



Web Eagle

February 2017

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

For producer use only.

Congratulations!

We would like to give a shout out to our hard working agents who earned a sufficient amount of bonus cash during our 2016 producers' incentive program. Here's a list of the top three:

- Bruce A. awarded \$8,100**
- Vance M. awarded \$1,750**
- Carl K. awarded \$500**

This year we will work hard to develop new cash payout incentive programs intended to help you increase your earnings. Stay tuned.

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

Producer Training Launched

In December, we launched new training for producers that showcased the Coventry Service Program (CSP), exclusively available through United Security products. CSP are free services that are available to LifeStyle Solutions policyholders before they ever make a claim. The training was conducted by Phyllis Bailey, National Director of the Program, and Matt Sussman, Senior Director of Business Development for USA. With the goal of pro-actively helping members to decrease risks that could threaten their independence as they age, the CSP offers:

- 1) consultation and information whenever needed,
- 2) a new personalized multi-dimensional assessment on the phone complete with follow-up suggestions, and
- 3) periodic check-in calls, newsletters and interactive tele-conference conversations.

This program not only helps policyholders stay well and safer as they age, but also helps you as brokers with customer retention by giving value to your customers in the long

featured on StrateCision or LTC Quote, quoting platforms.

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

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period before they ever need to make a claim on their LSS policy.

Following the December webinar, one broker immediately requested we repeat the training for her larger group of agents. If you would like to schedule this training for your agents and brokers, call Matt Sussman at 215-723-3044 (ext: 135)

Coming soon... We will profile some of the most popular ways our policyholders are using the Coventry Service Program.

LTCi Statistics

Some of the decisions about whether to purchase long term care insurance are highly dependent on a variety of factors, including an individual's or couple's finances and their desire to leave a bequest, their health history, and the peace of mind derived from obtaining coverage. Having access to revealing industry facts might also affect one's decision.

We have provided the following list of LTCi statistics¹ that we hope you might share with your future LTCi clients.

- 44% of men will need LTCi
- 58% of women will need LTCi
- 22% of men will need LTC for more than one year in a nursing home
- 36% of women will need LTC for more than one year in a nursing home
- 60% of caregivers are women
- 65% of older adults rely exclusively for their LTC needs from friends and family
- \$17,680 median annual cost for adult day care (five days/week) 2016
- \$43,539 median annual cost for assisted-living facility, 2016
- \$82,125 median annual nursing home cost, semiprivate room, 2016

¹ Statistics gathered from a September, 2016, Morningstar.com article by, Christine Benz, entitled "50 Must-Know Statistics About Long-Term Care".



Nurse's Nook¹ *by Nurse Deb*

The topic for this month's article is **Degenerative Disc Disease and Spondylosis**. Sources referenced in this article were gathered from Webmd.com, the Mayo Clinic,



and Dr. Jason Highsmith, spine expert.

Degenerative Disc Disease is a medical term used to describe the general aging process of the spine, or when a damaged vertebral disc causes chronic pain. The pain can present in the lower back, leg(s), lumbar spine, and cervical spine with possible radiation to the arm(s). All instances causing ongoing, possibly significant, back and neck pain. Changes in these discs can result not only in pain, but; Osteoarthritis (which causes the breakdown of cartilage that protects and cushions joints), Herniated discs (which is an abnormal bulge, or even breaking open, of the spinal disc), Spinal Stenosis (narrowing of the spinal canal which can cause impingement of the spinal cord). All of these conditions can put pressure on the spinal cord and nerves, leading to significant pain which can affect everyday activity. Even a fall and/or injury to the spine can lead to a herniated disc, and may contribute to the degeneration process.

Spondylosis is a degenerative spinal disorder, generally meaning arthritis of the spine. Spondylosis is a cascade in and of itself; when one anatomical change occurs, it leads to more degeneration and changes to the spinal structure. The discs of the spine help us move, and end-stage, or advanced degenerative disc disease, occurs when the intervertebral disc degenerates and the disc space collapses. There are many methods of treatment such as: drugs (NSAIDS, muscle relaxants & narcotics), corticosteroid injections, PT, Chiropractic measures, Acupuncture and surgery.

Here's a list of questions you should ask when an applicant discloses his/her back issues:

- When were you diagnosed with back problems and what is your exact diagnosis?
- What type of doctor(s) do you see for this condition? (Ex. Orthopedic, Pain Management?)
- What tests have you had done and when were they done? (X-ray, MRI, CT scan, EMG)?
- How bad is your pain (1-10 scale, 10 being the worse pain you ever felt)? How does it affect you, and does it interfere with your daily activities?
- What medications do you take for the pain? Do you take any narcotics? If yes, what is the name of the medication, and how often do you take it?
- Have you received any injection therapy (epidural steroid injections, cortisone injections or nerve blocks)? If yes, when were the injections given?
- Do you experience any paresthesia (burning, tingling, numbness)?
- Have you had any falls due to this condition?
- Do you need braces for support, or aids for ambulation? If yes, what do you use?

- Have you had any surgeries? If yes, what was the procedure performed, and when did you have it done?
- If you have not had surgery yet, has surgery been recommended or discussed?

You will want to gather as much information as you can to help determine the severity of the back condition. Should you have any questions please do not hesitate to contact any of our Underwriters, who are ready and willing to help you in any way.

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.

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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. Follow us on:



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