

HEART or HOSPITAL CONFINEMENT INDEMNITY

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

A Heart or Hospital Confinement Indemnity coverage pays a fixed dollar amount for hospital confinement. Some may pay one lump sum upon admission while others pay a fixed amount for each day the individual is confined to the hospital, and/or some combination of the two. This coverage pays benefits directly to you, unless you specify otherwise, regardless of any other insurance you may have with another company. Some policies offer riders covering both in-patient and outpatient care.

When shopping for a Heart or Hospital Confinement Indemnity plan, consider asking:

- ☐ How are pre-existing conditions covered?
- ☐ When does coverage begin?
- ☐ How long do you have to be in the hospital to receive benefits?
- ☐ Is there a maximum number of days covered?
- ☐ Does it cover just accidents or accidents and sickness?
- ☐ If sickness is covered, then what type of sickness is covered?

The following companies are currently selling Heart and/or Hospital products:

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

[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.)