



Web Eagle

June 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 best revenge is massive success."

Frank Sinatra,
American singer and actor

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** LTCi products, and

Home Health Care That's Well-Matched

You can open the door to more senior production with our short-term home health care insurance plan, **SecureHorizons**. This plan speaks to the wants and needs of today's seniors. They want:

- Comfortable convenient care, and with this plan you can offer them that
- Care that's quality yet economical, and you can offer them that too

Product features include:

- 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 Riders¹
- Optional Facility Care Rider¹
- Issue Ages 40- 89

SecureHorizons is currently available in Georgia, Louisiana, Missouri, Nebraska, Oklahoma, Pennsylvania, and Texas. We are working hard to offer the plan in additional states. Please call our Marketing Team, if you would like to order supplies or a proposal.

¹Riders not available in Pennsylvania.

Profile of Older Americans

Each year, the Administration on Aging (AOA) compiles the

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

673 East Cherry Lane
P.O. Box 64477
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www.usaofpa.com

latest statistics on the older population gathered primarily from U.S. Census data into a Profile of Older Americans. The profile provides data on changes in demographics of the population over age 65, including 15 topical areas (such as population, income and poverty, living arrangements, education, health, and caregiving). Below are some highlight from this year's profile.

- Over the past 10 years, the population age 65 and over increased from 37.2 million in 2006 to 49.2 million in 2016 (a 33% increase)
- The 85 and over population is projected to more than double from 6.4 million in 2016 to 14.6 million in 2040 (a 129% increase).
- The need for caregiving increases with age. In January-June 2017, the percentage of older adults age 85 and over need help with personal care (22%) was more than twice the percentage for adults ages 75-84 (9%) and more than six times the percentage for adults ages 65-74 (3%).

The entire report is available in PDF format on AOA's website and can be accessed [here](#).

Help Us ... Help You

Below are some helpful tips for working with our Underwriting Team in an effort to accurately pre-qualify your clients and effectively expedite your new business.

When calling in to pre-qualify a client here's a check list of information you should have available:

- State in which the applicant resides
- Applicant's age, gender, height, and weight
- If applicable, a complete list of medications (dosage amount and frequency used)
- Any hospitalizations or surgeries that applicant experienced within the past 5 years. This includes out-patient surgeries/short procedures, emergency room visits, or overnight hospital stays

When submitting new business paperwork and applications, it imperative that you:

- Write clearly
- Spell applicant's name correctly
- Print names where indicated
- Make sure all forms are completed and signed

Thank you in advance for your cooperation; together we can avoid delays and errors when processing your new business.

Underwriting Corner¹

By: Jennifer Howlett

Underwriting Supervisor

The Underwriting Corner topic for this month is **Abdominal Aortic Aneurysm (AAA)**.

The abdominal aorta is the largest artery in the abdomen that provides blood to the organs and tissues of the abdomen, pelvis, and legs. An aneurysm is a balloon-like dilation or swelling that can develop when the wall of a blood vessel weakens. An **Abdominal Aortic Aneurysm (AAA)** is a dilation of the largest artery of the abdomen that occurs due to weakening of the vessel, and can be life-threatening if it ruptures.

The exact **cause of abdominal aortic aneurysms** is unknown, but a number of factors may play a role and increase the **risk of developing one**, including tobacco use; hardening of the arteries (atherosclerosis); high blood pressure; infection in the aorta (bacterial or fungal); trauma (car accident or sports injury); heredity; age (most often occur in people age 65 and older); being male; being white; and history of other aneurysms such as a thoracic aortic aneurysm (the part of the aorta higher in the chest) or the artery behind the knee.

Complications of AAA include Aortic Dissection - tears in one or more of the layers of the wall of the aorta; Rupture -which can be life-threatening due to internal bleeding; Blood clots – that can block blood flow in the aorta or in other vessels throughout the body if it breaks off and travels. **Symptoms of a Ruptured AAA include** sudden, intense and persistent abdominal or back pain, which can be described as a tearing sensation; pain that radiates to the back or legs; sweatiness; clamminess; dizziness; nausea; vomiting; low blood pressure, and fast pulse.

Diagnosis: Abdominal aortic aneurysms are often found during an examination or testing for another reason. They are often found during routine medical tests, such as a chest X-ray or ultrasound of the heart or abdomen. If an AAA is suspected, doctors will review medical and family history, conduct a physical examination, and order specialized tests which can confirm it. These tests might include an abdominal ultra sound, a computerized tomography (CT) scan of the abdomen, or a magnetic resonance imaging (MRI) of the abdomen.

Treatment: If a diagnosis of Abdominal aortic aneurysm is

confirmed, surgery is generally recommended if the aneurysm is about 1.9 to 2.2 inches (about 5 to 5.5 centimeters) or larger. Doctors may also recommend surgery if the aneurysm is growing quickly; or if the patient is experiencing symptoms such as stomach pain or there is a leaking, tender or painful aneurysm. If the aneurysm is small and/or asymptomatic, one can expect to have an abdominal ultrasound at least six months after diagnosis and regular follow-up exams after the first imaging test. The frequency of your imaging tests depends on the size of the aneurysm, whether the aneurysm is growing and how fast it's growing.

If your client has an AAA or has history of a repaired AAA, please ask the following:

1. When did you first notice your symptoms?
2. Do your symptoms come and go, or do you always feel them?
3. How severe are/were your symptoms?
4. Do you have a family history of aneurysms?
5. Have you ever smoked? If you used to but stopped, when did you quit?
6. How large is/was your aneurysm and when was your last imaging follow up study done?
7. Has surgery been recommended? If you had a repair, when was it done?
8. How often do you follow up with your cardiovascular physician?

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

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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<https://vascular.org/patient-resources/vascular-conditions/abdominal-aortic-aneurysm>
<https://www.mayoclinic.org/diseases-conditions/abdominal-aortic-aneurysm/symptoms-causes/dxc-20197861>

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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This message was sent to **email@example.com** from **webeagle@usa-cal.com**

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