

*Live the life you've planned...
even if you encounter
unexpected medical costs!*

Medicare Supplement Insurance



Plans A, B, C, D, F and G

2009



FROM THE ORDER OF
**UNITED
COMMERCIAL
TRAVELERS
OF AMERICA**

www.uct.org

A Fraternal Benefit Society

Some plans may not be available in your state.
Underwritten by The Order of United Commercial Travelers of America
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UCT's Medicare Supplement Plans A, B, C, D, F and G

What Medicare Offers You

Medicare is the governmental health insurance program for people age 65 and over and for many disabled people.

Medicare is a good program. It will pay a large part of your health care expenses. However, it was never intended to pay them all. There are still limits on some services. You are still responsible for paying certain amounts called deductibles and co-payments.

Medicare supplement insurance is designed to fill in these gaps in Medicare coverage.

What Is Standardization?

Congress passed a law in 1990 limiting the number of possible Medicare supplement plans that insurers can offer. Of these plans, UCT offers A,¹ B,¹ C,¹ D,¹ F¹ and G¹ at affordable prices.²

- 1 Some plans may not be available in your state.
- 2 The amount of benefits provided depends upon the plan selected. Premium amounts vary according to the selected plan.



Any UCT plan provides these benefits:

- ◆ **Part A Co-pay Amounts.** Beyond 60 days of hospital confinement in one benefit period, you will be responsible for a daily co-pay amount. This amount is \$267 per day for days 61 through 90 and \$534 per day for days 91 through 150. All six UCT plans will fully cover these co-payments. A benefit period begins the first day you are in the hospital and ends 60 days after you last receive hospital or skilled nursing facility care.
- ◆ **Hospital Care after Medicare Coverage Ends.** After 150 days of hospital care during one benefit period, Medicare will only continue to pay charges for an additional 60 days over your lifetime. UCT's Medicare supplement will pay for all Medicare-approved hospital charges for another 365 days after these lifetime reserve days are used.
- ◆ **Blood Benefit.** All UCT plans will pay for the first three pints of blood in each benefit period. Medicare pays for any additional blood you may need.
- ◆ **Part B Co-pay.** After meeting your \$135 per year Part B deductible, Medicare will pay 80 percent of all approved charges. UCT's plans will pay the other 20 percent of these costs.

Plans B, C, D, F and G also Pay:

- ◆ **Part A Deductible.** In each benefit period, UCT's Plans B, C, D, F and G all pay the first \$1,068 of hospital charges that Medicare requires you to pay before they start paying benefits.

Plans C, D, F and G also Offer Coverage for:

- ◆ **Skilled Nursing Facility Care Co-pay.** Medicare pays all approved costs for the first 20 days of care in a skilled nursing facility. For days 21 through 100, you are responsible for a daily co-pay of \$133.50. UCT's Plans C, D, F and G will pay this \$133.50 per day – \$10,680 total.
- ◆ **Foreign Travel Emergency Care.** Should you require emergency medical treatment during the first 60 days of traveling outside the United States, UCT's Plans C, D, F and G will pay 80 percent of charges that would have been eligible for Medicare payment if the care had been received in the United States. This benefit is

subject to a \$250 deductible and a lifetime maximum benefit of \$50,000. Care received must be medically necessary and required as a result of an illness or injury that is sudden and unexpected.

Plans C and F also Pay:

- ◆ **Part B Deductible.** Plans C and F will pay the \$135 annual deductible for Medicare Part B.

Plans D and G also Pay:

- ◆ **At-Home Recovery.** Plans D and G cover the cost of at-home help with activities of daily living (like bathing and dressing) in addition to Medicare-covered home health visits. You can get this benefit if you are already getting Medicare-covered home health care services. These plans also cover home health care for up to eight weeks after skilled care is no longer needed. However, they will not pay more than \$40 each visit and \$1,600 each year.

Plans F and G also Pay:

- ◆ **Part B Excess Charges.** If a physician who treats you charges more than Medicare allows, UCT's plans F and G will cover these excess charges at 100 percent and 80 percent, respectively. Under federal law, physicians cannot charge more than 115 percent of the Medicare-approved amount.

Premium Information

We, The Order of United Commercial Travelers of America (UCT), can only raise your premium if we raise the premium for all policies like yours in this State. Premiums can be submitted on a direct monthly, quarterly, semi-annual or annual basis. You may also elect to take part in our Electronic Funds Transfer program, in which your premium will be automatically deducted from your checking account on a monthly basis. Have your agent check the rates for the plans that interest you.

Policy Effective Date and Renewal

Your policy goes into effect on the date indicated on your identification card. Renewal is automatic every time you pay your premium on its due date.

