



# Dental, Vision & Hearing Insurance

Your Care Your Choice

# UCT's Dental, Vision & Hearing Expense Insurance



## Why is Dental, Vision & Hearing insurance important to you?

UCT understands that with rising healthcare costs, employees are dealing with reduced health benefits, loss of health benefits completely or they have to cover the entire amount to keep their health benefits. Basic Medicare does not cover dental, vision or hearing expenses. Some Medicare supplemental policies may provide coverage, but not all. From big businesses to the self-employed to retired individuals, we are all feeling the effects of these rising costs. UCT knows the importance of dental, vision and hearing care and the impact these have on a person's overall health.

### Benefits

After the Policy Year Deductible is satisfied, UCT will pay the following percentages of actual charges, not to exceed reasonable and customary charges for covered expenses up to the Policy Year Maximum Benefit:

- 60% in the first Policy Year;
- 70% in the second Policy Year;
- 80% in the third Policy Year; and
- 90% thereafter.

### Covered Expenses<sup>1</sup>

#### Your Smile

Dental services, performed by a licensed dentist<sup>2</sup>, including one annual examination and cleaning, x-rays, fillings, prophylaxis, bridges, crowns, dentures and outpatient dental surgery prescribed as Medically Necessary.

After the policy has been in force three months, UCT will pay the cost of one dental cleaning up to a maximum benefit of \$75 each Policy Year. This benefit is not subject to the Policy Year Deductible; however, it is included in the Policy Year Maximum Benefit.

#### Your Hearing

Hearing examinations performed by a physician or audiologist<sup>2</sup>, including the cost of the hearing aid and any necessary repairs.

#### Your Vision

Visits to a physician<sup>2</sup> for a basic eye examination or eye refraction, including the cost of eyeglasses or contact lenses prescribed by the physician, up to a maximum benefit of \$150 in any one Policy Year.

Don't let rising healthcare costs keep you from getting the care you need.

## Choose Your Deductible

You may choose between a \$0 or \$100 Policy Year Deductible. This is the amount you are responsible for during each Policy Year.

## Choose Your Maximum Benefit

Policy Year Maximum Benefit is the maximum benefit amount that UCT will pay during any one Policy Year. You may choose \$750, \$1,000, \$1,500 or \$2,000.

**Who is eligible?** Anyone ages 18-84.

## Other important Benefits

### 30-Day Right To Examine and Return Policy

If, for any reason you are not satisfied, the policy may be returned to us or to the agent within 30 days after receiving it. If returned, the policy will be void from its beginning and any premium paid will be refunded.

### Guaranteed Renewable for Life

UCT doesn't charge a policy fee and, although some limitations do apply, your acceptance for this insurance is guaranteed. This Policy is renewable as long as you live, provided you continue to pay premiums when due.

### Household Discount

If two or more people, living in the same household at the same address, apply for coverage at the same time, then each may receive a 10% discount.

## UCT will not pay for:<sup>1</sup>

- any benefits during the first six (6) months following the Policy Effective Date for root canals, existing eyeglasses or contact lens (including the renewal or changing of prescriptions).
- benefits during the first Policy Year for bridges, crowns, full dentures or partials, any work relating to replacement of natural teeth which were missing on the Policy Effective Date, "full mouth" extractions, fluoride treatments or existing hearing aids.

<sup>1</sup> Refer to your policy for a complete description of limitations and exclusions.

<sup>2</sup> Must be someone who is not a member of your immediate family.

## Did you know?

● Your dentist can identify a lot more than tooth decay and gingivitis. Up to 90% of whole-body illnesses including diabetes and cardiovascular disease, show their first signs in the mouth.\* That's why seeing your dentist regularly is one of the best defenses against illness – for good oral health as well as overall health.

\* "The Importance of Oral Health," Academy of General Dentistry, [www.agd.org](http://www.agd.org), September 2006.

● Eye doctors can detect diabetes, high blood pressure and cholesterol. When you catch these conditions early, they are easier to treat.

● Only about a third of all people with hearing loss are of retirement age. The majority is of school or working age.

Courtesy of Phonak, [www.phonak.com](http://www.phonak.com)

See Better...



Hear Better...



...Smile BIGGER!



# 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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