



Web Eagle

November 2016

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

For producer use only.

We want to congratulate the esteemed firm of RAL Associates, Inc. and its President for being the first to submit an application with voided check!

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](#).
Quoting Software

Mission Accomplished New Opportunities with USA

As we enter into the holiday season, we remain thankful for the many blessings our company has experienced throughout the year, and we are especially thankful for you -- our loyal producers. Day after day you help your clients protect themselves against the devastating cost associated with LTC by recommending financial solutions and insurance plans that can help them protect their financial assets and plan for care they may need.

Your valiant efforts should not go unrewarded. That's why we've created a producer incentive program that rewards you with bonus cash for your hard work. Our 2016 agent incentive program, "**Mission Accomplished! New Opportunities with USA**", will pay you cash on all LTC, HHC, STHHC, LSS, or LSS Select applications submitted now and until the end of this year.

Again, we thank you for your continued support and loyalty. For more information about this exciting program or to learn more about our insurance plans, call our Marketing Department at 800-USA-3044.

[View Program Rules](#)

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 Quote, quoting platforms.

*This is a secured section of our site that requires [registration](#).

Ordering Supplies

USA licensed producers can order directly from our website or contact our Forms Coordinator, at 800-USA-3044.

Contact Us

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P.O. Box 64477
Phone: 800-USA-3044
Fax: 215-723-8036
www.usaofpa.com

Visit Us



Congress Declares November as Long Term Care Awareness Month

*by Matt Sussman,
Senior Director of Business Development*

Is it ironic that we share this awareness month with the National Alzheimer Disease Month, Lung Cancer awareness month, or Pancreatic Cancer awareness month? Cognitive issues and cancer are two major reasons someone may need to utilize long term care. We also share this month with National Home Care and Hospice month, National Family Caregiver month and the 41 other November monthly Observations.

What makes this month so special to us (long term care insurance agents), is that we get to be a part of it. We also get to be part of the Family Stories awareness month (yes, another November observation), as most of us have a story to tell of a loved one or a friend who needed care. I know I do!! Is it the story where I was in charge of my Grandmother's care, which occurred at home due to her dementia and diabetes, or about my father-in-law who was diagnosed with Pick's Disease and utilized all levels of care, starting from care at home, moving into an Assisted living facility for 2 weeks until his stroke took his independence away, sending him into a nursing home for 2.5 years. What is the story about long term care you share with your clients?

We are the ones who can start the conversations about protecting families from the financial, physical and emotional strain on the ones they love and care about when care is needed. We are Long Term Care Insurance sales agents who have saved families from the potential financial devastation caused by needing long term care. We are the ones that have protected families from never speaking again because mom or dad needed long term care; we are also the ones who have allowed mom and dad to stay in their home because they planned for a long term care event.

Take this Long Term Care Awareness Month and talk about what we do as producers to help entire families. Reach out to your community partners, groups, and associations you belong to, or contact those prospects you have not managed to speak with yet. This is a good time to rejuvenate your efforts to help people protect themselves financially against the need for long term care. I hope November is a great long term care sales month for you. Good selling!!



Nurse's Nook¹



by Nurse Deb

The topic for this month's article is **Sleep Apnea**. Sources referenced in this article were gathered from the National Heart, Lung and Blood Institute, the Mayo Clinic, and Webmd.com.

Sleep Apnea is a condition where you have one or more pauses in breathing or cessation of breaths while sleeping. These breathing pauses can last from a few seconds to minutes, and may occur 30 times or more an hour; typically, normal breathing starts again, sometimes with a loud snort or gasping/choking sound. Sleep apnea is usually chronic and disrupts your sleep pattern. When there is shallow breathing, you will normally go from a deep sleep to a light sleep pattern; and as a result, the quality of sleep is poor, thus making one tired during the day.

There are 3 main types of sleep apnea:

1. **Obstructive Sleep Apnea (OSA)** – The more common type; this occurs when the throat muscles relax. The tongue can relax, fall back, and obstruct the airway.
2. **Central Sleep Apnea** – This is when your brain does not send proper signals to the muscles that control breathing.
3. **Complex Sleep Apnea Syndrome** – (Treatment is emergent). This occurs when someone has both obstructive sleep apnea and central sleep apnea.

Sleep apnea can affect anyone at any age, even children. Risk factors include: being Male; being overweight; having a large neck (> 17" for men; >16" for women); having large tonsils, a large tongue, or a small jaw bone; having a family history of sleep apnea; GERD (reflux); or any nasal obstruction due to deviated septum or sinus/allergy problems.

Effects of Sleep Apnea can include: high blood pressure; weight gain; stroke; heart failure; irregular heart beat; heart attacks; diabetes; depression; headaches; day time fatigue*.

*Day time fatigue can result in poor job performance, underachievement in academics and testing, and even an increase in motor vehicle accidents (MVA).

If an applicant tells you they have Sleep Apnea, you will want to ask the following:

- When were you diagnosed? Did your Doctor say it was mild, moderate or severe?
- Are you being treated? Do you use a CPAP or any type

of assistive breathing device? Do you take any medications for this condition?

- Do you have any other medical conditions?
- Have you ever had a heart attack, TIA, irregular heart beat, Stroke?
- Have you ever fallen asleep at the wheel? Have you had any recent MVA's?

The responses to these questions can help us better underwrite the potential applicant. Please feel free to call on our expert underwriting 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.

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.

The Season for Giving

Since 2010, United Security Assurance has been an official **Toys For Tots** collection center, and this year that honorable tradition continues.

If you, your family, friends or neighbors would like to bring a smile to a child this holiday season, and you live close to our Souderton Home Office, here's what you need to do ...

- Bring in **new**, unwrapped toys for children from newborn to age 17
- No price range
- Stuffed animals to bicycles
- Dollar Store toys to high end items



You have until **Monday, December 12th**, to bring in your donations and deposit them in the Toys For Tots collection box located in the front lobby of our home office at 673 East Cherry Lane, Souderton, PA. If you can't get to our home office, then you might consider [mailing](#) the toys or making an [on-line donation](#) to this worthy organization.

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.



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