



Web Eagle

October 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

"You miss 100% of the shots you don't take."
Wayne Gretzky

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 featured on StrateCision or LTC Quote, quoting

New STC Product Available

Earlier this month, we made our next generation short-term home health care insurance plan, SecureHorizonsSM, available in the states of **Georgia, Louisiana, Missouri, Nebraska, and Oklahoma**. The affordable plan offers healthy solutions for in-home recovery. Here's a short list of the plan's features:

- Facility Care Rider
- Easy Application Process
- No Medical Records Needed
- Indemnity Plan
- Same rates for a male or female

We aim to bring this plan to additional states soon. Call our Marketing Team at 800-872-3044 if you have questions or would like to receive supplies for this plan.

Positive Feedback

Recently our Coventry Service Program's¹ Wellness Specialist received some especially nice feedback from two Texas LifeStyle Solutions plan policyholders. The following comments were made during routine phone calls.

"I really appreciate the pro-active approach your company uses. I read everything that you send me and I really appreciate the check-in calls."

Texas Retired Teacher/Superintendent

"I found our discussion reassuring, because it helped me feel that I'm on the right track. I feel better equipped to

platforms.

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

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address the topics of advanced directives, dementia issues, etc. with my family. It also helped to talk things over with someone who hears what I'm saying."

Unidentified Policyholder

We always appreciate getting positive feedback. It's another reason why our highly-experienced office staff is accessible and focused on providing exceptional service to our policyholders and valued producers.

¹The Coventry Service Program is designed to help improve in-home safety and promotes overall well-being through a research based program. The Service Program is provided by Coventry CareLink, as sister company to United Security.

Underwriting Corner¹

The *Underwriting Corner* topic for this month is Diabetes (Mellitus). Sources referenced for this article were gathered from my.clevelandclinic.org.

Diabetes is a disease in which the body's ability to produce or respond to the hormone insulin is impaired, resulting in abnormal metabolism of carbohydrates and elevated levels of glucose in the blood and urine.

There are two main types of diabetes: Type 1 and Type 2:

- **Type 1 diabetes** occurs because the insulin-producing cells of the pancreas (beta cells) are damaged. In Type 1 diabetes, the pancreas makes little or no insulin, so sugar cannot get into the body's cells for use as energy. People with Type 1 diabetes must use insulin injections to control their blood glucose. Type 1 is the most common form of diabetes in people who are under age 30, but it can occur at any age.
- In **Type 2 diabetes**, the pancreas makes insulin, but it either doesn't produce enough, or the insulin does not work properly. This type occurs most often in people who are over 40 years old and overweight. Type 2 diabetes may sometimes be controlled with a combination of diet, weight management, and exercise. However, treatment also may include oral glucose-lowering medications (taken by mouth) or insulin injections (shots).

The actual cause of diabetes is unknown, however the following factors can contribute to an increased risk of developing the disease; family history, being overweight, physical stress (injury or illness), injury to the pancreas, use of certain medications (steroids, HBP medications), autoimmune disease, age, alcohol use, and smoking.

Diabetes is diagnosed with fasting sugar blood tests or with A1c blood tests, also known as glycated hemoglobin tests. A fasting blood sugar test is performed after you have had

nothing to eat or drink for at least eight hours. Diabetes is diagnosed by one of the following:

- The blood sugar level is equal to or greater than 126 mg/dl.
- There are two random blood sugar tests over 200 mg/dl, with symptoms.
- There is an oral glucose tolerance test with results over 200 mg/dl.
- The A1c test is greater than 6.5% on two separate days.

Some long term complications from Diabetes are Retinopathy (eye disease), Neuropathy (burning, numbness, or tingling in hands/feet), and Nephropathy (kidney insufficiency). Other long term complications include high blood pressure, heart disease, glaucoma, cataracts and dental problems.

Questions you should ask if your client has Diabetes:

- Do you have type 1, or type 2?
- What was your most recent HgbA1c reading?
- If treated with insulin, how many units do you use per day? If using an insulin pump, what is the average amount of insulin used per day?
- Do you have any complications from the Diabetes (describe the symptoms, not necessarily the medical term)?
- Has your physician changed any of your medications within the past 6 months?
- Do you see a specialist (Endocrinologist)? If yes, how often?

Keep in mind, the more information you gather the more it will help your underwriter. Please do not hesitate to call our qualified underwriters, 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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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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