



Web Eagle

October 2019

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

"The human spirit is stronger than anything that can happen to it."

C.C. Scott,

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

Aging and Cancer

The older one gets, the greater the risk becomes for developing cancer. Studies show that 60% of people who have cancer are 65 or older. So are 60% of cancer survivors. Age definitely plays a role in cancer diagnose and treatment, but it is just on factor. For most general health, lifestyle, and other factors have a lot to do with the affects of cancer. For more information on this subject [click here](#).

Helping People is What We Do

Our series of Lifestyle Solutions LTCi plans include wellness planning and consultative services that are **free** and can be used prior to a claim. These services are designed to help the policyholder positively age in place, obtain information for care, and strategize a plan for their situation. All of this happens through a staff of seasoned professionals who collaborate with the policyholder to create customized responses to the challenges which may emerge. This service is provided by Coventry CareLink, a sister company to United Security Assurance.

For more details about these services or any of our LTCi plan call our Marketing Team at **800-872-3044**

*Underwriting Corner*₁

featured on [StrateCision quoting platform](#).

Ordering Supplies

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

Contact Us:

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The Underwriting Corner topic for this month is **Breast Cancer**.

October is Breast Cancer Awareness month. Community walks are held, pink bows are worn, pink socks, pink cleats, pink t-shirts and some professional sports teams temporarily change their uniforms to include some pink to support those who have fought, or are currently fighting, as well as make contributions the research and prevention of the disease. It is nice to know that these efforts are not in vain, as many advances in the diagnosis and treatment of breast cancer have occurred. Because of earlier detection, a new personalized approach to treatment and a better understanding of the disease, breast cancer survival rates have increased, while the number of deaths associated with this disease is steadily declining.



After skin cancer, breast cancer is the most common cancer diagnosed in women in the United States. It can occur in men and women, but it is far more common in women. There are several types of breast cancer; Angiosarcoma, Ductal carcinoma in situ (DCIS), Inflammatory breast cancer, Invasive lobular carcinoma, Lobular carcinoma in situ (LCIS), Male breast cancer, and Paget's disease of the breast.

Key symptoms and signs of breast cancer include:

- A breast lump or thickening that feels different from the surrounding tissue
- Change in the size, shape or appearance of a breast
- Changes to the skin over the breast
- A newly inverted nipple
- Peeling, scaling, crusting or flaking of the pigmented of skin surrounding the nipple (areola) or breast skin
- Redness or pitting of the skin over the breast, like the skin of an orange

Breast cancer occurs when some breast cells begin to grow

abnormally. The abnormal cells divide more rapidly than healthy cells and continue to accumulate creating the abnormal lump or feeling of the breast tissue. Cells may metastasize through the breast to the lymph nodes or to other parts of the body.

Researchers have identified hormonal, lifestyle and environmental factors that may increase the risk of breast cancer. Doctors estimate that 5-10% of breast cancers are linked to gene mutations passed through generations of a family. The most well-known are breast cancer gene 1 (BRCA1) and breast cancer gene 2 (BRCA2), both of which increase the risk of breast and ovarian cancer. When there is a strong family history of breast or other cancers, a doctor may recommend a blood test to help identify specific mutations in BRCA or other genes that are being passed through a family. Some factors that are associated with increased risk of breast cancer are:

- Being female and increased age
- Personal history of breast conditions (Lobular carcinoma in situ (LCIS) or atypical hyperplasia of the breast) or personal history of breast cancer
- A family history of breast cancer (especially if mother, sister, or daughter was diagnosed)
- Inherited genes that increase cancer risk (BRCA 1 and/or 2)
- Radiation exposure
- Obesity
- Beginning menstruation at a younger age or beginning menopause at an older age
- Having your first child at an older age or having never been pregnant
- Postmenopausal hormone therapy; the risk of breast cancer decreases when women stop taking combined estrogen and progesterone therapy

When cancer is diagnosed, it is given a stage, 0-IV; 0, indicating a cancer that is noninvasive or contained within the milk ducts. Stage IV, also called metastatic breast cancer, indicates cancer that has spread to other areas of the body. This stage helps determine the prognosis and best treatment options. Breast cancer also takes into account the cancer's grade; the presence of tumor markers, such as receptors for estrogen, progesterone and HER2; and proliferation factors.

Treatment for breast cancer will vary depending on the size

and stage of the tumor.

- **Lumpectomy**-The tumor and small margin of surrounding health tissue is removed
- **Mastectomy**-The entire breast and all of its tissue is removed, including the lobules, ducts, fatty tissue and some skin, including the nipple and areola
- **Radiation** and/or chemotherapy
- **Hormone treatment/hormone-blocking therapy** is used to treat tumors that are sensitive to hormones (Estrogen Receptor or ER + tumors or Progesterone receptor or PR + tumors)
- **Sentinal node biopsy**-The lymph nodes that are first to receive the lymph drainage from the tumor are removed to determine whether cancer has spread to the lymph nodes
- **Axillary lymph node dissection**- When cancer is found in the sentinel lymph nodes, the surgeon will discuss removing additional lymph nodes in the armpit

Take measures to help with early detection and to support a healthy lifestyle, such as:

- Breast self-exams
- Routine screenings such as mammograms and/or breast ultrasounds; or sometimes an MRI; biopsies when a questionable abnormality is seen on an imaging study
- Drink alcohol in moderation
- Exercise daily or most days of the week & maintain a healthy weight
- Limit postmenopausal hormone therapy. Use the lowest dose for the shortest amount of time if therapy is needed due to intolerable postmenopausal symptoms
- Choose a healthy diet, such as the Mediterranean diet, one with healthy fats and mostly plant-based foods

Breast cancer, as with most cancers, when caught early, can be treated. Patients need to be encouraged to be proactive in prevention, screenings. If diagnosed, they need to be encouraged to be proactive with their treatment. Patients need the support of family and friends as well as their medical team to beat the disease and advocate for and support those who are going through the same battle. **Go Pink!**

If you have a client that has had breast cancer, please ask the following questions:

1. When was your cancer diagnosed?
2. What stage was your cancer and how was it treated?
3. When did your treatment end?
4. Has there been any recurrence or metastasis?
5. How often do you follow up with a specialist (oncologist/GYN)?
6. Do you have a history of any other type of cancer?

As always, please call our underwriting department, at **800-872-3044**, for a prequalification, with any questions or need assistance with your client.

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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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".

The information for this article was obtained from the following sources:

<https://www.mayoclinic.org/diseases-conditions/breast-cancer/diagnosis-treatment/drc-20352475>

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