



Web Eagle

February 2016

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

For producer use only.

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

Important Product News

Please note, we have updated our long term care insurance products as follows:¹

- **LifeStyle Solutions and LifeStyle Solutions Select:** Lifetime Benefit Period and Zero-day Elimination Period no longer offered
- **Comprehensive Tax-qualified and Non-tax-qualified:** Lifetime Benefit Period no longer offered
- **Stand-alone Home Health Care:** Lifetime Benefit Period no longer offered

These changes take **effect immediately** and are reflected in the latest version of our quoting software "USA IS 2.27". You can easily download the software at our [website](#).² If you are not able to download the quoting software, call our Marketing Team for help or to have an illustration done for you.

We are working to quickly update all web-based and printed marketing material. If you have any questions about these product changes, reach out to our Marketing Team.

¹Updates applied to: LifeStyle Solutions Series CCL3000-TQ, LSS13, and LSS14; LifeStyle Solutions Select Series CCL3000-Select, LSS13-SL, and LSS14-SL; Comprehensive Tax-qualified Series: Q-NQLTC, QLTC-07, and QLTC-02; Comprehensive Non-tax-qualified Series: LTC-01, LTC-02, LTC07, and LTC-07; Stand-alone Home Health Care Series: HHC-97, HHC-98, HHC-01, HHC-14, LBHC, STHHC, STHHC-2, and STHHC-3.

²This is a secured section of our website; you must first registered for the site [here](#).



Nurse's Nook¹

*by Nurse Deb,
USA Underwriter*

The topics for this month's article are **Inflammatory Bowel Diseases**. Sources referenced in this article were gathered from the Mayo Clinic, [medicinenet.com](#), and [webmd.com](#).

Inflammatory bowel diseases (IBD) affect as many as 1.4 million

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Contact Us

673 East Cherry Lane
P.O. Box 64477
Phone: 800-USA-3044
Fax: 215-723-8036
www.usaofpa.com

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Americans, most of whom are diagnosed before age 30. There are available treatments for these chronic, life-long conditions, but no cure. IBD can significantly affect the quality of life and cause a high financial burden for a diagnosed person. All these conditions can cause pain, abdominal tenderness, feeling bloated, gas, either diarrhea or constipation, mucus in the stool, and sometimes fever, nausea, and vomiting. Severe cases can present bleeding from the rectum. Below are four commonly diagnosed IBD.

1. **Colitis**, in general, is an inflammation of the inner lining of the colon.
2. **Ulcerative colitis** affects the colon, rectum and part of the digestive tract, and the inflammation can cause sores/ulcers in the colon lining.
3. **Crohn's disease** is an inflammatory bowel disease that causes inflammation of the digestive tract.
4. Diverticulitis is a condition where the diverticula (the small bulging pouches in the lining of the digestive system) becomes inflamed or infected.

Here are some questions to ask a potential applicant who may suffer from one of the above conditions:

1. When were you diagnosed?
2. How does this condition affect you? What symptoms do you have?
3. How debilitating is it? Does it prevent you from doing your normal daily activities?
4. Who do you see to follow and treat this condition?
5. What medications are you on for this condition?
6. Are you in the midst of a flare right now? When was your last flare?
7. Have you been hospitalized for this diagnosis? If yes, when?
8. Have you been on steroids to treat this condition? If yes, when?
9. Have you had any GI surgery such as a colectomy or bowel resection?

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

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.



We will be in San Antonio, Texas, **March 13-16, 2016**, for the [Intercompany Long Term Care Insurance Conference](#). Stop by our booth and say hello!

Conference highlights include:

- More than 120 industry leaders will conduct 50+ learning sessions.
- Additional educational opportunities, including a Data Analytics/Predictive Modeling Seminar, CLTC Master Class, and SOA Professionalism Course.
- The Alzheimer's Association will offer a research session.
- Scholarships are available for producers, and substantial discounts for first-time attendees.



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United Security Assurance | webeagle@usa-cal.com | United Security Assurance | 673 East Cherry Lane | Souderton, PA 18964



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