



UCT (United Commercial Travelers) 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.

HOW WE'RE ORGANIZED

There are tens of thousands of UCT members throughout North America. They're either volunteer members or insured members by purchasing one of our insurance products. Members can get involved with a UCT local council in their area or join with others to form their own.

As a 501(c)8 non-profit fraternal benefit society we have four primary characteristics:

- **We serve a fraternal purpose through our community service activities.**
- **We share a common bond of volunteering among our members.**
- **We operate through local councils, with volunteer activities carried out by our members.**
- **We provide insurance products that help protect our members and their families.**

HOW WE MAKE A DIFFERENCE

Giving back isn't just something we say - we've been doing it for more than 130 years! Our service projects vary from each community and include helping individuals with intellectual and developmental disabilities; supporting cancer research, youth programs, and homeless shelters and food banks; initiating recycling and community clean-up projects; assisting veterans, and more. Over the past three years alone our members have invested more than 303,000 volunteer hours and \$3 million in local outreach!

Insurance We Offer¹

- Accident Medical Expense
- Critical Illness
- Dental and Vision
- Life Insurance:
 - Term Life
 - Single Premium Whole Life
 - Final Expense*
- Medicare Supplement
- Short-Term Convalescent Care
- Accidental Death and Hospital Indemnity Plan
- Emergicare Plus
- Membership and Accident Coverage Plan
- Life Guard 1 (Term Life)

HOW WE BENEFIT OUR MEMBERS

Whether your UCT membership starts with volunteering or an insurance policy, you are our member and that means having access to a variety of opportunities, discounts and benefits including:

- **Volunteer & leadership opportunities**
- **Networking & social opportunities**
- **Scholarship programs**
- **Business, home, & travel benefits & discounts**

Stay connected with UCT

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

¹ Products issued by The Order of United Commercial Travelers of America

* Except in Georgia where it is Whole Life Insurance.



Member Benefits, Discounts and Programs

CHECK OUT THE GREAT BENEFITS, SAVINGS AND PROGRAMS THAT COME WITH MEMBERSHIP.

MEMBER BENEFITS

- **Disaster Relief (Foundation Fund)** - Provides possible financial assistance in the event of a major disaster to your home like a fire, flood or tornado. Local councils decide how much to contribute, and the UCT home office matches that amount up to \$150.
- **Widows' and Orphans' Benefit** - May provide financial assistance for your spouse and/or children if they can't meet necessary living expenses after your death.
- **Fraternal Benevolent Benefit** - May provide financial assistance for your dependent spouse and/or children if you become permanently physically or mentally incapacitated.

SCHOLARSHIPS

- **May E. Tisdale Scholarship Fund** - Offers possible scholarship assistance to members and their children or grandchildren pursuing college educations.
- **UCT Scholarship Program** - Provides financial assistance to students and teachers seeking degrees or certification to teach people with intellectual disabilities.
- **UCT Heaston Scholarships** - Grants three scholarships (one \$6,000 and two \$3,000 scholarships) to three deserving students annually; each covering four years of undergraduate education. A major criterion for the scholarships is for applicants to show evidence of hard work and overcoming obstacles to achieve their goals.

DISCOUNTS

- **PureTalk Cell Phone Discounts** - Pure TalkUSA is a low cost, no contract cell service provider operating on the largest GSM network covering 99% of Americans. Cut your cell phone bill in half! Unlimited Talk & Text with data starts at just \$20 per month.
- **ASPCA Pet Health Insurance** - Focus more on your pet's care and less on costs with ASPCA Pet Health Insurance. Plus, you can save 10% on your base plan premium with a multiple pet discount!
- **Wheaton World Wide Moving/Bekins** - You and your family are entitled to discounts on full-service moving and storage services thanks to the UCT partnership with Wheaton World Wide Moving/Bekins Van Lines.
- **Precise Hearing and Ideal Hearing Aid Discount Program** - UCT has partnered with Precise Hearing and Ideal Hearing to offer special pricing to UCT members. These companies traditionally save their patients \$2,000 on average for a pair of hearing devices and can provide A+ BBB rated service to all UCT members, regardless of geographical location.
- **Life Line Screening** - Offers discounts on non-invasive cardiovascular screenings.

- **Car Rental Discounts** - Provides discounts with Hertz, Thrifty and Dollar when you're traveling in the U.S.
- **Choice Hotels Discount** - Save up to 20% off applicable rates at thousands of Sleep, Comfort, Quality, Clarion, Econo Lodge and Rodeway inns, hotels and suites throughout the U.S. and Canada.
- **Motel 6 Discount** - UCT members save 10% at any of the 1,100+ (all pet-friendly) Motel 6 locations in the U.S. and Canada.
- **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!
- **Wyndham Hotels Discount** - Members receive 20% off the "Best Available Rate" at nearly 7,000 participating hotels worldwide including upscale hotels, all-inclusive resorts and cost-effective hotels.
- **CruisesOnly Discount** - Members receive the lowest cruise prices backed by the only 110% Best Price Guarantee in the industry. Compare thousands of cruises from the world's top fleets departing from a variety of U.S. ports.
- **Endless Vacation Rentals Discount** - Offers 10% off vacation rentals when you book online or call.
- **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.
- **MetLife Auto & Home Insurance Discount Program** - Take advantage of group discounts, receive a discount for bank account deduction, save more with our multi-car discount and choose from a variety of insurance policies to meet your coverage needs.
- **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.
- **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!
- **Office Depot®/Office Max Discount** - Saves you up to 80% off preferred products! Shop online or in stores!
- **LifeLock Identity Theft Protection** - Members get 30 days free and 10% off the first year of LifeLock, the industry-leader in identity theft protection, which uses the industry's most advanced alert system.* Sign up online or call **800.Lifelock** (543.3562) and use promo code **UCT**. * Terms apply.
- **PreScript Prescription Card Savings** - Provides possible savings on prescription medication.

For more information visit UCT.org or contact fraternal@uct.org