



## UCT's Short-Term Care Insurance

Your Care. Your Choice.  
You're in control with  
Short-Term Care from UCT

Some plans may not be available in your state.  
Underwritten by The Order of United Commercial Travelers of America (UCT)  
A Fraternal Benefit Society – [www.uct.org](http://www.uct.org)  
1801 Watermark Drive, Suite 100, P.O. Box 159019, Columbus, OH 43215-8619

**UCT's Short-Term Care Insurance** – When you're recovering from an injury or illness, it's comforting to know that you have choices on where you receive care – including the comfort and privacy of your own home. And with Short-Term Care insurance from UCT, you can receive the care you need when you need it and where you want it without sacrificing your financial peace of mind.

## Why purchase Short-Term Care insurance?

An accident or illness can happen suddenly, causing you to need short-term health care in a nursing home or assisted living facility, or home health or adult day care. How would you or your family afford the expenses?

You work full-time and have major medical insurance. Will it pay for these kinds of care? Does it pay all expenses or only a percentage?

You may have Medicare, maybe even a Medicare supplement policy. Will Medicare pay for these kinds of care? Will your supplement policy pay if Medicare doesn't?

Regardless of the kind of insurance you have, UCT's Short-Term Care insurance may help protect you from out-of-pocket expenses and provide you with recovery care when you need it and where you want it – to get you back to your independent lifestyle.

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## When Will You Qualify for Benefits

UCT will pay benefits when a licensed health care practitioner\* certifies you as:

1. Being unable to perform, without substantial assistance from another individual, at least two of six activities of daily living (bathing, continence, dressing, eating, toileting and transferring) due to a loss of functional capacity, or
2. Requiring substantial supervision due to severe cognitive impairment.

\* Must be someone who is not a member of your immediate family.

## Short-Term Care Features

**Facility-Based Care** – Once the one-time Elimination Period is satisfied under the policy, UCT will pay the actual charges incurred up to the Maximum Daily Benefit Amount for each day you are confined in a qualified nursing home, assisted living facility or long-term health care facility.

**Bed Reservation** – UCT will also cover fees charged to reserve a bed by a facility when you are absent for any reason during the course of an eligible confinement. This benefit is limited to 21 days per period of care.

**Guaranteed Renewable for Life** – As long as you pay your premiums on time, your policy will remain in force, no matter what your future health may be.

**Spousal and Non-Tobacco Discounts** – You can receive a 10% discount when you and your spouse apply for coverage and are both issued policies. In addition, you and your spouse may both qualify to receive a 10% non-tobacco discount.

## Options to Customize Your Plan

**Maximum Daily Benefit Amount** – The greatest amount payable for any one day of benefits provided by your policy (\$50 to \$300).

**Maximum Benefit Period** – The maximum number of days for which benefits are payable under your policy per any one period of care (100, 200, or 360 days).

**Lifetime Maximum Benefit Period** – The Maximum Benefit Period you selected multiplied by three (3).

**Elimination Period** – The total number of days (0 or 20) that benefits are not payable by your policy. This period must be satisfied only once during your lifetime and only includes days you incur charges that would otherwise be payable.

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This brochure is designed to give a brief description of the policies and optional benefits. The exact terms, limitations, definitions, conditions and qualifications of a specific facility or service will be found in the policy delivered to you. The terms of the policy and selected rider(s) govern. Neither The Order of United Commercial Travelers of America nor its agents are connected with or endorsed by the U.S. Government or federal Medicare program.

# Optional Benefit Riders

## 1. Home Health Care

**Home Health Care Benefit** – UCT will pay 100% of the charges up to the Maximum Daily Benefit Amount for each day you receive care from a qualified home health care or adult day care provider. This includes visits by:

- **Home health aides**
- **Medical social workers**
- **Licensed nurses**
- **Licensed speech, audiologist, respiratory, physical, or nutritional therapists**
- **Chemotherapy specialists**

And, when you receive care at home from a qualified provider, UCT will also cover expenses for the following:

- **Preparation of meals and nutrition**
- **Shopping for groceries, household supplies and medicine**
- **Assisting with the use of the telephone, laundering clothes, bill paying and other housekeeping tasks**

**Respite Care Benefit** – UCT will also pay 100% of charges up to the Maximum Daily Benefit for a service which temporarily relieves an unpaid person who is providing you with care in your home or another private residence. Only the following services are respite care:

- **Assistance with activities of daily living**
- **Maintenance of the home environment including shopping, meal planning, meal preparation, and light housekeeping**
- **Personal supervision for the protection of a cognitively impaired person.**

Respite care is limited to 30 days per period of care.

## 2. Compound Inflation Protection

UCT will automatically increase the Maximum Daily Benefit Amount by 5% compounded annually. The Maximum Daily Benefit Amount will increase each year for the lifetime of the policy.

