



UCT's Critical Illness Insurance

Financial peace of mind
at a critical time

Why Critical Illness Insurance?

Even with excellent medical insurance, just one critical illness can possibly cripple one's financial standing. Being diagnosed with a critical illness can be devastating. If a covered critical illness event happens, you'll welcome cash benefits to help pay for items not covered by traditional health plans, including the numerous out-of-pocket expenses you'll face. A critical illness insurance policy can help you cover these costs, leaving your family savings intact.



Being diagnosed with a critical illness is a devastating event, not just for you, but also for your spouse, your family, and even your business partners.

A critical illness often requires you to leave your job to focus on getting well. Even though you may be experiencing a loss of income, your expenses and loans still have to be paid, not to mention the additional costs that go along with a critical illness (medication, special treatment, specialized equipment, home renovations, etc.). The financial burden can be worrisome, especially if you don't have any other source of income during your recovery period.

UCT's Critical Illness Insurance provides you and your family with a

cash benefit of \$5,000 to \$100,000 (based on the amount of the policy), if a first occurrence is both initially incurred and is diagnosed more than 30 or 90 days after the date coverage becomes effective. 90 days for Category 1 and 2 cancers and 30 days for all other eligible conditions.

In addition, the benefit in no way affects your disability insurance benefits. It is paid on top of your other medical insurance plans.

You choose the level of coverage you want: \$5,000, \$50,000 or \$100,000 and this is what we pay you in the event that you suffer a qualifying critical illness.

The Critical Illness plan from UCT pays a lump sum that provides a financial boost in tough times.



How it works

We will pay the benefit percentage if a first occurrence is both initially incurred and is diagnosed more than 30 or 90 days after the date coverage becomes effective. 90 days for category 1 and 2 cancers and 30 days for all other eligible conditions. Use these funds to offset the cost of managing your illness, without impacting your savings or standard of living. Payment of any 100% Critical Illness Benefit terminates the policy. The Critical Illness Benefit is reduced by the amount of any partial benefits paid. No condition is payable more than once.

This benefit can be used as you wish, with no restrictions for:

Medical costs

- Pursue a second opinion
- Explore experimental drugs or treatments
- Pay deductible and co-pays
- Provide home nursing care

Debt repayment

- Help pay off mortgage
- Help pay off personal or business debt

Lifestyle maintenance

- Help to replace lost income
- Pay bills
- Pay for childcare expenses

Covered Critical Illness Conditions:

Full Benefit Critical Illness	Maximum Benefit
Category One Cancer.....	100 %
Heart Attack	100 %
Kidney Failure	100 %
Stroke.....	100 %
Major Organ Transplant	100 %

Partial Benefit Critical Illness

Coronary Artery Bypass Grafting.....	25 %
Coronary Artery Angioplasty	10 %
Category Two Cancer	10 %

Exclusions

We will not pay benefits for a loss caused by, contributed to, or resulting from:

- any act of war, declared or undeclared, or
- active duty in the armed forces, National Guard, or any reserve unit, or
- engaging in a felony; or participating in any riot or civil insurrection; or
- any intentionally self-inflicted injury or suicide or suicide attempt; or
- being under the influence of alcohol (including the operation of a motor vehicle with a blood alcohol concentration in excess of the legal limit of the state in which the accident occurs) or a controlled substance unless legally prescribed and used in the manner consistent with that prescription; or
- any benefits for conditions diagnosed outside of the United States unless the Diagnosis can be confirmed in the United States; or
- any illness, loss, or condition specifically excluded from the definition of any Critical Illness.

Give Back

You get more than just insurance with UCT. You get the good feeling from giving back to local communities. As a non-profit, socially responsible insurance provider, UCT's insurance operations help support causes and organizations in communities across the U.S. and Canada.

Get Involved

Want to take it a step further? As a UCT insurance customer, you automatically join more than 80,000 members who strive to make a difference in their local communities. Be as active as YOU choose, with opportunities to support causes, including:

- **Intellectual Disabilities Programs**
- **Student Scholarships**
- **Cancer Research**
- **Youth Programs**
- **Organizations and causes YOU choose**



Strength in Numbers

UCT members produce amazing results. In 2010, UCT's numbers included:

- **\$1.1 million donated to causes**
- **\$115,000 awarded in scholarships**
- **More than 130,000 collective hours of volunteer service given to communities and causes**

Get Covered

UCT offers a number of affordable insurance and financial protection products. Whether it's accident and life products, dental, vision & hearing coverage, or Medicare supplement plans, we offer 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

This brochure is for illustration purposes only. Refer to the policy for complete details, limitations, and exclusions.

Coverage offered under policy form no. CI 0311 and state equivalents.