



**UCT** (United Commercial Travelers) is a 501(c)8 non-profit financial services membership organization that supports communities and causes across North America. We're a volunteer organization partially funded through the sales of our insurance products. Because we don't have shareholders, our profits help to support our local councils in their community service efforts.

## HOW WE'RE ORGANIZED

There are nearly 55,000 UCT members throughout North America. They're either volunteer members or insured members through 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 council. Councils decide on a local basis which community causes and charities to support. The purpose behind these councils is to provide a structure for members to volunteer and/or give back to their communities.

## HOW WE BENEFIT OUR MEMBERS

Whether UCT membership starts with community service or an insurance policy, being a member means having access to a variety of opportunities, discounts and benefits, including:

- Leadership opportunities
- Networking and social opportunities
- Scholarship programs
- Disaster relief
- Discounts on hotel stays, car rentals, office supplies, travel, energy savings, auto financing & more
- Identity theft protection discount
- Prescription card saving program
- Lifeline Screening discount

## HOW WE MAKE A DIFFERENCE

UCT members have been supporting local communities and causes for more than 125 years. Our service projects vary from aiding those with intellectual and developmental disabilities to supporting cancer research and youth programs, helping the homeless and hungry, initiating recycling and community clean-up projects, assisting veterans, and more. Over the past three years, UCT has:

- Donated over \$90,000 to the American Hockey Association (ASHA)
- Donated \$9,000 to Special Hockey International
- Awarded \$25,000 through UCT Gives Back
- Donated \$15,000 to Special Olympics U.S.
- Donated \$45,000 to Special Olympics Canada
- Spent \$3.6 million supporting local causes and charities
- Awarded \$444,000 in scholarships
- Volunteered 405,000 collective hours of service to local communities and causes

For more information or to get involved, visit [UCT.org](http://UCT.org)



**What Is A Fraternal Benefit Society?**  
Scan this QR code to find out.

### Insurance We Offer<sup>1</sup>

- 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)

### STAY CONNECTED WITH UCT:

-  [uct.org](http://uct.org)
-  [uct.org/UCTinAction](http://uct.org/UCTinAction)
-  [facebook.com/UCTinAction](http://facebook.com/UCTinAction)
-  [youtube.com/UCTinAction](http://youtube.com/UCTinAction)
-  [flickr.com/UCTinAction](http://flickr.com/UCTinAction)

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

<sup>1</sup> 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.
- **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

- **Car Rental Discounts** - Provides discounts with Avis and Budget when you're traveling in the U.S.
- **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.
- **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.
- **Red Roof Inn** - Saves you 15% discount 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!

- **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.
- **LifeLock Identity Theft Protection** - Members receive 10% off LifeLock, the industry-leader in identity theft protection, which uses the industry's most advanced alert system.
- **Office Depot® Discount** - Saves you up to 80% off preferred products! Shop online or in stores!
- **PreScrip Prescription Card Savings** - Provides possible savings on prescription medication.
- **Life Line Screening** - Offers discounts on non-invasive cardiovascular screenings.
- **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!
- **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.
- **UCT Online Shopping Mall & Toolbar** - Earn up to 15% cash back from over 850 well-known online retailers such as Kmart, Sears, Hotels.com, Hertz, Cabelas, Macys, HSN, Walgreens, PetSmart and more. Use the UCT mall or toolbar to earn cash - it's FREE and EASY To USE!

For more information visit [UCT.org](http://UCT.org) or contact [memberbenefits@uct.org](mailto:memberbenefits@uct.org)