



Web Eagle

April 2016

Welcome to the Web Eagle, your monthly source for the latest product and industry news from United Security Assurance.

For producer use only.

Ordering Supplies

USA licensed producers can order directly from our website or contact our Forms Coordinator, at 800-USA-3044 (ext: 131).

Quoting Software

Our quoting software can be downloaded from our website. Contact us, if you are unable to download the quoting software or if you would like to have an illustration done for you.

Our LSS and LSS Select LTCi products are featured on StateCision or LTC

Thank You

Chris Coady and Matt Sussman would like to thank the many producers who took the time to stop by our exhibit booth at last month's Intercompany Long Term Care Insurance Conference held in San Antonio, Texas.

We really enjoyed meeting with each of you and were delighted to answer your many questions.

Our Product Portfolio¹

For more than 30 years we have been steadily growing our product portfolio. Here's how:

- We offer LTCi products in 25 states and continue to look for opportunities to expand our product offerings.
- We provide long term care, impaired risk, and stand-alone home health care insurance plans. This [Product Availability Grid](#) provides a quick view of the products we offer in each state.
- Compare the key features of our LTCi products with those of other LTCi carriers to see how we match up. Take a look at our [Product Features At a Glance](#) to get a quick, high-level view of our plans' features.

If you have any additional questions or would like to get licensed with us, call our marketing team at 800-USA-3044.

¹Product offerings vary in each state.

Connect with USA

We are fortunate to have great producers. We want to make sure you have the opportunity to connect with us, and most importantly, with each other. Whether it's to share stories,

Quote, quoting
platforms.

Contact Us

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Visit Us



to communicate with like-minded agents, or to provide a topic for our Nurse's Nook you can find us listening on the following websites.



We may not be able to answer all questions though; so if you require an immediate response, please contact us.



Nurse's Nook¹

by Nurse Deb,
USA Underwriter

The topic for this month's article is **Macular Degeneration (MD)**. Sources used for this article were gathered from the [National Eye Institute](#), the [Massachusetts Eye and Ear Infirmary](#), and [All About Vision.com](#).

Macular Degeneration, also known as Age Related Macular Degeneration (ARMD), is an incurable eye disease. It is caused by the deterioration of the central portion of the retina, the inside back layer of the eye that records the images we see and sends them, via the optic nerve, from the eye to the brain. The retina's central portion, known as the macula, is responsible for focusing central vision in the eye and it controls our ability to read, drive a car, recognize faces or colors and see objects in fine detail.

There are two types of Macular Degeneration: Wet and Dry. The majority of cases (approx. 85-90%) are "Dry", and the remaining cases are "Wet" or exudative type. Stargardt's disease is a form of macular degeneration found in young people caused by a recessive gene.

Macular Degeneration can advance slowly or have a faster progression leading to loss of vision in one or both eyes. It can lead to the inability to see faces, drive, read, write or do close work. In some cases, Dry MD can turn into Wet MD, vision changes can occur suddenly, and the patient needs to be evaluated immediately.

When learning that an applicant has Macular Degeneration, you should ask the following questions:

- When were you diagnosed with Macular Degeneration?
- What type is it, Wet or Dry?
- Have you sustained any vision loss? If so, how much?
- Are you still able to drive?
- What treatment, if any, are you receiving?
- If you are receiving treatment (shots/injections or any other treatment), are they helping? Do you see any

- improvement to your vision, or has there been any deterioration in your condition since you were diagnosed?
- Do you have any other co-existing eye conditions? (Cataracts or Glaucoma?)

The responses to these questions can help us better underwrite the potential applicant. Please feel free to call on our expert underwriters for a more in-depth pre-qualification.

For additional information on how we underwrite specific medical conditions or to speak with one of our qualified underwriters, call us at 800-USA-3044. Requests for future topics are always welcome.

¹All information is intended as general knowledge only and is not a substitute for medical advice for specific medical conditions. We cannot and do not give medical advice. Individuals are always encouraged to seek medical advice for any specific health issues.

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