



# Web Eagle

July 2016

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

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## Proud Corporate Sponsor

We are extremely proud of the fund-raising efforts put forth by our entire home office staff, their families, and friends in making this year's contribution to the Indian Creek Foundation's Roll & Stroll a huge success. Job well done by all!

We believe lending financial and moral support to charitable organizations is not just good for business -- it's also good for our neighbors.



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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

## Aging in Place

In her article entitled "[Aging in Place](#)", Jane E. Brody, provides information about supportive services within communities designed to aid older people who wish to remain independent and in their homes.

However, for those individuals who require in-home long term care, we offer stand-alone home health care insurance plans. These reasonably priced plans provide **Daily Benefit Amounts of \$40 to \$200**, and offer **Inflation Protection Riders of 3% and 5% Compound and 3% and 5% Simple**. If you're interested in obtaining more information about our insurance plans, call our Marketing Department at 800-872-3044.

## Promoting Short-Term Care Insurance

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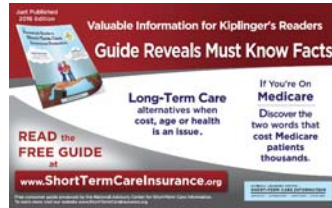
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magazine are seeing the first national consumer-focused advertisement promoting short-term care insurance. United Security is working together with the National Advisory Center for Short-Term Care Information to create awareness for the benefits of purchasing recovery care protection. The ad appears in the current issue of Kiplinger's.

Agents interested in learning more about short-term care insurance can access the free guide promoted in the ad. Simply go to the National Advisory Center's [website](http://www.ShortTermCareInsurance.org) to access.



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

The topic for this month's article is **Amputation**. Sources referenced in this article were gathered from mayoclinic.org and wedmd.com.

Amputation is defined as the removal of a limb or body part. The amputation can be done surgically or from severe trauma. An estimated 65,000 amputations are performed in the United States each year. Amputations are done for various reasons:

- Diabetes (as a result of poor circulation and gangrenous tissue)
- Peripheral arterial disease and clotting disorders
- Trauma
- Infections
- Cancer
- Raynaud's disease or Buerger's disease
- Frostbite (rare occasions)

The ultimate goal of an amputation is to remove the diseased part so that healthy tissue can be salvaged, and in some cases, to construct a stump that may allow attachment of prosthesis, or some type of artificial replacement part.

When looking at perspective applicants with an amputation we look at the following:

- What body part/limb was removed?
- When was this limb removed? (A stability period is generally needed).

- Has he/she been treated recently for the loss of this limb/body part? If so, when and how was he/she treated? (Were there any recent complications or follow-up care needed?)
- For what reason was it removed (trauma, diabetes, possibly the person lost a limb during active military service and if this is the case, ask him/her if he/she is collecting VA Disability, and if so what is the percentage?)
- What other medical conditions does he/she have? This is especially important to know. For example, if the person lost a limb due to PAD and he/she is still smoking, you will need to document that.
- If a limb (such as an arm) was removed ask if it was the dominant arm? If so is he/she able to perform all their ADL's? Do they need any assistance doing any tasks, and if so, what are they?
- If he/she has lost a finger, ask if he/she is able to perform all ADL's and fine motor tasks such as writing, buttoning, etc. The handwriting may be affected (possibly the signature looks shaky on their application or check) it would be helpful to document that.
- If the person lost a leg and has a prosthesis (an artificial leg), ask how long have he/she has had it and how have he/she has adapted? Usually, the longer a person has a prosthesis, the more likely they are to have adapted well. Observe how he/she ambulates. Can he/she walk unassisted? Is there use of a cane? If so, what type? Does he/she need help rising from a sitting position? Can he/she walk without holding on to walls or furniture for support and to steady himself or herself?

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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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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