

AGENT-lighlights



Reminder regarding Electronic Signatures

Effective May 4th we implemented the use of electronic signatures for our E Application submission process. Please remember to obtain you client's email address at the time the application is completed and inform them that they will be receiving an email(s) when you submit the E Application. They will receive an email for their application signature and they will also receive a second email signature request if they chose Electronic Funds Transfer.

Emails:

- E Application Electronic Signature request
- E Bank Customer Electronic Signature transfer request (if EFT is chosen as the mode of payment)

If we are unable to obtain their signatures, we will do so at the time of policy delivery.

For specific product details please visit the UCT AGENT PORTAL or contact UCT AGENT SERVICES AT: 1-800-848-0123 EXT. 1304, or CLIENT SERVICES AT: 1-800-848-0123 EXT. 1300.

All Products Are Issued (and Underwritten) By The Order Of United Commercial Travelers Of America



AGENTHIGHIGHTS



"ANNOUNCING EXCITING CHANGES EFFECTIVE MAY 4TH, 2020"

ELECTRONIC SIGNATURES FOR ALL ELECTRONIC APPLICATIONS AT UCT

AND

THE UCT FINAL EXPENSE PRODUCT WILL BE AVAILABLE THROUGH E-APPS WITH THE ELECTRONIC SIGNATURE FEATURE

BEGINNING MAY 4TH, WE WILL BEGIN UTILIZING ELECTRONIC SIGNATURES WITH OUR ELECTRONIC APLICATIONS (E-APPS)! ALL YOU HAVE TO DO IS COLLECT AND INPUT THE APPLICANTS E-MAIL ADDRESS ON THE E-APP. PLEASE INFORM YOUR CLIENT THAT THEY CAN EXPECT AN EMAIL FROM UCT REQUESTING THEY COMPLETE A SHORT 3 QUESTION PROCESS. UPON SUBMISSION OF THEIR COMPLETED QUESTIONS WE WILL HAVE OBTAINED THEIR ELECTRONIC SIGNATURE. IT'S REALLY JUST THAT EASY!

IF YOUR CLIENT DOES NOT HAVE AN EMAIL ADDRESS THEN WE WILL OBTAIN THEIR WRITTEN SIGNATURE AT THE TIME OF POLICY DELIVERY.

WE ARE TAKING THIS STEP TO MEET COMPLIANCE STANDARDS WHICH WILL BETTER PROTECT OUR CUSTOMERS, AGENTS AND OURSELVES.

YOU CAN SUBMIT BUSINESS TO US FROM THE COMFORT OF YOUR OFFICE OR HOME. UCT WILL REQUIRE ELECTRONIC SIGNATURES ON ALL E-APPS. THOSE PRODUCTS ARE LISTED BELOW. THIS IS ONE MORE WAY THAT UCT IS IMPROVING OUR BUSINESS PRACTICES THAT ALLOW YOU TO SUBMIT NEW BUSINESS ON YOUR COMPUTER. NO FACE-TO-FACE CONTACT IS REQUIRED WITH YOUR CLIENTS. WE WANT TO HELP YOU GIVE SOME ADDITIONAL GUIDANCE AND COMFORT TO YOUR CLIENTS DURING THIS TIME OF UNCERTAINTY.

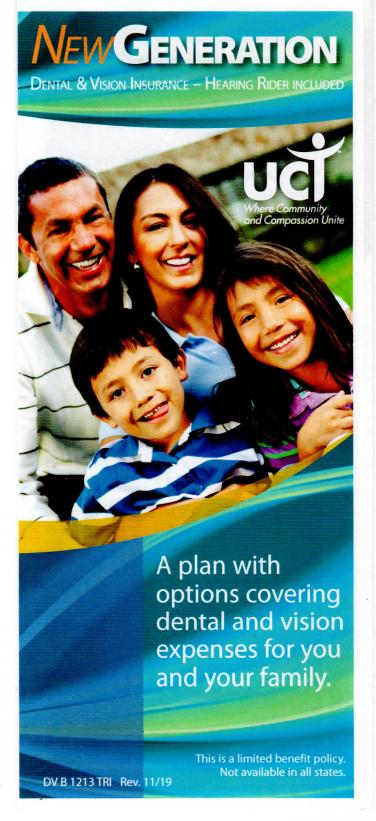
Those E-APP products are:

- UCT Dental and Vision Policies

- UCT Whole Life Final Expense Policies

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Tel: 614,487,9680 Joli-free: 800,848,012 For: ATA 487,9675

January 7, 2019

Dear Member,

Changes are coming soon to your UCT dental and vision policy. UCT is changing the way we process dental claims. Instead of paying you, the member, for claims submitted, we will now have the ability to pay the provider directly for covered services, if you've assigned the benefits.

This change, which has been requested by our members, will eliminate the hassle of waiting for your reimbursement check and then submitting payment to the provider yourself. Now, we can pay the provider directly on your behalf.

Moving forward, anytime your dentist submits a claim for you, the provider will be paid, if benefits have been assigned.

If you prefer to submit your own dental claims, you can still do so by using the UCT claim form. We will continue to process those claims and send a reimbursement check to you, so you can pay the provider.

We value your membership and if you have any questions or concerns regarding this new process, you can reach us at (800) 848-0123 ext. 1300. UCT representatives are available Monday through Friday, 8 a.m. to 4:30 p.m. EST.

Sincerely,

UCT Management Team