## 3. Guaranteed Purchase Option

This rider is available at no extra cost if you do not select the compound inflation rider. Every third policy anniversary you may choose to purchase an additional 15% of the Maximum Daily Benefit Amount. Premiums for the additional insurance are based on your attained age and the premium rate at the time the increase is effective. Once you have declined an option to increase, no additional offerings will be made.



## Coverage Options - Choose the plan best suited to your individual needs and budget

<b>Maximum Daily Benefit Amount</b> Choose: \$50 to \$300 \$ _____ Multiply by .10 and enter factor below.	<b>Maximum Benefit Period</b> Choose: <input type="checkbox"/> 100 days, <input type="checkbox"/> 200 days, or <input type="checkbox"/> 360 days Age: _____ (See rate chart for premium)	<b>Choose Optional Riders</b>		<b>One Time Elimination Period</b> Choose: <input type="checkbox"/> 0 days: enter factor 1.15 OR <input type="checkbox"/> 20 days: enter factor 1.00	<b>Less Discounts</b>	
		<input type="checkbox"/> <b>Home Health Care Rider</b> (See rate chart for premium)	<input type="checkbox"/> <b>5% Compound Inflation Protection Rider</b> (See rate chart for factor) OR <input type="checkbox"/> <b>Guaranteed Purchase Option Rider</b> – Free		<input type="checkbox"/> 10% discount for both spouses approved: enter factor .90 OR <input type="checkbox"/> 5% discount for one spouse approved: enter factor .95	<input type="checkbox"/> 10% discount for Non-Tobacco: enter factor .90
A.	B.	C.	D.	E.	F.	G.

**Calculate your premium** – Enter the figures from above. (Premiums will vary according to the benefit amounts you select)

$$\text{A} \times (\text{B} + \text{C}) \times \text{D} \times \text{E} \times \text{F} \times \text{G} = \$ \text{Total Annual Premium}$$

**Calculate your benefits** – Enter the figures from above.

$$\begin{aligned}
 & \$ \text{Maximum Daily Benefit Amount (A)} \times \text{Maximum Benefit Period (B) Days} = \$ \text{Your maximum benefit per period of care} \\
 & \text{Maximum Benefit Period (B) Days} \times 3 = \text{Lifetime Maximum Benefit Period Days}
 \end{aligned}$$

## Product highlights at a glance

- **Ideal for singles or couples**
- **Issue ages 50-85**
- **Covers Nursing Home Care – Skilled Care, Intermediate Care and Custodial Care**
- **Covers stays due to Alzheimer’s Disease and Other Organic Brain Syndromes**
- **10% spousal discount when you and your spouse are both issued policies**
- **10% non-tobacco discount**
- **One-time elimination period**
- **Optional benefit riders available: Home Health Care/Adult Day Care Benefit Compound Inflation Protection Benefit Guaranteed Purchase Option Benefit**
- **30-day right to examine**

**Exceptions** – The policy will not pay for expenses caused by a mental or nervous disorder without demonstrable organic disease (Alzheimer’s disease and other organic brain syndromes are covered); alcoholism or drug addiction; war or act of war; participation in a felony, riot or insurrection; service in the armed forces, suicide, attempted suicide or intentionally self-inflicted injury while sane or insane; or for services paid by Medicare or other governmental program (except Medicaid), treatment provided in a government facility (unless otherwise required by law), any state or federal workers’ compensation, employer’s liability or occupational disease law, or any motor vehicle no-fault law; services provided by a member of your immediate family; charges not normally made in the absence of insurance; or care received outside the United States or its territories.

## UCT Gives You Peace of Mind Coverage Plus the Fraternal Advantage!

Your UCT Agent Is:

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

Tel: 614.487.9680  
Toll-free: 800.848.0123  
[www.uct.org](http://www.uct.org)

# About The Order of United Commercial Travelers of America

## Strong Reputation

UCT has more than 120 years worth of experience serving members just like you across North America. Founded in 1888 to provide insurance protection and benefits to traveling salesmen, UCT remains dedicated to its commitment of offering reasonably priced insurance products and fraternal benefits to members from all walks of life and their families.

## Prompt, Professional Service

Our policyholders enjoy fast and friendly service from our Home Office team, with claims paid promptly to your beneficiaries. Should you ever have a question or concern, our customer service specialists are just a toll-free telephone call away. Call them weekdays at (800) 848-0123, ext. 300, from 8 a.m. to 4:30 p.m. ET.

## Membership Benefits

UCT is a fraternal benefit society. In return for being exempt from federal taxes, we provide extra benefits to our members and support a variety of charitable causes in communities throughout North America. You'll be assigned to a council in your area, in which you can become involved. Membership benefits include benevolent and disaster relief funds; health screening and prescription discounts; car rental and hotel discounts; and theme park discounts.

