

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

When a covered individual is diagnosed with cancer, benefits may be provided for hospital confinement, radiation, chemotherapy and surgery, among others. A cancer policy also helps by providing benefits to help with the many non-medical expenses associated with cancer. Benefits may be paid as expense incurred, per diem or a lump sum. Cancer policies may also pay an optional Initial Diagnosis benefit or First Occurrence benefit when a covered individual is first diagnosed as having internal cancer. Some policies may also cover preventative exams.

When shopping for a Cancer plan, consider asking:

- How are pre-existing conditions covered?
- How are the benefits paid?
- When does coverage begin?
- Is there a waiting period?
- Does it pay an Initial Diagnosis benefit or First Occurrence benefit?
- Does it cover preventative screenings?
- What are the limits on chemotherapy (Daily or Annual)?

The following companies are currently selling Cancer products:

[American Family Life Assurance Co \(AFLAC\)](#) [National Teachers Associates Life](#)
[Colonial Life & Accident](#) [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.)