



Presentation for:





Hard to Place or Declined LTCi is Our Niche

27%

AVERAGE INDUSTRY DECLINE





5 Reasons We want your Business

1. Underwriting
 - Flexible Approach
 - Deepest Breadth
 - Unisex Rates
2. Approximately 60% Issue Rate on our LSS Plan & Select Plan
3. A Strong Comprehensive Policy with Benefits that can be utilized prior to Claim
4. An Experienced Home Office Staff second to none
5. Only stand alone LTCi option for many of your clients



Product Availability

Offering Products in 22 States

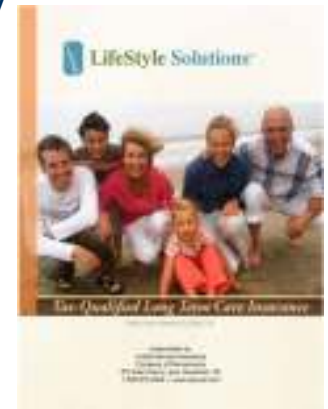


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LifeStyle SolutionsSM Features

- Maximum Daily Benefit Amount (MDB) – \$50 to \$350 (per day)
- Maximum Benefit Periods (MBP) .
 - 1, 2, 3, 4 or 5 years
- Elimination Period (EP) – 40, 90, 120 or 180 calendar days****
- Home Care and Adult Day Care Services – 100% of MDB
- Issue Ages: 40 – 85
- Waiver of Premium
- LTC Partnership qualified plan*
- Plan available in: AZ, CO, GA, IL, IN, KY, LA, MD, MO, NC, ND, NE, OK, PA, SC, SD, TX and WA
- Comprehensive, Pool of money plan
- 4 Risk Classes: Preferred, Standard, Class 1 & 2**
- Available Discounts: Spousal (married 15% or joint 20%)
- Inflation Riders:
 - 3% & 5% Simple,
 - 3% & 5%% Compound
- Service Programs



*Not available in IL & IN.

**Applicants assigned to LSS Class 2 will be subject to benefit limitations.

***One year Benefit Period not available in AZ and MD

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LifeStyle Solutions Case Studies

PROFILE

- 65 Yr. old Female
- 5'2"; 164 lbs.
- Hypertension
 - 2 medications + water pill

Applied/Approved at Standard

PROFILE

- 63 Yr. old Female
- 5'3", 175 lbs.
- Essential tremor (hereditary)
 - 1 medication
- Depression/Anxiety
- Left cornea replacement w/in past yr.
- Backache/ hip pain
- Previously on narcotic pain
 - medication, discontinued >6m ago
- Currently taking muscle relaxer
- Hyperglycemia
 - no diagnosis of diabetes

Applied Standard /Approved Class 1

PROFILE

- 67 Yr. old Male
- 6' 0", 189 lbs.
- Chronic Kidney Disease
- Hypertension
- Ataxia/abnormal gait
- Low back pain with sciatica
- Polyneuropathy
- PT for back & gait problems (*requested by patient); continues with home exercises
- Declined by a prior carrier for back and gait problems

Applied/Approved at Class 2



LifeStyle Solutions SelectSM Features

- Maximum Daily Benefit Amount (MDB)
\$50 to \$150/day
- Elimination Period (EP)
90, 120 or 180 calendar days
- Home Care and Adult Day Care Services
50% of MDB
- Issue Ages: 40 – 85
- Nursing Home and Assisted Living Facility
100% of MDB and one of these options:

Option A

- Minimum 90-day EP (available options 90, 120 or 180 days)
- Maximum 1-year Benefit Period**

Option B

- Minimum 120-day EP (available options 120 or 180 days)
- Maximum 2-year Benefit Period (choice of 1 or 2 years**)

Option C

- Minimum 180-day EP Maximum 3-year Benefit Period (choice of 1, 2 or 3 years**)

- Comprehensive, Pool of money plan
- Available Discounts: Spousal (married/joint 10%)
- Inflation Riders:
3% & 5 % Simple
3% & 5% Compound
- Pre-Existing Conditions:
covered after 6 months
- LTC Partnership qualified plan*
- Service program



Plan available in: AZ, CO, GA, IL, IN, KY, LA, MD, MO, NC, ND, NE, OK, PA, SC, SD, TX and WA

*Not available in IN & IL.

