



# Web Eagle

April 2018

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

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## Quote of the Month

"The ultimate measure of a man is not where he stands in moments of comfort and convenience, but where he stands at times of challenge and controversy."

**Martin Luther King, Jr.**  
American minister, activist, and civil rights leader

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## e-Applications

You can access state-specific e-Apps for our **SecureHorizons** STC plan and LSS series of LTCi products at our [Agent Portal](#)\*.

## Faxing Applications

We can accept faxed applications with voided checks at this secure, toll-free number  
**888-976-5969.**

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

## 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

## Positive Feedback

Recently our Coventry Service Program's<sup>1</sup> Wellness Specialists received some positive feedback from two LifeStyle Solutions policyholders. The following comments were extracted from recent telephone calls.

*"I really appreciate it when your company periodically calls to check up on me."*

*"Having long term care insurance is very important to my overall financial plan and ensures the legacy which I will provide to others."*

When policyholders qualify for benefits, our SecureHorizons plan includes an annual information and consultation session with the Coventry Service Program at no additional cost or charge. The purpose of the annual session is to help policyholders obtain information about home health care or other services that they need, and strategize a plan for their situation.

We always appreciate receiving positive feedback. It's another reason why our highly-experienced staff is accessible and focused on providing exceptional service to our valued producers and policyholders.

<sup>1</sup>The Coventry Service Program is designed to help improve the in-home safety and promote overall well-being through a research-based program. The Service Program is provided by Coventry CareLink, a sister company to United Security.

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## Gallup 2017 Well-Being Report

The new Gallup and Sharecare Well-Being Index Study, found significant declines in well-being across the United States. Despite these declines the study revealed

illustration done for you.

Our LSS and LSS Select LTCi products, and *SecureHorizons* short-term home health care plan are featured on [StrateCision quoting platform](#).

### Ordering Supplies

USA licensed producers can order directly from our Marketing Team, at 800-872-3044.

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

### Contact Us

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improvements in several traditional measures of physical health in 2017, such as the proportion of Americans reported exercising regularly, quitting tobacco, and losing weight. Community well-being -- defined as liking where you live, feeling safe, and having pride in your community -- also improved for Americans between 2016 and 2017.

See which states topped the list and [download the full report](#).

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## Agent Access

We would like to encourage all our licensed producers who have not already done so, to register for our [website](#) today. Registered producers have direct access to online training, sales, and information tools. There are also links to view, download, or print our marketing materials and the ability to download our quoting software.

Call our Marketing Team, if you experience any problems registering for our [website](#).

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## Underwriting Corner<sup>1</sup>

By: Jennifer Howlett  
Underwriting Supervisor

The Underwriting Corner topic for this month is **Congestive Heart Failure (CHF)**.

Heart failure (AKA Congestive Heart Failure) is a condition in which the heart can't pump enough blood to meet the body's needs. It develops over time as the heart's pumping action grows weaker. The condition can affect the right side of the heart only, or it can affect both sides of the heart. Most cases involve both sides of the heart.

- **Right-side heart failure** occurs if the heart can't pump enough blood to the lungs to pick up oxygen which may cause fluid to build up in the feet, ankles, legs, liver, abdomen, and the veins in the neck. One may also become fatigued and short of breath.
- **Cor pulmonale** refers to right-side heart failure caused by high blood pressure in the pulmonary arteries and right ventricle (lower right heart chamber).
- **Left-side heart failure** occurs if the heart can't pump enough oxygen-rich blood to the rest of the body which can cause shortness of breath and fatigue.

Conditions that damage or overwork the heart muscle can cause heart failure. Over time the heart weakens and as it weakens certain proteins and substances might be released into the blood. These substances have a toxic effect on the heart and blood flow, and they worsen heart failure. *Some causes of*

*heart failure* include Coronary Artery Disease (CAD), Diabetes, High blood pressure, other heart conditions such as Arrhythmia (irregular heartbeat or rhythm), Cardiomyopathy (heart muscle becomes enlarged, thick & rigid), congenital heart defects, and valve disorders. Other causes of heart failure include alcohol abuse, cocaine and other illicit drug abuse, HIV/AIDS, Vitamin E toxicity, Thyroid disorders, and treatments for cancer such as radiation and chemotherapy.

*Those most at risk* are people over the age of 65, those that are overweight, those of African American descent and those that have had a heart attack.

The *most common signs and symptoms of heart failure* are shortness of breath, fatigue, and swelling of the ankles, feet, legs, abdomen, and veins in the neck. All of these symptoms are the result of fluid buildup in the body. When symptoms start, one may feel tired and short of breath after routine physical effort, like climbing stairs. As the heart grows weaker, symptoms get worse and one may begin to feel tired and short of breath after getting dressed or walking across the room or even while lying flat. Fluid buildup from heart failure also causes weight gain, frequent urination, and a cough that's worse at night and when you're lying down. This cough may be a sign of acute pulmonary edema (e-DE-ma). This is a condition in which too much fluid builds up in your lungs and requires emergency treatment.

*To diagnose heart failure*, a physician will do a complete physical exam, order blood tests (BNP blood test to check cardiac enzymes), and other diagnostic tests. One may also be referred to a cardiologist, a physician that specializes in cardiac conditions. Testing can include chest x-ray, EKG (electrocardiogram), echocardiography, doppler ultra sound, holter monitor, nuclear heart scan, cardiac catheterization with angiography, stress test, cardiac MRI, and thyroid function tests.

*Treatment of heart failure* starts with treating the underlying cause, healthier lifestyle changes, such as weight loss, heart-healthy eating, smoking cessation, and increase in activity. The medications used depend on the type of heart failure one has, how severe it is, and a person's response to certain medicines. The following medicines are commonly used to treat heart failure: **ACE inhibitors** lower blood pressure and reduce strain on the heart. They also may reduce the risk of a future heart attack; **Aldosterone antagonists** trigger the body to remove excess sodium through urine. This lowers the volume of blood that the heart must pump; **Angiotensin receptor blockers** relax the blood vessels and lower blood pressure to decrease the heart's workload; **Beta blockers** slow the heart rate and lower the blood pressure to decrease the heart's workload; **Digoxin** makes the heart beat stronger and pump more blood; Diuretics (fluid pills) help reduce fluid buildup in the lungs and swelling in the feet and ankles; **Isosorbide dinitrate/hydralazine hydrochloride** helps relax the blood vessels so the heart doesn't

work as hard to pump blood. Studies have shown that this medicine can reduce the risk of death in blacks. More studies are needed to find out whether this medicine will benefit other racial groups.

**If your client has a history of or is currently treating for CHF, ask the following:**

1. When were you diagnosed with heart failure/CHF?
2. What symptoms did you have that led to the testing and diagnosis of heart failure/CHF?
3. What caused your heart failure?
4. What treatment are you currently on?
5. Do you currently experience chest pain, shortness of breath or fatigue?
6. How often do you follow up with a cardiologist?

As always, our Underwriting Team is available to answer any additional questions you may have.

<sup>1</sup>All 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.

Information for this article was obtained from the following sources:  
<https://medlineplus.gov/heartfailure.html>  
<https://www.nhlbi.nih.gov/health/health-topics/topics/hf>

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