Benefits for Plans A, B, C, D, F and G

Medicare (Part A) – Hospital Care

A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

HOSPITALIZATION	A	B	C	D	F	G
◆ Part A deductible (\$1,068)		✓	✓	✓	✓	✓
◆ 61st through 90th day co-pay (\$267 per day)	✓	✓	✓	✓	✓	✓
◆ 91st through 150th day co-pay (\$534 per day)	✓	✓	✓	✓	✓	✓
◆ All Medicare-approved hospital charges after Medicare benefits run out (365 days lifetime maximum)	✓	✓	✓	✓	✓	✓
SKILLED NURSING FACILITY CARE						
◆ 21st-100th day daily co-pay (\$133.50 per day)			✓	✓	✓	✓
BLOOD BENEFIT						
◆ Charges for the first three pints of blood	✓	✓	✓	✓	✓	✓
Medicare (Part B) – Medical Services (per calendar year)						
MEDICAL EXPENSES (including home health care)	A	B	C	D	F	G
◆ Part B Deductible (\$135)			✓		✓	
◆ Part B co-pay (20% of charges)	✓	✓	✓	✓	✓	✓
◆ Part B excess charges (F covers 100%, G covers 80%)					✓	✓
FOREIGN TRAVEL EMERGENCY CARE						
◆ 80% of charges over \$250 deductible (\$50,000 lifetime maximum)			✓	✓	✓	✓
AT-HOME RECOVERY				✓		✓

We will allow a grace period of 31 days for you to pay the premiums due. If the full amount due remains unpaid, the policy will lapse after this grace period.

We have the right to increase the premium at any time in the future for all policies like yours in your State. We will not increase your premium for any reason without providing you with written notice in advance.

You can cancel your policy at any time by giving us written notice. We cannot cancel your policy, except for non-payment of premiums, unless you or someone else with your knowledge makes a material misstatement on an application. We can only cancel your policy for misrepresentation on the application if we do so within two years (three years in Indiana) of the date the policy was issued. However, we can cancel the policy or deny any claim at any time if we find that the information in the application or claim is fraudulent.

Read Your Policy Carefully

These policies may not fully cover all of your medical costs. This brochure describes your policy's most important features. The policy is your insurance contract. You must read the policy itself to

understand all of the rights and duties of both you and your insurer.

This brochure also does not give full details of Medicare coverage. Contact your local Social Security Office or consult the *Medicare & You* booklet for more details.

Neither The Order of United Commercial Travelers of America nor its agents are connected with or endorsed by the U.S. Government or the federal Medicare program.

Complete Answers Are Very Important

When you fill out the application for this policy, be sure to answer truthfully and completely all questions about your medical and health history.

**Review the application carefully before you sign it.
Be certain that all information has been properly recorded.**

Unless specifically stated otherwise, these plans do not cover any service or supply, or any portion thereof, that is not eligible for payment under Medicare. None of these plans duplicate any benefit paid by Medicare.

About UCT's Medicare Supplement Plans...

- ◆ **Never Obsolete.** As Medicare changes its deductible and co-pay amounts, your UCT plan will keep pace with these changes.
- ◆ **No Individual Premium Increases.** You cannot be singled out for premium increases due to claims you submit. The only premium increases must be made for everyone in your class in your area.
- ◆ **Satisfaction Guaranteed.** Your satisfaction is important to us. If, for any reason, you are not completely satisfied with your UCT policy, simply return it to us within 30 days after you receive it. Any premiums you have paid will be returned to you in a timely manner.
- ◆ **Guaranteed Renewable.** As long as you pay your premiums when due, your coverage cannot be canceled – no matter how many claims you submit.
- ◆ **Easy Payment Options.** For your convenience, we have several payment options, including our Electronic Funds Transfer (EFT) program, with payments coming out of your bank account automatically. With this payment plan, you'll never have to worry about making late premium payments – even if you're away from home!
- ◆ **Prompt, Professional Service.** Our policyholders enjoy fast and friendly service from our Home Office team, with claims paid promptly to you or your health care provider – whichever you prefer. 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, from 8 a.m. to 4:30 p.m. Eastern Standard Time.

Your UCT Agent Is:

What More Would You Want from Your Medicare Supplement Insurance?

- ◆ **Quality Plans** – UCT brings you solid, affordable insurance that delivers on its promises. Our Medicare Supplement Plans A, B, C, D, F and G give you the choice of how much to supplement your Medicare insurance.
- ◆ **Strong Reputation** – UCT has more than a century's worth of experience serving members just like you across North America. Founded in 1888 to provide insurance protection and friendship to traveling salesmen, UCT has remained dedicated to its commitment of offering reasonably priced insurance products and fraternal benefits to members and their families.
- ◆ **Quality Service** – Not only will your claims be paid in a timely way, you'll have toll-free access to our customer service professionals in addition to the face-to-face service you receive from your agent. You can also take advantage of our automatic payment plan for your convenience. Some states even have hassle-free automatic claims filing. Ask your agent about availability in your area.
- ◆ **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.



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



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