop and compare thousands of cruises from 18 of the world's top fleets departing from 22 U.S. ports.
- **Go Ahead Tours** - Plan your next trip through Go Ahead Tours, renowned for their tours to the most interesting destinations around the world, and save an additional \$150 per person on regular tour package prices.
- **Endless Vacation Rentals** - Provides 10% off vacation rentals when you book online.
- **TNT Vacations** - Offers you an exclusive UCT International 5% member discount and "Price Match Plus" on more than 900 destinations in Mexico, Hawaii, the Caribbean, Europe, Asia and the U.S., as well as on airlines and hotels.
- **LifeLock Identity Theft Protection** - Entitles members to a special offer and 10% off LifeLock's identity theft protection. That's just \$9 a month or \$99 annually.
- **Office Depot** - Saves you up to 80% off preferred Office Depot products! Shop online or in stores!
- **Constellation Energy** - Offers you a low energy rate when you switch to Constellation as your gas and electricity supplier. You'll also receive a \$50 Visa® Prepaid Card upon successful enrollment!
- **Emergency Assistance** - Protects you and your family when traveling in the U.S. or abroad. For pennies a day you'll receive emergency medical evacuation, transportation home, travel assistance, personal security services and more!
- **Auto & Home Insurance Discount Program for UCT Members** - Top insurance companies like GMAC Insurance, MetLife, Travelers, Progressive and more offer programs to save you money on auto and home insurance - and provide flexibility and peace of mind.
- **UCT Online Shopping Mall & Toolbar** - Earn up to 15% cash back from over 850 well-known online retailers such as Kmart, Sears, Hotels.com, Hertz, Cabelas, Macys, HSN, Walgreens, PetSmart and more. Use the UCT mall or toolbar to earn cash – it's FREE and EASY To USE!

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For more  
information or  
to get involved,  
visit [UCT.org](http://UCT.org)

#### Stay connected with UCT:

-  [UCT.org](http://UCT.org)
-  [UCT.org/UCTinAction](http://UCT.org/UCTinAction)
-  [Facebook.com/UCTinAction](https://Facebook.com/UCTinAction)
-  [YouTube.com/UCTinAction](https://YouTube.com/UCTinAction)
-  [Flickr.com/UCTinAction](https://Flickr.com/UCTinAction)

UCT is an international member-benefit organization uniting people with a common passion for good citizenship and volunteerism to improve their local communities.

# Proud sponsor of the American Special Hockey Association (ASHA)

"Like" us on Facebook at [www.facebook.com/UCTinAction](http://www.facebook.com/UCTinAction)



## Insurance Products

- **Accidental Death and Hospital Indemnity Plan (ADHIP)** - Pays benefits for days in the hospital or emergency medical care within 24 hours of an accident and benefits for accidental death.
- **Critical Illness Insurance** - Pays a cash benefit in the event of a critical illness like cancer, heart attack, kidney failure, stroke or major organ transplant.
- **Dental, Vision & Hearing Expense Insurance (DVH)** - Provides dental, vision & hearing coverage with choice of policy year deductible and maximum policy year benefits and the flexibility to visit the doctor or dentist of your choice.
- **Emergicare Plus** - Supplements your current health coverage by helping with emergency and follow-up medical treatment expenses due to an accident.
- **Final Expense Insurance Plan** - Offers a level death benefit with fixed premiums to help ensure your family has the money they need to cover final debts.
- **Life Guard 1** - A decreasing term life insurance benefit that pays a benefit for natural or accidental death.
- **Membership and Accident Coverage Protection (MAC)** - Pays a benefit for hospital confinement, limited medical expenses as well as accidental death and dismemberment in the event of an accident.
- **Medicare Supplement Insurance (Plans A, B, C, D, F, G and N)** - Our Medicare supplement plans make choosing the right coverage easier and helps give you the financial resources to cover expenses Medicare doesn't.
- **Short-Term Care Insurance** - Helps with unexpected out-of-pocket expenses and provides you with recovery care when you need it and where you want it – including the privacy of your home.
- **Single Premium Whole Life Insurance Plan** - By reallocating a portion of your assets into this plan you'll provide your beneficiaries with an inheritance that's not subject to federal income taxes, and ensure they'll receive a guaranteed death benefit.
- **Term Life Insurance** - Provides affordable, guaranteed death benefit protection for as long as you need it - with premiums guaranteed to remain level for the length of the term.

To locate the closest UCT agent, contact the Agent Services Department at (800) 848-1124, ext. 304, or at [agentservices@uct.org](mailto:agentservices@uct.org).

## UCT Scholarship Programs

- **UCT Scholarship Program** - Provides scholarships to eligible students and teachers seeking degrees or certification to teach people with intellectual disabilities. The program offers financial aid to help cover registration fees, tuition and text books.
- **May E. Tisdale Scholarship Fund** - Grants scholarships to eligible children and grandchildren of UCT members.

## Fraternal Membership

Available for individuals who are interested in UCT's benefits and community service opportunities, but who don't desire insurance products. Fraternal members have full rights and member benefits and are entitled to vote on insurance issues.

## UCT Gives Back - Community Service

UCT members strive to make a difference in their local communities. Members decide on a local basis which causes and charities to support. Be as active as YOU choose, as a member of an organization that over the past three years:

- **Donated more than \$3 million to causes**
- **Awarded more than \$300,000 in scholarships**
- **Volunteered more than 370,000 collective hours of service to communities and causes**

Here are just some of the ways you can get involved as a UCT member. Contact us to see what your closest local council is involved in:

- **Join events and programs to help people with intellectual disabilities**
- **Support programs & events for people facing cancer**
- **Work with young people & local youth programs**
- **Volunteer at homeless shelters, food banks and soup kitchens**
- **Clean up local highways, roadsides and parks**
- **Assemble care packages for disaster victims**
- **Provide support and necessary items for troops & veterans**

Contact UCT at (800) 848-0123, ext. 126, or at [amarshall@uct.org](mailto:amarshall@uct.org), or visit [www.uct.org](http://www.uct.org) to learn more.