



# Web Eagle

June 2019

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

"I attribute my success to this:  
I never gave or took any  
excuses."

**Florence Nightingale,**  
*Social reformer and statistician*

## 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**

## Growing Demand for In-home Care

A recent article written by Steven Ross Johnson, states "Experts say the rising costs and demand for home healthcare services will make it less affordable for many older adults to pay for the services long term. ... Approximately 13% of adults pay for their care out-of-pocket, which will become more difficult to sustain due to the financial burden, according to a new study Johnson co-authored that was published Monday in Health Affairs."

[Read the article.](#)



## HHC That's Market Focused

**You can open the door to more senior production!**

Our short-term home health care insurance plan, **SecureHorizons**, speaks to the wants and needs of today's seniors.

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



Though there is no cure, Fibromyalgia can be effectively treated and managed.

**Symptoms of Fibromyalgia include:**

- Pain and stiffness all over the body
- Fatigue and tiredness
- Depression and anxiety
- Sleep problems
- Problems with thinking, memory and concentration
- Headaches, including migraines

Some people may experience tingling or numbness in the hands and feet; face/jaw pain (TMJ) or digestive problems (IBS, abdominal pain, bloating, etc.)

**Who is at risk?** Fibromyalgia can affect people of all ages; however, it is more likely to develop Fibromyalgia as you get older. People with Lupus or Rheumatoid Arthritis are more likely to develop Fibromyalgia.

**Treatment:** Fibromyalgia is typically treated with medications, including prescription drugs and over-the-counter pain relievers, as well as aerobic exercise and muscle strengthening exercises. Stress management techniques such as meditation, yoga and massage, cognitive behavioral therapy (to treat underlying depression), as well as good sleep habits can also be helpful.

Patient self-care is important to improve symptoms and daily function. The combination of medical treatment, a healthy lifestyle, behavior modifications, and increased sleep quality can help someone cope better with Fibromyalgia.

As always, we are here for you. Please call the underwriting department with any further questions or concerns you may have at **800-872-3044**.

<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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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".

Information for this article was obtained from the following websites:

<https://www.cdc.gov/arthritis/basics/fibromyalgia.htm>

<https://www.rheumatology.org/I-Am-A/Patient-Caregiver/Diseases-Conditions/Fibromyalgia>

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