**One year Benefit Period not available in AZ and MD

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LifeStyle Solutions Select Case Studies

PROFILE

- 54 yr. old Male
- 6'0" 200 lbs.
- Rheumatoid Arthritis
- Diabetes, type 2
- High blood pressure
- Chronic Kidney disease
- Hepatitis C
- Osteoarthritis

**Applied for LSS Class 1
Approved at LSS-Select**

PROFILE

- 61 Yr. old Female
- 5' 6" 160 lbs.
- Rheumatoid Arthritis
- Osteoarthritis
 - w/ severe deformities of hands but still independent w/ ADLs & IADLs
- Fibromyalgia
- Sjogren's Syndrome
- Chronic Prednisone use since '06
- Spinal stenosis & DDD of lumbar spine
- Breast cancer; treatment ended 3years ago
- Neuropathy secondary to chemotherapy
- History of DVT
- Multiple other conditions per medical records

**Applied for Class 2
Approved at LSS-Select/1yr 180EP**

PROFILE

- 66 Yr. old Female
- 5'2", 110 lbs.
- Osteoporosis with / 2 compression fractures, rib fracture, ankle fracture & recurrent ankle pain within 1 year of application
- Multilevel spondylosis, cervical spine
- Gout
- COPD; history of severe asthma as a child
- Left knee arthritis and derangement of meniscus

**Applied for Class 2
Approved LSS-Select**



LSS and LSS Select at a Glance

States	AZ, CO, GA, IL, IN, KY, LA, MD, MO, NC, ND, NE, OK, PA, SC, SD, and TX	AZ, CO, GA, IL, IN, KY, LA, MD, MO, NC, ND, NE, OK, PA, SC, SD, and TX
Products	LifeStyle Solutions	LifeStyle Solutions Select
Underwriting Classes	Preferred, Standard, Class 1 and Class 2	Impaired Risk
Issue Ages	40-85	40-85
Daily Benefit Amounts	\$50-\$350 (in \$10 increments)*	\$50-\$150 (in \$10 increments)*
Benefit Periods	1, 2, 3, 4 or 5 Years**	1, 2 or 3 Years**
Elimination Periods (EP)	40, 90, 120, 180 Days (Calendar Days)*	90, 120, 180 Days and Will Depend on Plan Option (Calendar Days)*
Benefits	<ul style="list-style-type: none"> - Pays Up to 100% of the Maximum Daily Benefit Amount - Nursing Home Facility - Assisted Living Facility - Home Health Care and Adult Day Care 	<ul style="list-style-type: none"> - Nursing Facility and Assisted Living Facility (100% MDB) - 50% of the Facility Care Benefit for Home Health Care and Adult Day Care - Plan Options: <ul style="list-style-type: none"> - Option A: 1-Year Benefit Period (EP: 90, 120, 180 Days) - Option B: 2-Year Benefit Period (EP: 120 or 180 Days) - Option C: 3-Year Benefit Period (EP: 180 Days)
Additional Benefits:		
<ul style="list-style-type: none"> - Alternative Plan of Care - Bed Reservation - Respite Care - Partnership Certified - Spouse Discount - Partner Discount - Pre-Existing Condition 	<ul style="list-style-type: none"> - 50x Maximum Daily Benefit - 20 Days Due to Hospitalization - 20 Days Per Policy Year - Yes (Not Available in IL and IN) - 15% if Married, 20% Joint - Same or Opposite Sex Living Together at Least 12 Months - Covered Immediately - If Disclosed on Application 	<ul style="list-style-type: none"> - 50x Maximum Daily Benefit - 20 Days Due to Hospitalization - 20 Days Per Policy Year - Yes (Not Available in IL and IN) - 10% if Married/Joint - Same or Opposite Sex Living Together at Least 12 Months - Covered 6 months preceding Policy's effective date
Coventry Service Programs:		
<ul style="list-style-type: none"> - Wellness Program - Care Planning & Coordination - HomeWorks 	<ul style="list-style-type: none"> - Included - Included - If Care Coordinator is Designated by Us - Included (Non-Insurance Benefit in TX) 	<ul style="list-style-type: none"> - Included - Included - If Care Coordinator is Designated by Us - Included (Non-Insurance Benefit in TX)
Optional Riders:		
<ul style="list-style-type: none"> - Lifetime Inflation Protection - Non-Forfeiture Benefit 	<ul style="list-style-type: none"> - 5% Compound, 5% Simple, 3% Compound or 3% Simple - Policy must be in force for at least 3 years 	<ul style="list-style-type: none"> - 5% Compound, 5% Simple, 3% Compound or 3% Simple - Policy must be in force for at least 3 years

Not all benefit features apply to every state.

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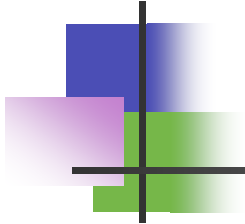




Lifestyle Solutions and the Coventry Service Program

Why are they a great combination?

