



Web Eagle

November 2017

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

"Winning isn't everything, but wanting to win is."
Vince Lombardi

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 Marketing Team, at 800-872-3044.

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 **SecureHorizons** short-term home health care plan are featured on [StrateCision quoting](#)



By: Matt Sussman, CLTC
Senior Director of Business Development

November has been declared Long Term Care Awareness month by the U.S. Congress. As an individual who can make a difference in how a family prepares for a long term care event, this month should be professionally meaningful to you. It should also give you additional reasons to bring up the topic of long term care planning.

According to the International Journal of Epidemiology; from 2000 to 2050, the senior population is projected to grow by 135 percent; therefore the potential prospects are certainly available. People aged 85 and over are projected to increase by 350 percent, so there is no time to waste in starting to protect people from a future long term care event.

With 10,000 baby boomers turning age 65 every day, we, as Long Term Care advisors, are in a prime position to help so many of them. With approximately 43.5 million unpaid caregivers providing care to an adult or child in the last 12 months¹, and approximately 34.2 million Americans providing unpaid care to an adult age 50 or older in the last 12 months², we know that if they had a long term care insurance policy (or a short-term care insurance policy) in

[platform](#).

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

Contact Us

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place, these statistics would be, very different, as would the primary unpaid caregiver's well-being.

As a family member of someone who required Home Health care, then Assisted Living Facility care, and ultimately Nursing Home care, I can personally share with you what having a long term care policy in place did for our entire family. In addition, as a family member of someone who did not have a long term care insurance policy in place, I can also share with you what the worries of writing a \$14,000 check month after month after month were.

During this Long Term Care Awareness Month, reach out to as many individuals, groups and associations as possible about the importance of planning for a long term care event. Share your personal stories, and share what having a long term care insurance policy can do for them and their entire family.

This is the perfect time to rejuvenate your sales efforts and we hope November is a great month for you. Good Selling!

¹National Alliance for Care giving and AARP.

² National Alliance for Care giving and AARP. (2015). Caregiving in the U.S.

SecureHorizonsSM eApp

You can now access an e-App for our newest short-term home health care insurance plan, **SecureHorizonsSM**. The e-app can be accessed on our [Agent Portal](#)¹ and is available in **Georgia, Louisiana, Missouri, Nebraska, and Oklahoma**.

You can start using the e-App today. Questions? Please contact our Marketing Team at 800-872-3044.

PLEASE NOTE ... our **SecureHorizonsSM** short-term home health care plan is featured on [StrateCision's LTC Quoting software platform](#).

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Underwriting Corner¹

By: Jennifer Howlett
Underwriting Supervisor

The topic for the Underwriting Corner this month is **Change**.

Change can be a noun or a verb, but essentially means to make different in some way; give a different position or course; replace with another; exchange for an equivalent; undergo a modification, etc.² Change can be difficult and sometimes scary. But most of the time, change or being

different can be good. At United Security Assurance, we are doing something different. For those of you that haven't noticed we have renamed the column, formally known as the "Nurse's Nook", to the "Underwriting Corner". We will continue to offer valuable information and insight on frequently underwritten health conditions, but you will read about other underwriting topics, as well.

For those of you that don't know me, my name is Jennifer Howlett, the Underwriting Supervisor at United Security Assurance. I am pleased to provide the information for this portion of the Web Eagle and have been a member of the United Security Underwriting Team for thirteen years. Prior to joining the United Security team, I offer twenty-five years of experience in LTCi -- encompassing claims, marketing, and underwriting.

While working at United Security Assurance, I returned to school to complete my B.A. in Business Management from DeSales University. I have been able to apply my academics and work/life experience to my job on a daily basis. I have spoken to many agents and applicants during pre-qualification calls. Because communication is a key component to a successful application and the underwriting process, I encourage agents to call in to discuss questions regarding health conditions, medications, and any other underwriting process questions you may have.

The Underwriting Team has a combined experience of over seventy-five years in the LTCi industry. We are here to help you find valuable LTCi coverage for even your more health challenged clients. We incorporate claims experience, health knowledge, and expertise of co-morbid conditions with a lifestyle approach to our underwriting. When talking about LTC coverage, underwriting is not always "Yes" or "No".

Call us to discuss your case. We pride ourselves on our Agency and Customer service and are available to speak to you daily (between 8:00am and 5:00pm EST) to get your questions and concerns answered. When you call United Security Assurance, you get a "live" person to direct your call. This is one technological change we felt was important to leave unchanged. We still believe human customer service is the best customer service.

Change or doing something different may take some getting used to, but as the LTCi industry changes -- so must we. We can learn and change together. Give United Security Assurance a call today.

Next month's topic will help you get ready for the New Year and a new product with simplified underwriting process! Stay tuned.

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.

²merriam-webster.com

A Season for Giving

Since 2010, the home office of 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 the face of 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 Wednesday, December 13th, 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. Follow us on:



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