



# Web Eagle

March 2016

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

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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 featured on StrateCision or LTC

It is with much sadness that I inform you of the passing of Robert ("Bob") Berry Haldeman, President and CEO of CMS Financial, parent company of United Security, and the founder of the Coventry Resources and Coventry CareLink companies. Bob died peacefully in mid-February after a long and valiant battle with cancer, surrounded by his family. A long-time resident of the Bolton Hill neighborhood of Baltimore City, Bob was an active civic and business leader in Baltimore and across the country. Bob lived a life of service, in particular in the areas of senior retirement housing and senior services. He was the creator of the Coventry CareLink Plan, which later became the LifeStyle Solutions LTC Plan, our flagship insurance product. Bob leaves quite a legacy of his many decades of dedicated service. He is survived by his wife of 51 years, Gail MacGregor Haldeman, his three sons, their spouses and seven grandchildren.



A standing room only gathering to celebrate his life was held at the end of February at Brown Memorial Presbyterian Church in Baltimore. Bob will be greatly missed by his family, friends, and his "work family". I am thankful for having known and worked with this remarkable man since I joined the Maryland company in 1998. His warmth and gracious daily presence will be greatly missed by the crew of our Linthicum, Maryland office.

Bill Neugroschel  
President & CEO  
United Security

**A Reminder ...**

Quote, quoting  
platforms.

### Contact Us

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While our LifeStyle Solutions ("LSS") and Lifestyle Solutions Select ("LSS Select") insurance plans are underwritten in our Pennsylvania home office -- policy issue, premium collection, and all commission payment for both of these insurance plans are handled by our Maryland office staff.

Should you have any policy, premium, or commission questions concerning your LSS or LSS Select insurance plans, please contact our Maryland office at 877-782-4663.

The 16th Annual Intercompany  
Long Term Care Insurance Conference  
*Transforming the Options, Refining the Risk*  
March 13-16, 2016 - San Antonio, TX - The Grand Hyatt

Two senior members of our marketing team, Chris Coady and Matt Sussman, will be in San Antonio, Texas, **March 13-16, 2016**, attending the [Intercompany Long Term Care Insurance Conference](#). Stop by our booth at the Grand Hyatt Hotel and say "hello"!



### Nurse's Nook<sup>1</sup>

*by Nurse Deb,  
USA Underwriter*

The topic for this month's article is **Sarcoidosis**. Sources used for this article were gathered from [emedicalhealth.com](#), and the [National Heart, Lung, and Blood Institute website](#).

Sarcoidosis (also called sarcoid) is a disease of unknown cause that leads to inflammation of various tissues and organs of the body. It can affect any organ, but usually starts in the lungs, skin, and/or lymph nodes (especially those in the chest). Although less common, it can affect the eyes, liver, heart, and brain leading to serious complications. The inflammation does not go away, but instead, some of the immune systems cells cluster to form lumps, called granulomas, in various organs in the body. Too many granulomas in an organ can affect how the organ works, thus creating symptoms and problems. Approximately one-third of the people with the disease can sustain damage to their organs over the years.

It is thought that Sarcoidosis seems to be caused by an immune reaction to an infection, or some other trigger (called an antigen), that continue even after the initial infection is cleared up. In

most cases it clears up on its own; but in some cases, it can go on to affect the person long term -- becoming life threatening and requiring medical intervention. People who have lung scarring, heart or brain complications, or Lupus perno (a serious condition caused by Sarcoidosis) are at higher risk of poor outcomes from Chronic Sarcoidosis.

1. **Colitis**, in general, is an inflammation of the inner lining of the colon.
2. **Ulcerative colitis** affects the colon, rectum and part of the digestive tract, and the inflammation can cause sores/ulcers in the colon lining.
3. **Crohn's disease** is an inflammatory bowel disease that causes inflammation of the digestive tract.
4. Diverticulitis is a condition where the diverticula (the small bulging pouches in the lining of the digestive system) becomes inflamed or infected.

When speaking with a potential applicant who states they have Sarcoidosis or Sarcoid, you will want to ask the following questions:

1. When were you diagnosed?
2. What symptoms did you have that caused you to go to the doctor?
3. Do you suffer from fatigue?
4. Do you suffer from joint pain and aches?
5. Do you suffer from dry eyes, joint swelling, blurry vision or shortness of breath?
6. Do you have a cough or any skin lesions?
7. Do you have any swollen/tender lymph nodes?
8. When and if you experience some these symptoms, are you able to function and perform your daily activities?
9. What other medical conditions do you have and do you feel any of those worsen the Sarcoidosis?
10. Has your doctor done any recent lab work? Has your doctor done any testing, such as: chest x-ray, CT scan or PET scan, Biopsy, bronchoscopy, etc? If so, when?

The responses to these questions can help us better underwrite the potential applicant. Please feel free to call on our expert underwriters for a more in-depth pre-qualification.

For additional information on how we underwrite specific medical conditions or to speak with one of our qualified underwriters, call us at 800-USA-3044. Requests for future topics are always welcome.

<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.

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

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