



Web Eagle

March 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 [fax cover sheet](#).

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

Come Meet Us

Chris Coady and Matt Sussman, senior members of our marketing team, are attending the [Intercompany Long Term Care Insurance Conference](#) that's being held in Jacksonville, Florida, March 26-29, 2017. If you are also attending, please stop by our booth to say "hello"! All the best!

Increase Your Earnings

We are hard at work coming up with new ideas for our next producer incentive program. Stay tuned, we will provide you with specific details soon.

LTCi Claims Are for Home Care

According to the American Association for Long-Term Care Insurance, more than half of new LTCi claims in 2016 were for people who received in-home care. That's a three percent increase from 2012. These numbers illustrate an important trend ... many individuals would rather receive care at home and won't necessarily utilize the benefits of a comprehensive LTCi plan.

For these individuals a home health care plan might be more suitable. We offer a **Stand-Alone Home Health Care plan** as an alternative to a LTCi plan:

- 1, 2, 3, 4 or 5 year(s) benefit periods
- 0-day elimination period available
- Up to 250 dollars daily benefit
- Same rates for men and women

Our **Short-Term Home Health Care plan** is a great option for prospects who just need recovery care:

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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Follow us on:



- Issue Ages 18-99
- 5 Risk Classes: Preferred, Standard, Classes 1, 2 and 3
- Daily Benefit Amount: 15, 20 or 25 dollars/per hour for 4 hours per day
- Same rates for men and women
- No Elimination Period

These plans are designed to satisfy the needs of those clients who desire to remain in their homes for care. For more information on all our LTCi plans, call one of Marketers today at 800-USA-3044.

¹Not all benefit features available in every state.



Nurse's Nook¹
by Nurse Deb

The topic for this month's article is Chronic Inflammatory Demyelinating Polyradiculoneuropathy (CIDP). Sources referenced in this article were gathered from Webmd.com, Medscape, and the National

Institute of Neurological Disorders.

Chronic Inflammatory Demyelinating Polyneuropathy is a rare disorder of the peripheral nerves that is progressive and relapsing. The disorder is characterized by gradually increasing sensory loss and weakness associated with loss of reflexes. It is similar to Guillain Barre Syndrome, but in onset it is progressive, rather than acute; and for this reason, can be difficult to diagnose. CIDP is caused by damage to the covering of the nerves (myelin) and can begin at any age. The condition is more frequent in men than women, and typically starts insidiously then progresses slowly. Patients can experience many debilitating symptoms, and if the condition is left untreated, can progress to wheelchair dependence; therefore, early recognition and treatment is imperative to avoid further disability.

When hearing that an applicant has this disease (sometimes we can hear an acronym and not pay attention to it since we may have missed what the meaning can be - this disease is one of those we must be attentive to) it is important to ask the following questions:

1. When were you diagnosed and what tests did they do to arrive at this diagnosis? (Ex. MRI, EMG, Nerve biopsy, Blood work, spinal fluid analysis?)
2. What symptoms prompted you to go see your doctor? How have these symptoms progressed?
3. How debilitating are these symptoms? Run me through a typical day... Do you need any aids (cane)?
4. Who follows you for this condition? (Neurologist? Pain

- management? Physical Medicine?)
5. What treatments are you receiving (PT, orthotics, braces) and what medications do you take? (Steroids, Pain medication, IV Immune Globulins- IVIG, Plasmapheresis...)
 6. What other co-existing conditions do you have?

Gathering as much information on this condition will better serve both you and Underwriting. Should you have any questions please do not hesitate to contact any of our Underwriters, who are ready and willing to help you in any way.

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.

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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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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