



Web Eagle

August 2016

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

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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

BREAKING NEWS

United Security Assurance Announces Reinsurance Transaction!

Great news, we are pleased to announce that last week we finalized a significant reinsurance transaction that had been in the works for some time. We worked with Alpha Re (U.S.), a Vermont insurance company, to reinsure our long term care and home health care business issued through 2014. The goal of the reinsurance transaction was to reduce the losses we have incurred on certain blocks of business we acquired in the past. As a result of the transaction, we issued a press release that you can access [here](#).

Please let us know if you have any questions for us about this important news. As always, we want to thank you for your continuing support.

Promoting Short-Term Care Insurance

The first of two consumer awareness videos produced by the Short Term Care Advisory Center has been posted to Youtube. Click this [link](#) to watch the video. The video is helpful in explaining how short-term care insurance works and how it can be financially beneficial for your clients.

We offer Short-term Home Health Care Insurance plans. For more information about our plan for if you would like to obtain a quote, call our Marketing Team at 800-872-3044.

Informal Caregiver Burnout

An informal caregiver usually consist of a spouse, partner, family member, friend, or neighbor who provides overall care to a chronically ill individual. Unlike professional caregivers such as physicians and nurses, informal caregivers are not paid for the assistance they provide. Approximately 43.5 million caregivers have provided unpaid care to an adult or

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child in the last 12 months.¹

Based on the amount of daily care they provide, many informal caregivers often experience burnout. Burnout can occur when caregivers don't get the help they need, or if they try to do more than they are able -- either physically or financially. Burnout tends to show up as fatigue, stress, anxiety, and depression. Here are some steps a caregiver can take to help prevent caregiver burnout:²

- Talk to someone you can trust about your feelings and frustrations.
- Turn to others for help with your care giving.
- Don't forget about yourself.
- Talk to a professional about your physical and emotional issues.
- Take advantage of respite care services. These services provide a temporary break for caregivers.
- Stay healthy by eating right and getting plenty exercise and sleep.

Along with the tips above, there are many dedicated organizations and resources available that offer help to someone experiencing burnout. Search the internet to find them.

¹National Alliance for Caregiving and AARP. (2015). Caregiving in the U.S.

²Webmd.com



Nurse's Nook¹

by Nurse Deb

The topic for this month's article is **Prostate Cancer**. Sources referenced in this article were gathered from American Cancer Society, Newsmax Health Video, MNT - Medical News Today, and National Cancer Institute.

Today, and National Cancer Institute.

Prostate Cancer is a disease that affects men. The prostate is an exocrine gland of the male reproductive system and is about the size of a walnut. There are thousands of tiny glands in the prostate and they all produce a fluid that forms part of the semen. The urethra goes through the prostate and the gland is also involved in urine control with the use of muscle fibers. These muscle fibers in the prostate contract and release, controlling the flow of urine that flows through the urethra. This is important to understand since a PSA (prostate-specific antigen) is a protein produced by the prostate. If the PSA is high it can be an indication of some type of prostate condition (prostatitis) or may also indicate

Prostate Cancer.

In some older men the prostate may continue to grow, particularly the part that is around the urethra - this is called BPH (Benign Prostatic Hyperplasia). This condition can cause men to have difficulty urinating and may even cause the urethra to collapse thus causing the need for medical intervention.

In most cases the prostate cancer starts in the gland cells – this is called adenocarcinoma. This is usually a slow progressing disease. When interviewing a potential applicant these are questions you may want to ask:

- When were you diagnosed with Prostate Cancer?
- What is your current PSA? What was your PSA prior to that?
- Have you had a Gleason Score? If so do you know what it is?
- What treatment have you received for your Prostate Cancer and when?
- Do you also have a diagnosis and are being treated for Hypertension?
- Are you a Diabetic?
- Do you suffer from urinary incontinence?

The responses to these questions can help us better underwrite the potential applicant. Please feel free to call on our expert underwriting 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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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.



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