



Web Eagle

April 2017

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

For producer use only.

Faxing Applications

We can accept faxed applications with voided checks at this toll-free number

888-976-5969.

Download your copy of the [fax cover sheet](#).

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

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 Jacksonville, Florida. They were delighted to meet with each of you and enjoyed answering your many questions.

About Our Products¹

By the year 2020, 12 million Americans will need long term care in their lifetime.² For more than 30 years, we have been providing quality life and health products at fair and reasonable rates.

We offer LTCi plans designed specifically to give individuals a chance to obtain long term care insurance, when they have previously been declined issue or who may otherwise be turned down for coverage. Our stand-alone home health care insurance plans provide an affordable option for people who wish to remain in their home for care.

This [Product Availability Grid](#) lists the products we offer in the states where our plans are available. Compare the key features of our LTCi products with those of other LTCi carriers and see how we match up. View our [Product Features At a Glance](#) to compare key features and get a quick, high-level view of our plans.

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.

²Source: Medicare.gov., Long-Term Care

featured on StrateCision or LTC Quote, quoting platforms.

*This is a secured section of our site that requires [registration](#).

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Follow us on:



New Coventry CareLink Website

Coventry Carelink Insurance Services, administrator of our Lifestyle Solutions policy, has rebuilt and launched a new website at www.coventrycarelink.com or www.lifestyle-solutions.org. At this new site, you can easily find information about what differentiates LifeStyle Solutions (LSS) from other long term care insurance, you can learn about our built-in Coventry Service Program which serves policyholders from day one of their policy and you can explore why wellness is at the heart of all that we do.

The website was built in a simple scrolling format that is easy to navigate whether you read it from top to bottom or jump from the tabs on the front page. Whether you want to explore what we mean by “Aging Well” and our wellness model, what’s included in the Coventry Service Program, who to contact, or the research upon which our initiatives are based; it is all just a “click” away.

We solicited the help of an Internet publishing company to design this website specifically to help policyholders understand the added value that LifeStyle Solutions long term care insurance policies can bring to them now, before a claim is ever made. So take a moment to visit the website yourself and encourage policyholders to do some exploring too.



¹Not all benefit features available in every state.



Nurse's Nook¹

by Nurse Deb

The topic for this month's article is Hidradenitis. Sources referenced for this article were gathered from the Mayo Clinic and the Hidradenitis Suppurative Foundation.

Hidradenitis is a somewhat rare condition and one you may not have heard of, yet it exists and can be very painful and disfiguring. The proper medical term is ‘Hidradenitis suppurativa’. It is a condition that occurs around hair follicles with many oil and sweat glands such as: arm pits, groin and rectal areas. It can also occur in folds of the skin where the skin rubs together, such as the inner thighs, back of the neck, behind the ears, and in women, can be seen under the breasts.

This inflammatory skin condition can be caused by a malfunction of the body's immune system, and can start with a simple bump on your inner thigh or arm pit; the patient may think it is just a pimple. It presents with black heads, usually in pairs, red, tender bumps, and can create deep indenting tunnels over time which can leak pus. It can erupt in other areas and can become both painful and infected. Excess weight, stress, smoking, heat and humidity can worsen symptoms. The cause as to why these follicles become blocked and inflamed is not completely known.

Although it characteristically develops around puberty and age 40, it can develop at any age (especially in immunocompromised patients). Women are more likely to be effected than men, and research shows there can be a genetic component.

If you have an applicant who reports this condition you will want to ask the following questions:

- When were you diagnosed with this condition?
- Do you have any open, draining wounds right now?
- If so, are you being treated; what type of doctor is treating you; and how?
- Have you been hospitalized for this condition, and if so, when?
- Have you had any recent Staph infections related to this condition?
- Do you have any other co-existing conditions, and if so, what are they? (This condition can also be associated with: IBS, Crohn's disease, diabetes, arthritis and obesity.)
- Are you a smoker?
- Do you have any movement restriction due to this condition (possibly due to scar tissue)?
- Do you have any swelling of limbs due to this condition; secondary to obstructed lymph node drainage?
- Have you ever been diagnosed with any type of skin cancer; for example Squamous cell carcinoma? If so, when and how was it removed?

Gathering as much information on this condition will better serve both you and Underwriting. Should you have any questions please do not hesitate to contact any of our Underwriters, who are ready and willing to help you in any way.

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.

The information presented in this article is provided solely for informational purposes and is for agent use only. The information provided is accurate and current as of the time of publication. The topic discussed is general in nature and no guarantee of coverage is implied. Products and benefits are not available in all states.

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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 or to communicate with like-minded agents, you can find us listening at our social media sites.

We may not be able to answer all questions though; so if you require an immediate response, please contact us by phone at 800-872-3044. Follow us on:



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