



# Web Eagle

September 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

*"Strive not to be a success, but rather to be of value."*  
Albert Einstein

### 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



**United Security Assurance**  
2017 Producer Incentive Program

## THE BIG SCORE!

Congratulations to our producers who've earned bonus cash during our 2017 incentive program. Special shout out to our top three earning producers:

1. Bruce A. awarded \$3,000
2. Vance M. awarded \$1,700
3. Berry B. awarded \$900

Cheers to all our hard-working producers! We thank you for your continued support and business.

### New STHC Product Available Soon

Coming soon our next generation short-term home health care insurance plan, *SecureHorizons<sup>SM</sup>*. This 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 roll this plan out in select states next month. Stay tuned!

platforms.

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

### Contact Us

673 East Cherry Lane  
P.O. Box 64477  
Phone: 800-USA-3044  
Fax: 215-723-8036  
[www.usaofpa.com](http://www.usaofpa.com)

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## Licensing Procedural Change

We have changed our internal procedures for agents who have terminated their current hierarchical relationship and wish to get licensed directly with us.<sup>1</sup> Here's how the change could affect you:

- If you have not submitted any new business for a period of 6 months or more, you **are no longer required to submit a release letter** and can be reappointed under a new hierarchy
- If you have produced new business during the past 6 months, then you **are required to submit a release letter**

If you have any questions, please feel free to contact our Marketing Department at 800-872-3044.

<sup>1</sup>Procedural change effective June 1, 2017

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## E-Apps Released in Additional States

Great news! We have released our e-apps in additional states. The e-apps are offered only with our LifeStyle Solutions and LifeStyle Solutions Select insurance plans and are now available in the following states:

- Arizona
- Colorado
- Georgia
- Illinois
- Indiana
- Louisiana
- Oklahoma
- Pennsylvania
- Texas

Stay tuned, as we continue to roll-out our e-apps in more states soon. Questions? Please contact our Marketing Team at 800-872-3044.



### Nurse's Nook<sup>2</sup> *by Nurse Deb*

The topic for this month's article is Melanoma. Sources referenced for this article were gathered from Melanoma Research Foundation, Mayo Clinic, and Medicine Net.

Melanoma is a cancer of the melanocyte, the cell that

produces pigment in the skin. Melanoma is the most serious type of skin cancer. It can be more prevalent in people with fair skin but can occur in people of all skin color. Most Melanoma present with a very dark color and have irregular borders to them. There can be a hereditary tendency to Melanoma in addition to overexposure to the sun. Metastatic melanoma refers to Melanoma that has spread beyond the skin to other organs, and this type carries a worse prognosis than localized Melanoma.

Melanoma can form in your eyes, under nail beds, and rarely in internal organs such as the intestines; these are referred to as 'hidden melanoma'. There are 4 clinical types of Melanoma: Acral-lentiginous melanoma, Lentigo maligna melanoma, Nodular melanoma and Superficial spreading melanoma. The process to determine the extent of the disease is called staging. The stage determines the type of treatment and also the potential prognosis. Stages go from 0 to Stage IV (with stage IV the cancer cells have spread to lymph nodes and possibly other organs.)

If you have an applicant who states they have or have had Melanoma you should ask the following questions:

- When were you diagnosed and where is your Melanoma?
- Do you have a family history of Melanoma?
- How have you been treated and are there any more treatments/surgery planned?
- If you had surgery for your Melanoma, were any lymph nodes removed?
- Do you have a weakened immune system or have any auto-immune disease?
- Who follows you for your Melanoma history and how often do you go? Do you see a Dermatologist for regular body checks?
- Do you wear sunscreen and take precautions recommended by your doctor?
- Do you have an occupation where you work outdoors?
- Was your Melanoma on your hand(s), and if so, do you get your nails done on a regular basis where they use UV lights as part of your manicure?

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.

<sup>2</sup>All 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.

## 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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