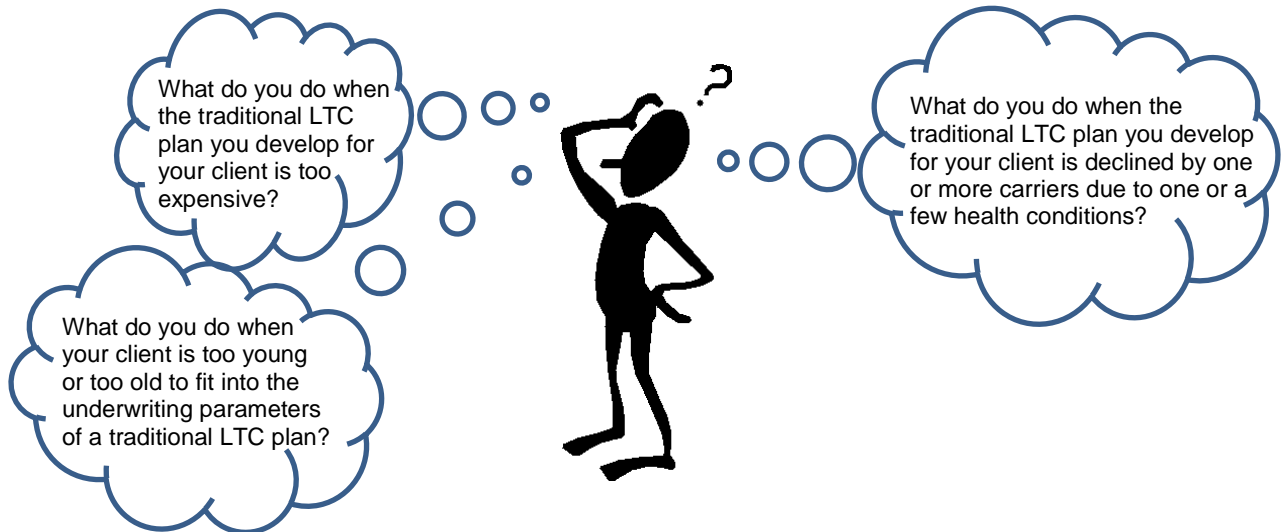




*Stay In The Know With  
United Security Assurance*

## *SecureHorizons...*

**An alternative to a traditional long term care insurance plan**



Do you walk away from the sale? Absolutely not! There are alternatives to traditional long term care coverage that make it possible for your client to have coverage. It may not be the coverage they had originally hoped for, but it is coverage they can rely on in a time of need. Our *SecureHorizons* short-term home health care plan should be in your portfolio. Of course, there are conditions and medications that remain uninsurable, as it is not an “automatic issue” plan. However, this plan will consider more than a traditional policy and the underwriting is much simpler.

The *SecureHorizons* short-term home health care plan is written for ages 40-89, and offers a home health care base plan with a **0-day elimination period**; up to \$150.00 per day indemnity benefit up to 360 days. With the exception of Pennsylvania, the plan offers an optional facility rider as well, along with a 3% simple or compound inflation rider.

As mentioned, underwriting is simplified, as there is an abbreviated telephone interview, along with a prescription check. There are **no medical records requested** and no face to face interview.

The underwriting guideline lists uninsurable conditions and unacceptable medications. If your client answers “yes” to any of the qualifying questions, please do not submit the application; if your client has any of the conditions listed on the underwriting guideline, please do not submit the application; if your client is taking any of the medications listed on the underwriting guideline, please do not submit the application. If you have any questions, please call or email the underwriting department for assistance. We are there for you.

Don't lose the sale, and don't let your client go without valuable coverage. A little can go a long way, and *SecureHorizons* is the affordable alternative to traditional LTCi.

[View the SecureHorizons Product Overview](#)



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