



Web Eagle

July 2017

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

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United Security Assurance
2017 Producer Incentive Program

THE BIG SCORE!

Step up to the plate, lift the bat off your shoulder, and swing for the fences! United Security Assurance is paying cash bonuses on every LTC, LSS, LSS Select, HHC and STHHC application all summer long.

Get off the bench now and get in the game! Let United Security Assurance help you earn some extra cash this summer. For additional information about this exciting program or to learn more about our insurance plans, call our Marketing Team at 800-872-3044.

[View Program Rules](#)

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

New Electronic Applications

Exciting news! With our new e-Applications, we have developed yet another way to make it easier for you to submit new business. The e-apps are **currently available only with our Illinois, Pennsylvania, and Texas LifeStyle Solutions/Select insurance plans**. Here's what you can look forward to:

- No paper applications required
- An end to misplaced forms
- Web-based application you can access from anywhere, 24/7
- E-signature capability
- Quick, seamless submission to our Home Office

Stay tuned! We plan to introduce e-apps in additional states soon. Questions? Please contact our Marketing Team at 800-872-3044.

featured on StrateCision or LTC Quote, quoting platforms.

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

Contact Us

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Life Happens.org

[LifeHappens.org](#) is a website that addresses the insurance needs and concerns from a consumer standpoint. The site was created to help Americans recognize:

- the need to better educate themselves about the financial importance of insurance planning, and
- highlight the role insurance professionals perform in helping people find the insurance products that best fit their needs

Content for the website is gathered from various industry experts and organizations. You could use this information to start a dialog with potential clients about the importance of planning for their long term care needs.



Nurse's Nook¹

by Nurse Deb

The topic for this month's article is **Cardiomyopathy**. Sources referenced for this article were gathered from Mayo Clinic, Heart Association, and Medline.

Cardiomyopathy; a condition where the heart muscle is abnormal. It can be due to diseases of the heart muscle, and these diseases have many causes. The diseases ultimately enlarge, or thicken, the heart muscle making it rigid. In some cases, scar tissue takes over the heart muscle itself, rendering it less able to pump blood through the body efficiently.

Two of the most common types of Cardiomyopathy are **Dilated Cardiomyopathy**, which is where the left ventricle becomes enlarged and cannot pump blood out of the heart; and **Hypertrophic Cardiomyopathy**, which is where there is a thickening of the heart muscle that affects its ability to pump blood, in general. Hypertrophic cardiomyopathy can be more severe, and is usually genetic in nature.

The exact cause of Cardiomyopathy is not known, but experts speculate that some causes may be High blood pressure (long term), previous heart attack causing heart muscle damage, valve problems, obesity, Diabetes, thyroid disease, drinking alcohol in excess (for years), use of drugs (cocaine, amphetamines or steroids), infections, use of some chemotherapy drugs or radiation, hemochromatosis (excess iron stores), amyloidosis (abnormal protein build up), connective tissue disorders and various genetic conditions.

Cardiomyopathy can cause serious complications such as

heart valve problems, abnormal heart rhythms, heart failure and even sudden cardiac arrest.

If you have an applicant who has Cardiomyopathy, you will want to ask the following questions:

- When were you diagnosed with this condition, and what (if any) symptoms motivated you to go to your doctor?
- Do you know what type of Cardiomyopathy you have, and if so, what is your family history in regard to cardiac issues? (With Hypertrophic Cardiomyopathy genetics play a key role).
- Do you see a cardiologist, and if so, how often, and what treatment has he/she prescribed?
- What medications are you currently taking, and what other co-existing conditions do you have?
- What symptoms (if any) do you experience?
Examples: shortness of breath on exertion/climbing stairs, swelling of the ankles or feet, persistent cough, especially when lying down, fatigue, chest pain, arrhythmias, or dizziness?
- Has your doctor recommended any kind of surgical procedure?
- Approximately how much alcohol do you consume in a week?
- How active are you ~ do you walk, swim, exercise on a daily or weekly basis?

As always, the more information you gather the more it will help your Underwriter. Please do not hesitate to call 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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Connect with USA

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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