



Web Eagle

December 2018

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

Quote of the Month

"Every piece of the universe, even the tiniest little snow crystal, matters somehow. I have a place in the pattern, and so do you. Thinking of you this holiday season!"

T. A. Barron,
American writer

Happy Holidays

We are truly grateful for the many relationships we've built over the years, with the hard working producers we serve everyday. Wishing you a season of joy and look forward to our continued success in 2019.

SecureHorizons In New States

Attention Producers!

We are thrilled to announce the release of our newest short-term home health care plan, *SecureHorizons*, in Arizona and Colorado.

The plan features¹:

- One Risk Class
- Daily Benefit Amounts:
\$50-\$150
- Benefit Periods:
90, 180, 300, or 360 days
- Zero-Day Elimination Period
- Issue Ages: 40-89
- Optional Facility Care Rider
- Optional Inflation Protection Riders

SecureHorizons is available in Georgia, Colorado, Illinois, Louisiana, Missouri, Nebraska, North Carolina, Oklahoma, Pennsylvania, South Carolina, and Texas; and coming soon to Indiana. Please call our Marketing Team

The Management and Staff of United Security Assurance

A Holiday Message

As we head into the new year, I look back at 2018 as a new beginning for United Security Assurance. We saw the popularity of our short-term home health care product *SecureHorizons* continue to grow with agents and clients alike. With our simplified underwriting approach and its affordability factor, it's no surprise that *SecureHorizons* is quickly becoming a top product choice among our agent force. We also saw the introduction of *SecureHorizons* in four new states late this year. *SecureHorizons* is now also available in North Carolina, South Carolina, Arizona and Colorado. And keep your eyes open in 2019 for even more new state introductions for this exciting plan.

This past year saw another tremendously successful Agent Incentive Program. In fact, we're still in the midst of our "Raffle Mania" incentive program where one lucky agent will win our grand prize of a \$2,500 travel gift certificate.

at 800-872-3044, if you would like to order supplies or request a proposal.

¹Optional riders not available in Pennsylvania.

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 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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www.usaofpa.com

You still have a few weeks left to earn raffle tickets. Keep the new business applications coming in. All it takes is one raffle ticket to win the vacation of a lifetime.

Lastly, I want to personally thank you, our agents, on behalf of the company for another fantastic year. We could not do what we do here in the home office without your dedication and support, and we truly are blessed to have such great professionals within our agent force. I want to also wish all of you and your families a wonderful holiday season filled with joy and happiness, and I look forward to working with you again in 2019!

Christopher F. Coady
Senior Director of Marketing

Increase Your Earnings

Happy holidays from your friends at United Security Assurance. Remember to submit your applications, during this holiday season, and earn raffle tickets toward the chance to plan your very own dream vacation. The more business you submit, the more chances you'll have to win a \$2,500 travel gift certificate. For more information call our Marketing Team at 800-872-3044 or [view the program rules](#).



Underwriting Corner¹

By: Jennifer Howlett
Underwriting Supervisor

The *Underwriting Corner* topic for this month is **Shingles (Herpes Zoster)**.

Shingles is a disease caused by the varicella-zoster virus - the same virus that causes chickenpox. After you have chickenpox, the virus stays in your body, but it may not cause problems for many years. As you get older, the virus may reappear as shingles. The reason for shingles is unclear,

but it may be due to lowered immunity to infections as you grow older. Although it is most common in people over age 50, anyone who has had chickenpox is at risk. Someone that has a shingles rash, can pass the virus to someone who has never had chickenpox. The virus spreads through direct contact with the rash, and cannot spread through the air. Early signs of shingles include burning or shooting pain, and tingling or itching, usually on one side of the body or face. Rashes or blisters appear anywhere from one to 14 days later. If shingles appears on your face, it may affect your vision or hearing. The pain of shingles may last for weeks, months, or even years after the blisters have healed.

Two vaccines may help prevent Shingles. The **varicella (chicken pox) vaccine** is recommended for adults who've never had chickenpox; and the **varicella-zoster vaccine (Zostavax)** is recommended for adults, age 50 and older, whether they've already had shingles or not. Though the vaccines don't guarantee you won't get chickenpox or shingles, they can reduce the chances of complications and reduce the severity of the disease.

There is no cure for shingles, but prompt treatment with prescription **antiviral drugs** can speed healing and reduce your risk of complications. These medications include **Acyclovir (Zovirax) and Valacyclovir (Valtrex)**.

Complications from shingles can include:

- **Postherpetic neuralgia.** This occurs when damaged nerve fibers send confused and exaggerated messages of pain from your skin to your brain.
- **Vision loss.** Shingles in or around an eye (ophthalmic shingles) can cause painful eye infections that may result in vision loss.
- **Neurological problems.** Depending on which nerves are affected, shingles can cause an inflammation of the brain (encephalitis), facial paralysis, or hearing or balance problems.
- **Skin infections.** If shingles blisters aren't properly treated, bacterial skin infections may develop.

For the **pain** caused by shingles, a physician may prescribe on of the following:

- **Capsaicin topical patch (Qutenza)**
- Anticonvulsants, such as **Gabapentin (Neurontin)**
- Tricyclic antidepressants, such as **Amitriptyline**
- Numbing agents, such as **Lidocaine**, delivered via a cream, gel, spray or skin patch
- Medications that contain **narcotics**, such as **Codein**
- An **injection including corticosteroids and local anesthetics**

If you client states they have or had Shingles, ask the

following questions:

1. When were you diagnosed with shingles, and what treatment did you receive?
2. Where on your body did you have the rash?
3. Do you have any residual pain from the infection? If yes, how are you treating this pain?
4. Are you limited in any way from the pain? Specify any limitations.

As always, please call our underwriting department if you have any questions.

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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Please note it is extremely important to obtain all the person's medications since some people have more than one diagnosis and may be on a medication that is on the "unacceptable/knock out list".

Information for this article was obtained from the following sites:

<https://medlineplus.gov/shingles.html>

<http://www.mayoclinic.org/diseases-conditions/shingles/symptoms-causes/syc-20353054>

Unsubscribe

This message was sent to **email@example.com** from **webeagle@usa-cal.com**

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