



# Web Eagle

July 2018

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

*"The most difficult thing is the decision to act, the rest is merely tenacity."*

Amelia Earhart,  
American aviator

## 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**

## SecureHorizons

Our next generation of short-term home health care insurance, *SecureHorizons*, is designed to help bridge the financial gap for individuals who have suffered an injury or medical conditions and what to recover at home. Here are several distinct benefit features of our plan:

- **One Rate Class**
- Daily Benefit Options of \$50 - \$150 per day
- **Benefit Periods of 90, 180, 300, or 360 days**
- Zero Day Elimination Period
- **Unisex Rates**
- Easy Application Process - no medical records required
- **3% Simple and 3% Compound Inflation Riders<sup>1</sup>**
- Optional Facility Care Rider<sup>1</sup>
- **Issue Ages 40- 89**

SecureHorizons is currently available in **Georgia, Illinois, Louisiana, Missouri, Nebraska, Oklahoma, Pennsylvania, and Texas**. We have a long and proud history of providing stand-alone Home Health Care and Short-Term Care insurance plans. For more information about any of our plan, call our Marketing Department at 800-872-3044.

<sup>1</sup>Riders not available in Pennsylvania.

## Positive Feedback

Our Coventry Service Program's Wellness Specialists received some positive feedback from one of our Texas policyholders who is a retired teacher. The following comment has been extracted from that conversation.

*"I really appreciate an insurance (company) that calls to check in on me because it continues to show me that they actually*

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

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

*care about how things are going. I feel I picked the right insurance (company), because they actually reach out to me to remind me about what I have and help me remember the importance of maintaining my health and wellness."*

We always appreciate receiving positive feedback. It's another reason why our highly-experienced staff is accessible and focused on providing exceptional service to our valued producers and policyholders.

<sup>1</sup>The Coventry Service Program is designed to help improve the in-home safety and promote overall well-being through a research-based program. The Service Program is provided by Coventry CareLink, a sister company to United Security.

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

By: Jennifer Howlett  
Underwriting Supervisor

The Underwriting Corner topic for this month is **Stroke/TIA**.

**A Stroke, known in the medical field as a Cerebrovascular Accident (CVA)** occurs when blood flow to a part of your brain is stopped either by a blockage or the rupture of a blood vessel. There are 2 types of stroke; an *ischemic stroke* and a *hemorrhagic stroke*. An *ischemic stroke* occurs with the blockage of a blood vessel that forms in the brain, a thrombotic stroke; or that forms somewhere else in the body and travels up to the brain, an embolic stroke. A *hemorrhagic stroke* occurs with the rupture of a blood vessel in the brain. Both types of stroke deprive part of the brain of blood and oxygen, causing brain cells to die. A **Transient Ischemic Attack (TIA)** is a stroke that lasts only a few minutes. It happens when the blood supply to part of the brain is briefly blocked. Symptoms of a TIA are like other stroke symptoms, but do not last as long, and they happen suddenly. TIAs are often a warning sign of future strokes. You can also help lower your risk by having a healthy lifestyle. This includes not smoking, not drinking too much, eating a healthy diet, and exercising. It is also important to control other health problems, such as high blood pressure and cholesterol.

Medical treatment needs to be immediate if it is thought someone is having a stroke; the more quickly you receive treatment, the better the prognosis, as a stroke left untreated for too long can result in permanent brain damage. Common symptoms of a stroke can include any of the following:

- **difficulty walking**
- **dizziness**
- **loss of balance and coordination**
- **difficulty speaking or understanding others who are speaking**
- **numbness or paralysis in the face, leg, or arm, most likely on just one side of the body**

- **blurred or darkened vision**
- **a sudden headache, especially when accompanied by nausea, vomiting, or dizziness**

Symptoms of a stroke can vary depending on the individual and where in the brain it has happened. Symptoms usually appear suddenly, even if they're not very severe, and they may become worse over time. To diagnosis a stroke, a physician will perform a full physical examination, during which they'll check your strength, reflexes, vision, speech, and senses. They'll also check for a particular sound in the blood vessels of your neck. This sound, which is called a bruit, indicates abnormal blood flow. Finally, they will check your blood pressure, which may be high if you've had a stroke. The physician will most likely order a CT scan and/or MRI of the brain, and possibly carotid artery studies and/or heart studies. The long-term outlook after an ischemic stroke is better than after a hemorrhagic stroke. Common complications resulting from a stroke include difficulty speaking, swallowing, moving, or thinking. These can improve over the weeks, months, and even years after a stroke.

#### **Questions to ask you client if they have had a Stroke or TIA:**

1. When were you diagnosed as having a stroke/ TIA?
2. What symptoms did you have?
3. Were you hospitalized or treated in the ER?
4. What studies were performed to make the diagnosis?
5. Have you only had **one** incident or have you had multiple Strokes/TIAs?
6. What treatment have you received?
7. Do you have any residual effects from your Stroke/TIA? If yes, what are your residual effects/ limitations?

As always, our Underwriting Team is available to answer any additional questions you may have.

<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.

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Information for this article was obtained from the following sources:  
<https://www.healthline.com/health/cerebrovascular-accident#prevention7>  
<https://medlineplus.gov/transientischemicattack.html>

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".

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