



Web Eagle

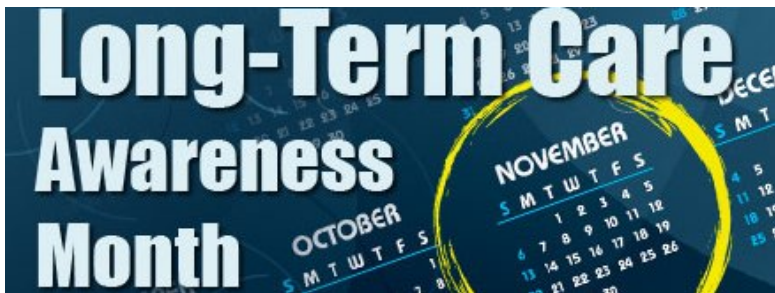
November 2018

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've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel."

Maya Angelou,
American poet



By: Matt Sussman, CLTC
Senior Director of Business Development

SecureHorizons In New States

Attention Producers!

We are thrilled to announce the release of our newest short-term home health care plan, **SecureHorizons**, in Arizona and Colorado.

The plan features¹:

- One Risk Class
- Daily Benefit Amounts:
\$50-\$150
- Benefit Periods:
90, 180, 300, or 360 days
- Zero-Day Elimination Period
- Issue Ages: 40-89
- Optional Facility Care Rider
- Optional Inflation Protection Riders

SecureHorizons is available in Georgia, Colorado, Illinois, Louisiana, Missouri, Nebraska, North Carolina, Oklahoma, Pennsylvania, South Carolina, and Texas; and coming soon to Indiana. Please call our

November marks an important time of year in the long term care planning industry. In 2001, the American Association for Long-Term Care Insurance established this month as Long-Term Care Awareness Month. Since then, the U.S. Congress has recognized the Association's efforts to help create awareness towards planning for such an event.

The thing that makes this month so special to us, as long term care agents, is that we get to be a part of it. 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. Long Term Care Insurance agents have saved families from the potential financial devastation caused by needing long term care. In 2017, insurance carriers have helped families protect \$9.2 billion dollars from long term care expenses, as this is what benefits were paid out.¹

Take this Long-Term Care Awareness Month to talk about what we do to help entire families. Reach out to your community partners, groups, and associations you belong to. This is a good time to rejuvenate your efforts to help people protect themselves financially against the need for long term care. I always like to say, your health buys your plan,

Marketing Team at **800-872-3044**, if you would like to order supplies or request a proposal.

¹Optional riders not available in Pennsylvania.

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 LTCi products, and **SecureHorizons** short-term home health care plan are featured on [StrateCision quoting platform](#).

Ordering Supplies

USA licensed producers can order directly from our Marketing Team, at 800-872-3044.

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

Contact Us

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your money simply pays for it. Don't let your clients wait until they are uninsurable; the time is now to help secure their future. We at USA are here to help you and your clients do just that, especially for those individuals that have been previously declined, or have been told not to apply. I hope you take advantage of this awareness month and help protect many more families from this very real concern. Good selling!!

¹aaltci.org

Increase Your Earnings

As we celebrate Thanksgiving with friends and family, United Security Assurance would like to extend a heartfelt thanks to all our producer partners. In early 2019, we will be saying 'thank you' to one lucky producer who will be the winner of a \$2,500 travel gift certificate in our "Raffle Mania" incentive contest. Keep submitting those applications, because all it takes is one ticket to be the grand prize winner! For more information call our Marketing Team or [view the program rules](#).



Underwriting Corner¹

By: Jennifer Howlett
Underwriting Supervisor

The *Underwriting Corner* topic for this month is **Spinal Stenosis**.

Spinal Stenosis is a narrowing of the spine, or backbone, which protects the spinal cord, and allows you to stand and bend. When narrowing occurs, it puts pressure on the nerves and spinal cord and can cause pain. Spinal stenosis occurs mostly in people older than 50. Younger people with a spine injury or a narrow spinal canal are also at risk. Diseases such as arthritis and scoliosis can cause spinal stenosis, too.

Some of the symptoms of Spinal Stenosis are:

- Pain in your neck or back
- Numbness, weakness, cramping, or pain in your arms or legs
- Pain going down the leg
- Foot problems

A serious type of Spinal Stenosis occurs when there is pressure on nerves in the lower back. You should call your doctor if you have any of these symptoms:

- Loss of control of the bowel or bladder.
- Problems being intimate with your partner.
- Pain, weakness, or loss of feeling in one or both legs.

Depending on the severity of symptoms, various treatments can be given with regard to pain management and symptoms resolution. For mild to moderate symptoms, anti-inflammatory medications, pain medications, Epidural Steroid Injection, braces, and physical therapy are typically recommended. Alternative treatments such as acupuncture and chiropractic care can also be recommended, however, more research is needed to establish the effectiveness of these treatments. For more severe symptoms, or when other conditions of the back such as herniated or ruptured discs, bone spurs, or severe degenerative disc disease, surgery may be the only option.

- **Diskectomy.** This involves removal of the herniated portion of a disk to relieve irritation and inflammation of a nerve. Diskectomy typically involves full or partial removal of the back portion of a vertebra (lamina) to access the ruptured disk.
- **Laminectomy.** This procedure involves the removal of the bone overlying the spinal canal. It enlarges the spinal canal and is performed to relieve nerve pressure caused by spinal stenosis.
- **Fusion.** Spinal fusion permanently connects two or more bones in your spine. It can relieve pain by adding stability to a spinal fracture. It is occasionally used to eliminate painful motion between vertebrae that can result from a degenerated or injured disk.
- **Artificial disks.** Implanted artificial disks are a treatment alternative to spinal fusion for painful movement between two vertebrae due to a degenerated or injured disk. But these relatively new devices aren't an option for most people.

If your client has a diagnosis of Spinal Stenosis, ask the following questions:

1. Do you have any limitations in your activity level? What are they?
2. Do you require any walking aids or braces? Cane? Walker?
3. What treatment has been recommended? Medication? PT? Injections?
4. If you have received any treatments, what were they and when was the last one?
5. Have you consulted a neurosurgeon? Has surgery been recommended?
6. If you have had surgery, when were you released from post-operative PT?

If you have any additional questions or concerns, please call our underwriting department to speak to an underwriter.

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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Information for this article was obtained from the following sources:

<https://medlineplus.gov/spinalstenosis.html>

<https://www.niams.nih.gov/health-topics/spinal-stenosis>

<https://www.mayoclinic.org/back-surgery/ART-20048274?p=1>

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".

Unsubscribe

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