



Web Eagle

September 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

"The most common way people give up their power is by thinking they don't have any."

Alice Walker,
Novelist

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.

Increase Your Earnings

We have developed a new producer incentive program, "**Raffle Mania**". The program provides opportunities for you to earn raffle tickets towards a final drawing of dream vacation. [View the program rules here](#), and stay tuned for more information, coming soon, about this exciting incentive program.



SecureHorizons Coming to a New State

Hello South Carolina producers! We are thrilled to announce that we are in the process of releasing our new short-term home health care plan, **SecureHorizons**, in your state. This plan is designed to help bridge the financial gap for individuals who suffer an injury or medical condition and want to recover at home. The home care plan features¹:

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

SecureHorizons is currently available in Georgia, Louisiana, Missouri, Nebraska, Oklahoma, Pennsylvania, and Texas. Please call our Marketing Team at **800-872-3044**, if you would like to order supplies or request a proposal.

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

673 East Cherry Lane
P.O. Box 64477
Phone: 800-872-3044
Fax: 215-723-8036
www.usaofpa.com

¹Optional riders not available in Pennsylvania.

Underwriting Corner¹

By: Jennifer Howlett
Underwriting Supervisor

The *Underwriting Corner* topic for this month is **Dementia**.

Dementia is defined as a chronic or persistent disorder of the mental processes caused by brain disease or injury and marked by memory disorders, personality changes, and impaired reasoning. The impairments caused by dementia can cause problems with day-to-day functioning. Some of the risk factors for dementia include age, family history, heavy alcohol use, hardening of the arteries, high blood pressure, diabetes, high cholesterol, and smoking.

There are several types of Dementia; Lewy body dementia, vascular dementia, Alzheimer's dementia, and frontotemporal dementia. Dementia can also be associated with other conditions such as Parkinson's disease or Huntington's disease.

Dementia is diagnosed after a series of assessments, including a physical evaluation and determination of the history of any problems. Memory tests, imaging studies, and blood work may exclude other problems which might mimic dementia. Once Dementia is diagnosed, it will be monitored in stages:

- Stage 1: No impairment. The patient has no problems.
- Stage 2: Questionable impairment. The patient begins to have some difficulty but can still function independently.
- Stage 3: Mild impairment. The patient has obvious, but still mild difficulty with daily activities.
- Stage 4: Moderate impairment. The patient needs help with caring for him or herself as well as with carrying out daily activities.
- Stage 5: Severe Impairment; patients are unable to function independently.

There is no way to absolutely prevent Dementia, and treatment is supportive. Some prescription medications used to treat Dementia include Donepezil (Aricept), Galantamine (Razadyne), Rivastigmine (Exelon), Memantine (Namenda), and a newer combination medication, Namzaric, which combines Aricept & Namenda. There are multiple supplements on the market used to "enhance" or "boost" memory, as well. The Alzheimer's Organization promotes the following supplements: B Vitamins (B3, B6, B12, and folic acid); Vitamin D; Salvia Oficialis (sage); Phosphatidylserine;

Bocopa Moniera; Vitamin E.

Some observations you can make in the field that could indicate some level of Dementia or memory problem:

1. Does your client hesitate or struggle on answering basic questions such as their address or date of birth?
2. Does your client ask the spouse or family for answers to basic questions?
3. Is the spouse or family jumping in, and answering all of your questions for the applicant?
4. Is the spouse or family signing the application for the client?
5. Has your client complained to their physician about memory loss, forgetfulness, or word-finding difficulty?
6. Has your client been referred for neuropsychological testing?

As always, our **Underwriting Team** is available to answer any additional questions you may have.

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://www.alzheimersorganization.org>
http://www.medicinenet.com/dementia/article.htm#what_is_dementia

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".

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