



Web Eagle

January 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

Wishing You A ...



All of us here at United Security Assurance send you and your family best wishes for happiness, health, and prosperity throughout the New Year.

The Management and Staff of United Security Assurance

Holiday Giving

A huge "THANK YOU" to our Souderton home office staff, their families, and friends for the many toys that were donated to the Toys for Tots organization. In our fifth year as a corporate sponsor and official drop-off site, we were proud to assist the US Marine Corps in their mission to bring joy to a child's Christmas.

We would also like to thank those employees who participated in our second annual "USA Bake-Off", where \$400 was raised to aid local families in need of financial help during the holidays.

Again, thanks to our entire USA home office staff for their thoughtful generosity.



Nurse's Nook¹

*by Nurse Deb,
USA Underwriter*

The topic for this month's article is **Chronic Kidney Disease (CKD)**. Sources referenced in this article were gathered from the National

StrateCision or LTC
Quote, quoting
platforms.

Contact Us

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

Visit Us



Kidney Foundation, DaVita, and webmd.com.

CKD is defined as either Kidney Damage or Glomerular Filtration Rate (GFR) of less than 60 for 3months or longer. The Stages of CKD are determined by the GFR. Glomerular Filtration is the process by which the kidneys filter blood by removing excess wastes and fluids, and the GFR is a calculation that determines how well the blood is filtered by the kidneys. It is calculated by using a formula that includes: age, gender, race and serum creatinine (a breakdown product of creatine phosphate in muscle). African Americans have a higher GFR than Caucasians and other races and Men also have a higher GFR than women due to a higher muscle mass.

There are 5 stages of Chronic Kidney Disease:

- Stage I – Kidney damage with normal or high GFR (90 or above) – (Kidney function may be normal but possibly urine findings, structural abnormalities or genetic trait point to kidney disease)
- Stage II – GFR of 60-89 – Mildly reduced kidney function-usually just monitored.
- Stage III – GFR 59-30 – Moderate to severe loss of kidney function. Dr. will monitor for progression, watching BP and Blood Sugar levels.
- Stage IV – 30-15 – Significant to severe kidney damage, usually a treatment plan and more frequent monitoring.
- Stage V – below 15 – Kidney failure, end stage – Dialysis usually will begin here and consideration for transplant is discussed. Symptoms that can occur here are: appetite loss, nausea, vomiting, headaches, fatigue, inability to concentrate, itching, little urine output, edema around eyes and ankles, muscle cramps, tingling in feet or hands, and increased skin pigmentation. There are 2 types of Dialysis ~ the most commonly used is Hemodialysis vs Peritoneal Dialysis...

(*A precursor to Kidney Disease can be if you have Albumin (a type of protein) in your urine.)

Below are some questions to ask the applicant, if he/she tells you they Have Chronic Kidney Disease:

1. When were you Diagnosed? What Stage are you?
2. Do you see a nephrologist? If not who monitors you?
3. Do you know your GFR, BUN (amount of nitrogen in the blood that comes from urea, a waste product of broken down protein) and Creatinine? (You will need these lab results).
4. Has there been any talk of possible Dialysis?
5. Have you been placed on a transplant list?
6. Do you ever have periods of confusion or feel mentally unclear?
7. Observe for edema (swelling in their ankles).

Note that medical conditions commonly associated with CKD are: Diabetes, High Blood Pressure, Cardiovascular disease and Congestive Heart Failure. Ask your applicant if they are being treated for any of these or other conditions.

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.

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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The 16th Annual Intercompany Long Term Care Insurance Conference will be held at The Grand Hyatt, in San Antonio, TX from March 13-16, 2016. 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.

[Register here today.](#) Once you are registered for the conference you can [book your hotel room on-line.](#)



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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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