

Web Eagle

June 2017

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

For producer use only.

Faxing Applications

We can accept faxed applications with voided checks at this toll-free number

888-976-5969.

Download your copy of the <u>fax cover sheet</u>.

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



We've launched a new incentive program, "The Big Score", for our "MVPs" (most valuable producers). Our producers could become eligible to receive cash bonuses for every USA LTC, HHC, STHHC, LSS, or LSS Select application submitted. 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

Schedule a Webinar

We understand how hard it is for you to keep track of every specific product feature offered with our LTCi plans. So to help you, we've developed a series of 30-minute webinars. These webinars are conducted by our in-house subject matter experts and showcase the important qualities of our products and services. Do yourself a favor, call our Marketing Team at 800-872-3044 and book a webinar.

Alzheimer's Stats

There's an increase of individuals who died at home from Alzheimer's disease. A recent article published in CDC's Morbidity and Mortality Weekly Report backs this up with the most recent year studied:

- 54.1% died in a nursing home or other LTC facility, compared with 67.5% in 1999
- 24.9% died at home, compared with 13.9% in 1999
- 6.6 died in the hospital, compared with 14.7% in 1999

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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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• 6.1% died in hospice

Unfortunately, we are not able to offer coverage to an individual who has been diagnosed with or who has symptoms of Alzheimer's or other cognitive deficits at the time of application, but the resulting disability and need for LTC services is fully covered by our policies if it manifests itself later. Contact our Marketing Team to learn more.



Nurse's Nook¹ by Nurse Deb

The topic for this month's article is Myasthenia Gravis (Myasthenia gravis is Latin and Greek and means "grave or serious, muscle weakness".) Sources referenced for this article were gathered from the

Myasthenia Gravis Foundation, National Institute of Neurological Disorders, Mayo Clinic, and WebMD.com.

Myasthenia gravis is a chronic autoimmune neuromuscular disorder. In an autoimmune disease, some of the body's antibodies mistake a part of your own body as foreign, resulting in its destruction. In the case of Myasthenia gravis, antibodies block, attack or destroy the acetylcholine receptors needed for muscle contraction. The disease is characterized by weakness and rapid fatigue of any of the muscles under your voluntary control. There is a breakdown in the normal communication between nerves and muscles. Symptoms may include: drooping of one or both eyelids, blurred or double vision, change in facial expression, difficulty swallowing, shortness of breath, impaired speech and weakness in arms, hands, fingers, legs and neck. A more serious event that can occur is a myasthenia crisis; a medical emergency that occurs when the muscles that control breathing weaken to the point where individuals require a ventilator to help them breathe. This can be Life Threatening, and approximately 15-20% of people with Myasthenia Gravis experience at least one myasthenic crisis. There is no known cure, and it can affect people of any age, but it is more common in women younger than 40 and men older than 60.

If you have an applicant with this condition, you need to ask the following questions:

- When were you Diagnosed with Myasthenia Gravis?
- What symptoms precipitated the need for you to go to your doctor?
- What other medical conditions do you have?
- What type of doctor diagnosed you (Rheumatologist, Neurologist), and how often do you see him/her? What tests have been done?
- What, if any, medications/treatments are you

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receiving for this condition? (Have you had any of these tests: blood work, Pulmonary Function Tests, Electrodiagnostic tests, Endrophonium tests or neurological exams?)

- What are your current symptoms and how does it affect you with day to day living?
- Has your vision been impaired in any way? Are you still able to drive?
- Has your doctor discussed any future possible surgery to remove your thymus gland?

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.

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.

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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