

## ACCIDENT/DISABILITY

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

Accident coverage is designed to help cover the expenses associated with a covered accidental injury. Benefits are paid directly to you, unless you specify otherwise, regardless of any other insurance you may have with another company. Benefits of the accident coverage may include payment for days in the hospital, medical and surgical expenses, and accidental death and dismemberment.

**When shopping for an Accident policy, consider asking:**

- What are the benefits?
- How are pre-existing conditions covered?
- When does coverage begin?
- Is there a waiting period?
- Are On-the-Job accidents treated differently from Off-the-Job accidents?
- Is there disability coverage? (see disability definition).
- What additional coverage is available?

Disability Income coverage is designed to replace a portion of income if you become disabled due to a covered accident or sickness. Benefits are usually paid in addition to sick leave and may be paid in addition to workers compensation. Pregnancy is covered as any other sickness. Some disability income coverage is for accidents only; this coverage may offer an additional rider for a disability due to sickness.

**When shopping for a Disability policy, consider asking:**

- How are pre-existing conditions covered?
- When does coverage begin?
- How long do you have to be out before benefits begin? (Called the Elimination Period.)
- What is the maximum the policy will pay? (The benefit period.)
- Is sickness covered? Pregnancy? Stress or emotional problems?
- Does it pay in addition to workers compensation?
- What is the definition of a disability?
- Is a partial disability covered?
- How are the benefits paid?

The following companies are currently selling Accident/Disability products:

[American Family Life Assurance Co \(AFLAC\)](#)

American Heritage Life Insurance Co

[Colonial Life & Accident](#)

[National Teachers Associates Life](#)

Transamerica Life Insurance Co

Washington National Insurance Co

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.)