UNITED DENTAL VISION

Not a discount or scheduled plan

No deductible

Go to any dentist or eye doctor

Marketed by
Insurance Services of America

Underwritten by The Order of United Commercial Travelers of America

A non-profit financial services membership organization insuring futures since 1888

DV B 1012 GAC SP

This is a limited benefit policy. Not available in all states

Why is Dental & Vision insurance important to you?

In today's world, proper dental care not only keeps your smile bright, but it helps ensure your overall health. Dentists can help determine early warning signs of health concerns such as diabetes, oral cancer and more.

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

Choose from two policies to meet your needs – United Silver and United Gold

We offer choices you may not find with other policies:

- **No deductible**
- **Pays in addition to other insurance[1]**
- **No networks – choose your provider[2]**
- **"Quick & Easy" issue**
- **Not a discount or scheduled plan**

Benefits[3]

United DentalVision will pay the applicable percentages of **actual charges**, not to exceed reasonable and customary charges for covered expenses up to the Policy Year Maximum Benefit.

Who is Eligible for Coverage?

Anyone ages 18-84.

Optional Children's Rider

We will pay the applicable percentage for dental and/or vision examinations[2] up to the policy year maximum per calendar year. Only one annual maximum benefit allowable regardless of number of children. Must be under 18 years of age to obtain. Coverage is available up to age 23.

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

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.

No Networks!
You choose the provider

No worries about whether or not your doctor or dentist is in a network. No hassles about where you can buy glasses or receive dental care. You decide who to see. We provide the coverage.

Benefit Comparison[3]	UNITED***SILVER*** (PLAN 1)	UNITED***GOLD*** (PLAN 2)
Policy Year Maximum Benefit	**$1,000**	**$1,000 or $2,000** (choose one)
Policy Year Deductible	**$0**	**$0**
Dental Coverage		
Preventive Services Examination, cleaning and routine X-Ray[2] ***3 month waiting period***	**After 90 Days – Up To $125** **After 12 Months** (and thereafter) – **1st Visit Up To $125, 2nd Visit Up To $75** (per policy year)	**After 90 Days – Up To $125** **After 12 Months** (and thereafter) – **1st Visit Up To $125, 2nd Visit Up To $75** (per policy year)
Basic Services Including X-Ray, fillings and extractions[2] ***No waiting period***	**Immediately – 70%** **After 12 Months – 80%** **After 24 Months – 80%** **After 36 Months – 90%** (and thereafter)	**Immediately – 60%** **After 12 Months – 70%** **After 24 Months – 80%** **After 36 Months – 90%** (and thereafter)
Major Services Including bridges, crowns, full dentures or partials, full mouth extractions, and root canals[2] ***12 month waiting period***	**Not Covered**	**After 12 Months – 70%** **After 24 Months – 80%** **After 36 Months – 90%** (and thereafter)
Vision Coverage		
Basic eye examination or eye refraction, including the cost of eye glasses or contact lenses[2]	**$150** (per 24 month period)	**$150** (per 24 month period)
Waiting Period	Exam, first time corrective lenses ***None*** Repair or replacement of existing eye glasses or contact lenses ***6 months***	Exam, first time corrective lenses ***None*** Repair or replacement of existing eye glasses or contact lenses ***6 months***

1 Benefits are not subject to assignment.
2 Services performed or prescribed by a licensed Medical Professional not a member of your immediate family.
3 Refer to your policy for a complete description of limitations and exclusions.

About Insurance Services of America

Insurance Services of America offers affordable, high-quality insurance products through a nationwide network of licensed insurance agents. Every day, our agents help clients like you find coverage for everything from international travel insurance to dental insurance. For assistance, please consult your agent. If you're not yet working with an agent, please call Insurance Services of America at (800) 647-4589.

About UCT

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 member you automatically join other members in the United States and Canada 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**
- **Homeless & Disabled Veterans**
- **Organizations and causes YOU choose**

Strength in Numbers

UCT members produce amazing results. Over the past 3 years, UCT's numbers included:

- **More than $3 million donated to causes**
- **More than $300,000 awarded in scholarships**
- **More than 370,000 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 coverage, or Medicare supplement plans, we offer quality protection for your insurance needs.

UCT Where Community and Compassion Unite

Non-profit financial services and member-directed community service –

a concept that benefits everyone!

This brochure is designed to give a brief description of the policies and optional benefits and does not constitute a contract. The exact terms, limitations, definitions, conditions and qualifications of a specific procedure or service will be found in the policy delivered to you. The terms of the policy govern. This is not a Medicare Supplement Policy. 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.

Underwritten by The Order of United Commercial Travelers of America.

Policy: DV 0312 or state equivalent