



# Web Eagle

August 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



**United Security Assurance**  
2017 Producer Incentive Program

## THE BIG SCORE!

It's the bottom of the 9th, bases are loaded and you're at bat in our 2017 producer incentive program, "*The Big Score!*" Now is a good time to take your best swing and earn cash bonuses on all of your submitted applications in August. Hit a Grand Slam and earn \$100 for each LSS, LSS Select, and LTC application or hit a double to earn \$50 with each HHC and STHC application. **This is your last time at bat, so make it count!**

For additional information about this exciting program or to learn more about our insurance plans, call our Marketing Team at 800-872-3044.

[View Program Rules](#)

## Home Care the Less Expensive Choice

A recent article in Kaiser Health News states that a large number of seniors are opting to receive their long term care at home. Experts argue that along with traditional plans, LTCi carriers should also provide seniors with access to more affordable home care polices.

Beth Ludden, Genworth's senior vice president for long term care insurance products says, "Primarily, we are seeing people utilizing home care and a smaller and smaller percentage using nursing home care." "People think, 'While I might start out needing care at home, eventually I'll need to be in a facility,'" Ludden continued. "For the most part, people are able to stay at home for the whole time." Read the [entire article](#).

featured on StrateCision or LTC Quote, quoting platforms.

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

### Contact Us

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As an alternative to traditional LTCi plans, United Security Assurance offers stand-alone Home Health Care plans<sup>1</sup> with:

- Issue Ages 18-99
- Options on Benefit Periods and Daily Benefit Amounts
- 0-day Elimination Period
- Same Rates for Men and Women

These plans are designed to meet the needs of those clients who will not purchase facility care because they want to remain in their home for care. For more information about all our LTCi plans, call our Marketing Department at 800-872-3044.

<sup>1</sup>Products and benefits vary in each state.



## Nurse's Nook<sup>2</sup>

by Nurse Deb

The topic for this month's article is **Bariatric Surgery**. Sources referenced for this article were gathered from WebMD, Wikipedia, and Obesity Coverage Support Site.

Bariatric surgery is a term which includes all surgical treatments for morbid obesity such as: the adjustable gastric band, gastric sleeve, as well as gastric bypass. Gastric bypass is a surgical procedure on the stomach, in which the stomach is divided into a smaller upper pouch and a much larger lower remnant pouch with the small intestine reconnected to both; thus reducing the stomach volume and creating a physiological and physical response to food. There is also a fairly new procedure called the Obalon Balloon System. In this procedure, the patient swallows intra-gastric balloons for temporary weight loss, but these balloons must be removed in approximately six months.

If you have an applicant that tells you he/she has had gastric bypass or other bariatric surgery, you will want to find out more information such as:

- When was your surgery? Have you reached your goal weight? Have you maintained it for at least a year
- What, if any, complications have you had?
- Do you experience, or have you experienced, nausea or diarrhea?
- Have you had any episodes with dehydration, or been hospitalized for any complications?
- Do you suffer from indigestion, and if so do you take anything?
- Have you experienced any Hypoglycemia? If so how do/did you manage this?
- Have you experienced any nutritional deficiencies,

and do you take any supplements, like: B12, Calcium, Prenatal vitamins - to name a few.

- Have you experienced any gallbladder attacks or gallstones? If so are they talking about possible surgery?
- Have you experienced any bowel obstructions or strictures?
- Do you have a considerable amount of excess skin following your surgery and recovery? If so, are you planning on a surgical removal of this extra skin?
- Do you drink alcohol and if so how much do you consume?

Keep in mind, the more information you gather the more it will help your underwriter. Please do not hesitate to call our qualified underwriters, at **800-USA-3044**. Requests for future topics are always welcome.

<sup>2</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.

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## 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 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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