



# Web Eagle

January 2019

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

"Nothing is worth more than this day."

Johann Wolfgang von Goethe,  
Writer



## 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 features<sup>1</sup>:

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

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.

The Management and Staff of United Security Assurance

## President's Message



At about this time last year I wrote:

*"We know how important our [AM Best] rating is to you and your clients and we are doing everything we can to gain back the security of being rated."*

Well, it took a great deal of effort from our entire senior management team, but last June we were successful in having our rating reinstated with an improved ("stable") outlook. We continue to work to improve our rating but the key to that seems to be increasing sales, so this is somewhat of a chicken and egg situation. (We need to increase sales to increase profits to improve our rating, but at the same

<sup>1</sup>Optional 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**

673 East Cherry Lane  
P.O. Box 64477  
Phone: 800-872-3044  
Fax: 215-723-8036  
[www.usaofpa.com](http://www.usaofpa.com)

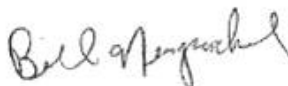
time, we know that many of our agents want to see a further improvement in our rating before submitting more business.) So it goes. My father always said, "Life isn't always fair, but keep trying and don't give up!"

Looking back to 2018, we were pleased to be able to bring our next generation short-term care product, *SecureHorizons*, to you in the new states of Arizona, Colorado, North Carolina and South Carolina. (We continue to work on Indiana.) In addition, *SecureHorizons* continues to be available in the states of Georgia, Illinois, Louisiana, Missouri, Nebraska, Oklahoma, Pennsylvania, and Texas. We believe that STC is a worthy alternative for many of your clients who are concerned about their finances and who may not be able to afford full long-term care coverage.

On the other hand, we remain committed to providing strong products at a fair price to the LTC community. Eventually when the health market calms down a bit and consumers and their families are able to refocus on their own future LTC needs as they age, we expect to see the sale of LTC pick up again for the industry as a whole.

As always, we want to thank you for working with us. We know it's tough selling LTCi, but in spite of these difficulties, LTCi remains an important part of your client's coverage needs. We continue to try to make it easier for you. Rest assured we greatly appreciate your business and please, remember, hang in there and don't give up!

Best Wishes for a Happy, Healthy, Productive and Successful New Year,



Bill Neugroschel  
President and CEO  
[billn@usa-cal.com](mailto:billn@usa-cal.com)

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## **Underwriting Corner<sup>1</sup>**

Written By: Jennifer Howlett  
Underwriting Supervisor

The *Underwriting Corner* topic for the month is **Positive Perspective**

**Perspective:** A Particular attitude toward or way of regarding something; a point of view. (*Google.com*).

The long term care industry, as a whole, has definitely encountered some obstacles along the way; many changes have occurred over the years, but it has not stopped carriers from developing new strategies for selling, new

products to offer, and more inventive ways to underwrite coverage.

United Security Assurance Company has been selling long term care and home health care for more than 30 years, and we don't intend to stop now. The challenges in the long term care industry are multi-faceted; the aging population, worsening health of our Country, increasing premiums, changes in family dynamics, as well as the care structure for the elderly and disabled. Challenges shouldn't stop us from moving forward, they should teach us to look ahead, think "outside the box", take a different perspective, and turn the challenge into a positive outcome. This is a philosophy we practice in the Underwriting Department at United Security Assurance.

From an underwriting perspective, we keep it positive by trying to offer something when most carriers decline. When a high risk client has trouble obtaining coverage, and you bring them to us, we look at the positives, as well as the negatives, with regard to their health. We look at their support system, their compliance with treatment, their activity level/lifestyle, and try to issue coverage (while keeping within the underwriting guidelines). Something is better than nothing, and most clients are grateful that they have coverage if they need it, rather than need it and not have it.

As an agent, think outside your box, and bring your more challenging clients to a company that has a positive perspective, United Security Assurance. We are here for you, ready to partner with you. We may not be able to issue every application submitted, but we know we can help you with some of your more difficult situations when other carriers will not.

Think positive as you start this New Year and think United Security Assurance Company of Pennsylvania. Happy New Year and best of luck in 2019!

**"Change the way you look at things and the things you look at change." – Wayne W. Dyer**

**"Always focus on the front windshield and not the review mirror." – Colin Powell**

<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.

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>

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### Unsubscribe

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673 East Cherry Lane  
Souderton, PA 18964

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