



# Web Eagle

December 2016

Wishing You ...

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

## Happy Holidays

**For producer use only.**

As the year ends, we think about all that we are grateful for, and our relationship with you is one of the most important things we treasure. Thank you for the opportunity to serve you and your clients. We wish you and your family Happy Holidays and much success in the New Year.

**The Management and Staff  
of United Security Assurance**

### 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 featured on StrateCision

## A Holiday Message

The past year has brought many challenges to United Security Assurance. We have experienced the highs and lows of an ever changing industry. I would like to take this opportunity to sincerely thank all of you, our valued producers, for your dedication and loyalty. Without you there would be no United Security Assurance.

Our recent reinsurance transaction has enabled us to confidently plan for the future. This work began with our successful 2016 agent incentive program, "*Mission Accomplished*", our re-entry into the state of Washington, and our ability to accept faxed applications with voided checks. Our promise to you is that we will continue to build on this momentum and make 2017 the best year

or LTC Quote, quoting platforms.

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

**Contact Us**

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Fax: 215-723-8036  
www.usaofpa.com

Visit Us on:



possible.

In closing, I want to wish all of you and your families a wonderful holiday season filled with joy and happiness.

Happy holidays,

Senior Director of Marketing and Sales

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## The Season for Giving

If you, your family, or neighbors would like to bring a smile to a child this holiday season, and you live close to our Souderton home office, here's what you need to do ...

- Bring in new, unwrapped toys for children from newborn to age 17
- No price range
- Stuffed animal to bicycles
- Dollar Store toys to high-end items



You have until Monday, December 12th, to bring in your donations and deposit them in the Toys For Tots collection box located in the front lobby of our home office at 673 East Cherry Lane, Souderton, PA. If you can't get to our home office, then you might want to consider [mailing](#) the toys or making an [on-line donation](#) to this worthy organization.

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United Security Assurance  
2016 Producer Incentive Program



It's not too late for you to earn some extra cash to help cover holiday expenses. Our 2016 agent incentive program, "*Mission Accomplished! New Opportunities*"

*with USA*", will pay you cash on all LTC, HHC, STHHC, LSS, or LSS Select applications submitted now, through the end of this year. You can count on us to provide you with the best gift this holiday season...the gift of **CASH!**



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

[View Program Rules](#)

**PROGRAM ENDS DECEMBER 31, 2016**

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## Wellness Planning Services

Our sister company, Coventry CareLink, provides the Coventry Service Program for our LifeStyle Solutions and LifeStyle Solutions Select policyholders. At no additional cost, this Program effectively integrates a network of Wellness, HomeWorks, Care Planning, and Care Coordination to help policyholders postpone disability and prolong their independence so they can remain in their own homes.

The Coventry Service Program team members are trained to help your clients shape effective solutions to life's challenges. To learn more about the Coventry Service Program [read their newsletter](#).

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### **Nurse's Nook<sup>1</sup>** *by Nurse Deb*

The topic for this month's article is **Seizures**. Sources referenced in this article were gathered from the Epilepsy Foundation's website, epilepsy.com, and Webmd.com.

A seizure is a sudden disruption of the brain's normal electrical activity accompanied by altered consciousness and/or other neurological and behavioral manifestations. There are more than 20 different seizure disorders, and Epilepsy is the most commonly known type.

Epilepsy is a seizure disorder that is characterized by

unpredictable seizures of varying types. It is a chronic disorder with recurrent unprovoked seizures. A person is diagnosed with Epilepsy if they have had at least 2 or more seizures that were not caused by some known and reversible medical condition such as: alcohol or benzodiazepine withdrawal, low blood sugar, or high fever. Seizures in Epilepsy may be related to a brain injury, or a family tendency, but often the cause remains unknown.

Most seizures are benign, but a seizure that lasts a long time can lead to status epilepticus, a life threatening condition characterized by continuous seizures, sustained loss of consciousness, and respiratory distress. Non-convulsive epilepsy can impair physical coordination, vision, and other senses.

#### Types of seizures:

- Motor attacks, when body parts jerk repeatedly
- Visual seizures; generalized tonic-clonic seizure, where the patient may lose consciousness, muscles become rigid, he/she may fall to the ground, have a bluish tint to skin, bite their tongue, have trouble breathing, and lose bowel or bladder control.

#### Names of seizures:

- **Grand mal seizure** lasts between 2-5mins and the person becomes confused when he/she regains consciousness & may have: trouble talking, complain of head or muscle aches, and have weakness of the extremities.
- **Primary generalized seizures** begin in both halves of the brain at the same time. These seizures are more likely to be major motor attacks.
- **Absence seizures** or petit mal generally begin around age 4 and usually stop by the time the child becomes an adult. Absence seizures usually begin with a brief loss of consciousness and last seconds. The patient may become quiet and blink, or stare blankly, roll his eyes, or move his lips. When it ends the person may resume what he was doing and not realize anything happened. If untreated, they can recur as many as 100 times a day, and may progress to grand mal seizures.
- **Myoclonic seizures** have brief involuntary spasms of the tongue or muscles of the face, arms or legs. Most myoclonic seizures occur when waking after a night's sleep.
- **Akinetic (or atonic) seizures**, also called drop attacks, can happen in children. Brief (1-2 second) loss of muscle tone.
- **Partial seizures** do not spread from the focal area where they arise and patient can remain conscious and later describe it.
- **Complex partial seizures** may be preceded by: a distinctive smell, taste, or an 'aura'. These may move beyond the focal area and cause loss of consciousness and can become major motor seizures. The patient may not know what is happening and may behave inappropriately and act confused or intoxicated after wards.

When hearing an applicant say they have seizures you will want to ask the following:

- When were you Diagnosed?
- What type of Seizures do you experience? (There may be more than one).
- Do you experience an "aura" (a warning sign...)
- How many seizures did you experience in the last

- year? Month? When was your last seizure?
- Do you still have a driver's license, and do you still drive?
- What type of treatment do you receive for your seizure disorder? Medications?
- Have you ever been hospitalized for a seizure ~ if so when and for how long?
- Have you ever had a head injury?

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.

<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.

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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.



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