

Appendix 1: Table of Critical Illness and Benefits

List of Benefit

No.	Critical Illness Category	Severity Level	Critical Illness Events	Percentage (%) of Supplementary Contract Sum Covered
1.	Cancer	Low Severity	<ul style="list-style-type: none"> - Carcinoma in situ - Early Prostate Cancer - Early Thyroid Cancer - Early Bladder Cancer - Early Chronic Lymphocytic Leukaemia 	30%
		Medium Severity	Carcinoma in situ and other Early Cancers of Specified Organs Treated with Radical Surgery	60%
		High Severity	Cancer	100%
2.	Stroke	Low Severity	<ul style="list-style-type: none"> - Brain Aneurysm Surgery - Cerebral Shunt Insertion 	30%
		Medium Severity	Carotid Artery Surgery	60%
		High Severity	Stroke	100%
3.	Heart Attack	Low Severity	Cardiac Pacemaker or Defibrillator Insertion	30%
		High Severity	Heart Attack	100%
4.	Other Serious Coronary Artery Disease	Low Severity	Early Coronary Artery Disease	30%
		Medium Severity	Other Coronary Artery Disease	60%

		High Severity	Other Serious Coronary Artery Disease	100%
5.	Coronary Artery By-Pass Surgery	Low Severity	Pericardectomy	30%
		Medium Severity	Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)	60%
		High Severity	Coronary Artery By-Pass Surgery	100%
6.	Heart Valve Surgery	Low Severity	Percutaneous Valvuloplasty	30%
		Medium Severity	Percutaneous Valve Replacement	60%
		High Severity	Heart Valve Surgery	100%
7.	Cardiomyopathy	Low Severity	Hypertrophic Cardiomyopathy	30%
		Medium Severity	Constrictive Pericarditis with Surgery	60%
		High Severity	Severe Cardiomyopathy	100%
8.	Aorta	Low Severity	Large Asymptomatic Aortic Aneurysm	30%
		Medium Severity	Minimally Invasive Surgery to Aorta	60%
		High Severity	Surgery to Aorta	100%
9.	Primary Pulmonary Arterial Hypertension	Low Severity	Early Primary Pulmonary Arterial Hypertension	30%

		High Severity	Primary Pulmonary Arterial Hypertension	100%
10.	Lung Disease	Low Severity	Severe Asthma	30%
		Medium Severity	Surgical Removal of One Lung	60%
		High Severity	End Stage Lung Disease	100%
11.	Liver Disease	Low Severity	Liver Surgery	30%
		Medium Severity	Liver Cirrhosis	60%
		High Severity	End Stage Liver Failure	100%
12.	Major Organ/Bone Marrow Transplant	Low Severity	Small Bowel Transplant Corneal Transplant	30%
		Medium Severity	Major Organ/Bone Marrow Transplant (on the waiting list)	60%
		High Severity	Major Organ/Bone Marrow Transplant	100%
13.	Parkinson's Disease	Low Severity	Early Parkinson's Disease	30%
		Medium Severity	Moderately Severe Parkinson's Disease	60%
		High Severity	Severe Parkinson's Disease	100%
14.	Alzheimer's Disease/Irreversible Organic Degenerative Brain	Low Severity	Early Alzheimer's Disease	30%

	Disorders	Medium Severity	Moderately Severe Alzheimer's Disease	60%
		High Severity	- Severe Alzheimer's Disease/ Irreversible Organic - Degenerative Brain Disorders	100%
15.	Coma	Low Severity	Coma for 48 hours	30%
		Medium Severity	Coma for 72 hours	60%
		High Severity	Coma	
16.	Loss of Sight	Low Severity	Loss of Sight in One Eye	30%
		Medium Severity	Retinitis Pigmentosa	60%
		High Severity	Blindness/Total Loss of Sight	100%
17.	Loss of Hearing	Low Severity	- Partial Loss of Hearing - Cavernous Sinus Thrombosis Surgery	30%
		Medium Severity	Cochlear Implant Surgery	60%
		High Severity	Deafness/Total Loss of Hearing	100%
18.	Kidney Failure	Low Severity	Surgical Removal of One kidney	30%
		Medium Severity	Chronic Kidney Disease	60%
		High Severity	End Stage Kidney Failure	100%

19.	Blood	Low Severity	Occupationally Acquired Hepatitis B or C	30%
		High Severity	HIV Due To Blood Transfusion	100%
20.	Aplastic Anaemia	Low Severity	Reversible Aplastic Anaemia	30%
		High Severity	Chronic Aplastic Anaemia	100%
21.	Bacterial Meningitis	Low Severity	Bacterial Meningitis with Full Recovery	30%
		High Severity	Bacterial Meningitis	100%
22.	Brain Tumour	Low Severity	Surgical Removal of Pituitary Tumour via Trans Sphenoidal Hypophysectomy	30%
		High Severity	Benign Brain Tumour	100%
23.	Brain Surgery	Low Severity	Surgery for Subdural Haematoma	30%
		High Severity	Brain Surgery	100%
24.	Encephalitis	Low Severity	Encephalitis with Full Recovery	30%
		High Severity	Encephalitis	100%
25.	Head Trauma	Low Severity	Mild Head Trauma	30%
		High Severity	Major Head Trauma	100%

26.	Loss of Speech	Low Severity	Loss of Speech (other than injury or illness to the vocal cords)	30%
		High Severity	Loss of Speech	100%
27.	Medullary Cystic Disease	Low Severity	Chronic Glomerulonephritis	30%
		High Severity	Medullary Cystic Disease	100%
28.	Loss of Independent Existence	Low Severity	Early Loss of Independent Existence	30%
		High Severity	Loss of Independent Existence	100%
29.	Motor Neurone Disease	Low Severity	Early Motor Neurone Disease	30%
		High Severity	Motor Neurone Disease	100%
30.	Multiple Sclerosis	Low Severity	Early Multiple Sclerosis	30%
		High Severity	Multiple Sclerosis	100%
31.	Muscular Dystrophy	Low Severity	Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	30%
		High Severity	Muscular Dystrophy	100%
32.	Paralysis/Paraplegia	Low Severity	Loss of Use of One Limb	30%
		High Severity	Paralysis / Paraplegia	100%

33.	Burns	Low Severity	Moderately Severe Burns	30%
		High Severity	Major Burns	100%
34.	Fulminant Viral Hepatitis	High Severity	Fulminant Viral Hepatitis	100%
35.	Terminal Illness	High Severity	Terminal Illness	100%
36.	Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease	High Severity	Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease	10% or RM25,000, whichever is lower.

List of Additional Benefit

No.	Critical Illness Category	Critical Illness Event	Percentage (%) of Supplementary Contract Sum Covered
1.	Diabetic Related Disease	Surgery for Type 2 Diabetic Retinopathy Limb Amputation due to Type 2 Diabetic Complications Severe Diabetic Nephropathy resulting in Kidney Failure	20%