



Web Eagle

September 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

"A person who never made a mistake never tried anything new."

Albert Einstein,
Theoretical Physicist

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

Consider the unique features of our LTCi plans

Our LifeStyle Solutions series of insurance plans, LifeStyle Solutions and LifeStyle Solutions Select, were designed with features such as a Service Program and benefits options to help your clients protect their financial security and fund their care at home, or in a nursing home, or assisted living facility. These plans were designed specifically for individuals with more challenging health conditions.

The Service Program, offered with these insurance plans, pro-actively promotes positive aging through a focus on wellness planning. Wellness planning, consultation and referral services are **free** to policyholders and can be utilized prior to a claim. Use of the Service Program does not affect a policy or premium.



Are you currently working with a client who might benefit from these two unique plans? Or do you have a prior declined case that might be suitable? For more details about these and our other LTCi plan call our Marketing Team at **800-872-3044** or for a prequalification call our Underwriting Team at the same

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.

Contact Us:

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

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

number.

64% would prefer assisted living to a family caregiver: poll

Almost two-thirds (64%) of respondents to a recent survey who were aged 60 or more years said they would rather live in an assisted living community than be cared for by their adult children should their day-to-day lives 'become too difficult.' The online survey of 1,003 randomly selected people from across the United States, conducted by a third party over three days in July on behalf of durable medical equipment company Aeroflow Healthcare, also found that 80% of respondents were open to moving to an assisted living community in general. [Read the full article](#) and [see survey results](#).

Underwriting Corner₁

*Written By: Jennifer Howlett,
Underwriting Supervisor*

The topic for this month is **Scleroderma/CREST Syndrome**.

Scleroderma is an autoimmune, rheumatic, and chronic disease that affects the body by hardening connective tissue. Scleroderma literally means "hard skin". The types of connective tissue include loose connective tissue (within blood vessels, nerves, ducts, etc), adipose tissue (fat), dense fibrous connective tissue (tendons & ligaments), elastic connective tissue (within large arteries such as the Aorta), cartilage, osseous tissue (bone), and blood. Connective tissue adds strength to organs and other parts of the body.

In scleroderma, cells start making collagen as if there were an injury that needs repairing. The cells do not turn off as they should and end up making too much collagen. The extra collagen in the tissues can prevent the body's organs from functioning normally.

The limited symptoms of Scleroderma are referred to as **CREST**

Calcinosis - Calcium deposits in the skin



Raynaud's Phenomenon - Spasm of blood vessels in response to cold or stress



Esophageal dysfunction - Acid Reflux and decrease in motility of esophagus



Sclerodactyly - Thickening and tightening of the skin on the fingers and hands



Telangiectasia - Dilation of capillaries causing red marks on the skin surface



Generally, limited scleroderma causes less involvement of body organs than the more severe form.

The second form is Diffuse Scleroderma. In this form, more areas of the skin are involved and thickened, such as skin of the arms, legs, and trunk. The tightened skin makes it difficult to bend fingers, hands, and other joints. There is sometimes inflammation of the joints, tendons and muscles. The skin can lose or gain pigment; making areas of light or dark skin. Some people lose hair on the limbs, sweat less, and develop dry skin because of skin damage. Diffuse scleroderma can have associated involvement of internal organs such as the gastrointestinal tract, heart, lungs, or kidneys. The degree of organ involvement is highly variable – some get none at all while other patient's organs may be badly affected.

The cause of Scleroderma is unknown and is chronic. It cannot be cured, but symptoms, which vary from person to person, can be managed with appropriate specialty care physicians and medications.

Questions you should ask your client if they have a diagnosis of Scleroderma/ CREST Syndrome:

1. When were you diagnosed with this condition?
2. What symptoms did you have when you were diagnosed, and what are your current symptoms? Have they changed/ worsened?
3. Do you have any organ involvement? If yes, which

- organs and what treatment are you receiving?
4. Do your symptoms limit the ability to accomplish daily tasks such as dressing, bathing, eating, waking, etc?
 5. What other health conditions are you currently treating for?

As always, please call our underwriting department, at **800-872-3044**, with any 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.

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.

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.hopkinsscleroderma.org/scleroderma/>

<https://www.ncbi.nlm.nih.gov/pubmedhealth/PMHT0022672/>

Unsubscribe

This message was sent to **email@example.com** from **webeagle@usa-cal.com**

United Security Assurance
Company of Pennsylvania
673 East Cherry Lane
Souderton, PA 18964