What does the Service Program include?



- **Free Wellness Planning:** crafting a collaborative overview of strengths and challenges with a member.
- **Free Consultation & Referral:** offering help to find resources and people a member needs.
- **Care Planning:** assisting members on how to use their benefits most efficiently once benefits start.



Why LSS & Select



- 4 Underwriting Class to issue more of your business
- An Impaired risk plan for those with more challenging health conditions such as MS, Parkinson Disease, or Diabetics with higher insulin use
- Successful in offering coverage to those that have been declined from other carriers with an approximate 60% issue rate.
- Issue ages up to 85 years old
- Offering Unisex Rates
- A built-in Wellness Service Program, designed in collaboration with John Hopkins Geriatrics, which can be utilized prior to being on claim.



Why USA?

Flexible Underwriting



It is All about the Stamp



The Maze of Underwriting



Why can we underwrite the risk that we do?



- More than 100+ years combined experience in:
 - Underwriting
 - Claims
 - Agency
- Common sense approach to underwriting
- Logical risk assessment of morbidity vs. mortality in clients with co-morbid conditions
- LTC rates are based on actuarial formulas allowing adequate reserves for future claim obligations
- Appropriate utilization of counter offers; high elimination periods; benefit limitations





Underwriting Process



- Personal History Interview
 - Attempted within 48 hours of receipt of application
- Medical Reports requested automatically when:
 - Previously declined
 - Applicant is age 80 or over
 - Insulin dependent diabetic or has been a diabetic for more than 10 years
 - Applying for 5-year benefit period
 - Replacement of existing coverage
 - At Underwriter's discretion
- Face-To-Face Assessment performed when:
 - At Underwriter's discretion





Five Underwriting “Sweet Spots”

1. Diabetes with mild complications; history of stroke (no residuals); heart disease, etc.
2. History of multiple strokes/TIAs with minimal or no residuals
3. Rheumatoid Arthritis controlled with immunologic medications an/or anti-inflammatory medications
4. Multiple Sclerosis and/or Parkinson’s Disease with minimal symptoms and progression
5. Multiple or combinations of cardiovascular conditions such as atrial fibrillation with history of stroke or heart attack; history of heart attack and CHF; CHF and cardiomyopathy; coronary artery disease with history of multiple by-pass surgeries; any of the previously mentioned with current tobacco use



Tips For Doing Business With Us

- Send in money with applications
 - 2 months premium plus \$25 policy fee
- Faxed Application are Now accepted
- LSS and LSS Select accept VISA, MasterCard, and Discover for premium payments



How You Can Access Our Materials

Three convenient methods for ordering our supplies:

1. Go to www.usaofpa.com
2. Register for our secure Agent Site to print or download:
 - Brochures
 - Rate Guides
 - Applications
 - Proposal Software
 - Access to additional materials
3. Call Marketing/Supplies Dept.
800-872-3044



Illustration Software

- www.usaofpa.com
 - Secured agent site, registration required
 - Downloadable software contains all plans for each licensed states
- StrateCision
 - Features our LSS and LSS Select plans
 - Available in states where plans are offered





Your USA Contacts:

- Underwriting and Marketing questions:

- Call 800-872-3044

- Email inquiries:

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- Marketing: marketing@usa-cal.com

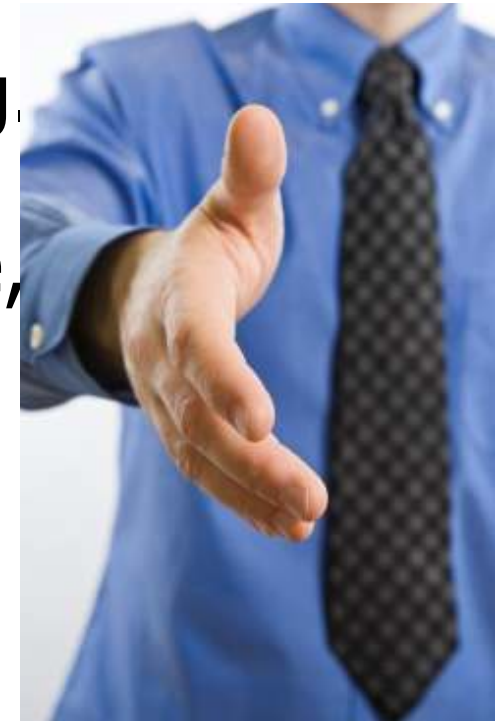
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Thank You!

United Security Assurance would like to thank you for participating. We are committed to providing you and your clients with diverse, product lines, competitive rates, personalized service, flexible underwriting, and fair and accurate claims handling.





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