

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.



1801 Watermark Drive, Suite 100
Columbus, OH 43215-8619

Tel: 614.487.9680
Toll-free: 800.848.0123
www.uct.org



Membership and Accident Coverage

You're invited to join UCT for fraternalism, community service and benefits

UCT's MAC – Membership and Accident Coverage Plan

UCT's most affordable plan...

UCT's Membership and Accidental Coverage plan, referred to as MAC, is an accident-only plan, available to individuals, that pays benefits for hospital confinement, minor medical expenses and accidental death or dismemberment.

UCT's MAC is perfect for those who may not need the extra insurance coverage our other plans offer but still want to take advantage of UCT's many fraternal benefits such as UCT's Fraternal Fund, discount programs, community service programs or the opportunity to build meaningful long-lasting friendships through local council activities.



Accident Coverage

Accident Coverage from UCT offers hospital, medical, death and dismemberment benefits in the event of an accident. Due to insurance regulations, coverage may vary in different states.

Accidental Death*	\$5,000
Confinement in Hospital (28 day maximum).....	\$ 10 per day
Ambulance	indemnity up to \$ 10
Operating Room	indemnity up to \$ 10
Anesthetic.....	indemnity up to \$ 10
X-ray Examination	indemnity up to \$ 10
Laboratory Fees	indemnity up to \$ 5
Medical Expense.....	indemnity up to \$ 20
Loss – Both Eyes.....	\$ 5,000
Loss – Both Feet.....	\$ 5,000
Loss – Both Hands	\$ 5,000
Loss – One Hand and One Foot	\$ 5,000
Loss – One Eye and One Hand or One Foot.....	\$ 3,750
Loss – One Eye.....	\$ 1,250
Loss – One Foot.....	\$ 2,500
Loss – One Hand	\$ 2,500

Note: This contract does not cover losses caused by any of the following: (1) any act of war, declared or undeclared, or any act incident to war; (2) intentionally self-inflicted injury or suicide; (3) any infection, except an infection resulting from an open wound that was caused by accidental bodily injury and is visible to the unaided eye; and (4) mental, nervous or emotional disorders. For death resulting from participation in aviation or aeronautics – as a passenger or otherwise – 50 percent of the death benefit will be paid. This reduction does not apply in the case of death to a fare-paying passenger in a licensed aircraft operating on a regular schedule.

* Death benefits will be payable in a lump sum within 60 days after receipt of satisfactory proof of death.

Your MAC Premium is only \$17

Imagine all these benefits – the accident coverage, UCT's fraternal fund, discount programs, council activities, friendships and the opportunity to be involved in your community through a number of civic service programs – for just \$17 per year plus council dues.

Benefits and Discounts

- **UCT Foundation Benefit (disaster relief)** – This fund is designed to give immediate assistance to members in the event of a major disaster-related emergency such as a fire, flood or tornado. Members may receive money to purchase needed food, clothing and shelter. This benefit covers the member's primary residence only.
- **Fraternal Benevolent Benefit** – This benefit may provide financial assistance to UCT members who become permanently physically or mentally incapacitated. In case of need, this benefit will supplement income. There may also be an allowance for each child under 18 years of age and an additional sum for a dependent spouse.
- **Widows' and Orphans' Benefit** – This benefit may provide supplemental income to needy families of deceased members. Widows and widowers who do not have sufficient resources to meet necessary living expenses may receive assistance. Also, an allowance for each child under 18 years of age may be granted. These benefits are given in strict confidence.
- **Life Line Screening*** – Cardiovascular disease, stroke and other serious problems can be avoided and treated before they become life threatening through Life Line Screening, a special package for U.S. members that includes stroke/carotid artery screening, atrial fibrillation screening (abnormal heart rhythm), peripheral arterial disease (PAD) screening, and abdominal aortic aneurysm (AAA) screening. The package is available for members for only \$135, a price not available for the general public. An osteoporosis screening is also available at a discounted rate.

* Please note that program requires an additional fee.