Please review the Website Disclaimer for important information about the contents of this page.

Critical Illness coverage pays a lump sum payment for a covered “critical illness”. Critical Illness coverage is designed to provide financial protection to individuals following the diagnosis or treatment of a covered illness. Some of the most common covered critical illnesses are: Cancer, Heart Attack, Stroke, End Stage Renal Disease, Quadriplegia, Coronary Artery Bypass Surgery, Balloon Angioplasty, Stent, or Laser Relief Obstruction Procedures.

When shopping for a Critical Illness Care Policy, consider asking:

- What illnesses are covered?
- When does coverage begin?
- When are you eligible for benefits?
- How are benefits paid?
- How long will benefits be paid?
- What riders are available?
- Is the policy based on life insurance or health insurance?

The following companies are currently selling Critical Illness Care products:

   Colonial Life & Accident

Click on the insurance company names above to link to the vendor’s website offering information specific to State of Louisiana Employees. (Some vendor’s did not provide this office with a link/website specific to State of Louisiana Employees.)