

APPENDIX

List of 75 advanced stage covered critical illnesses

1) Cancer - <i>of specified severity and does not cover very early cancers</i>	38) Poliomyelitis - <i>resulting in the total inability to perform Activities of Daily Living at least three months</i>
2) Stroke - <i>resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms</i>	39) Progressive Scleroderma – <i>requiring biopsy and serological evidence</i>
3) Heart Attack - <i>of specified severity</i>	40) Chronic Rheumatoid Arthritis
4) Serious Coronary Artery Disease	41) Severe Crohn's Disease
5) Coronary Artery By-Pass Surgery	42) Ulcerative Colitis with Total Colectomy
6) Heart Valve Surgery	43) Myasthenia Gravis
7) Cardiomyopathy - <i>of specified severity</i>	44) Progressive Muscular Atrophy
8) Surgery to Aorta	45) Progressive Supranuclear Palsy
9) Primary Pulmonary Arterial Hypertension - <i>of specified severity</i>	46) Chronic Adrenal Insufficiency
10) End Stage Lung Disease	47) Osteogenesis Imperfecta
11) End Stage Liver Failure	48) Meningeal Tuberculosis
12) Major Organ / Bone Marrow Transplant	49) Intensive Care - <i>requiring mechanical ventilation for 10 days</i>
13) Parkinson's Disease - <i>resulting in Permanent inability to perform Activities of Daily Living</i>	50) Apallic Syndrome – <i>requiring neurologist consultant and has to be medically documented for at least one month</i>
14) Alzheimer's Disease / Severe Dementia	51) Chronic Autoimmune Hepatitis
15) Coma - <i>resulting in Permanent Neurological Deficit With Persisting Clinical Symptoms</i>	52) Chronic Relapsing Pancreatitis – <i>Permanent and Irreversible</i>
16) Blindness - <i>Permanent and Irreversible</i>	53) Motor Neuron Disease - <i>Permanent Neurological Deficit With Persisting Clinical Symptoms</i>
17) Deafness - <i>Permanent and Irreversible</i>	54) Terminal Illness
18) Kidney Failure - <i>requiring dialysis or kidney transplant</i>	55) Angioplasty and Other Invasive Treatments for Coronary Artery Disease
19) HIV Infection Due to Blood Transfusion	56) Full Blown AIDS
20) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	57) Surgery for Idiopathic Scoliosis
21) Chronic Aplastic Anaemia - <i>resulting in Permanent Bone Marrow Failure</i>	58) Elephantiasis – <i>resulting in Permanent and Lymphatic Obstruction.</i>
22) Bacterial Meningitis - <i>resulting in Permanent inability to perform Activities of Daily Living</i>	59) Cerebral Metastasis
23) Brain Surgery	60) Creutzfeldt-Jakob Disease (Mad Cow Disease) – <i>requiring a neurologist and evidences of diagnostic tests.</i>
24) Benign Brain Tumor - <i>of specified severity</i>	61) Ebola Hemorrhagic Fever Terminal Illness
25) Encephalitis - <i>resulting in Permanent inability to perform Activities of Daily Living</i>	62) Pheochromocytoma requiring surgery
26) Major Head Trauma - <i>resulting in Permanent inability to perform Activities of Daily Living</i>	63) Severe Relapsing Nephrotic Syndrome
27) Loss of Speech	64) Wilson's Disease
28) Medullary Cystic Disease	65) Haemolytic Uremic Syndrome
29) Loss of Independent Existence	66) Necrotising Fasciitis
30) Third Degree Burn - <i>of specified severity</i>	67) Respiratory Diphtheria requiring mechanical ventilation
31) Fulminant Viral Hepatitis	68) Loss of limb(s)
32) Multiple Sclerosis	69) Cerebral Aneurysm Requiring Brain Surgery
33) Muscular Dystrophy	70) Multiple Root Avulsions of Brachial Plexus
34) Paralysis of Limbs	71) Rheumatic Fever with Heart Valve Disorders
35) Systemic Lupus Erythematosus with Severe Kidney Complications	72) Resection of the whole small intestine (duodenum, jejunum and ileum)
36) Severe Eisenmenger 's Syndrome	73) Severe Pulmonary Fibrosis
37) Infective Endocarditis	74) Rabies
	75) Generalized Tetanus

Note: Application is subject to approval.

APPENDIX

List of 65 early stage and 40 intermediate stage critical illnesses covered under A-Plus Kritikal Early

No.	Critical Illness Category	Critical Illness Events	
		Early Stage	Intermediate Stage
1	Cancer	- Carcinoma in situ; or - Early Prostate Cancer; or - Early Thyroid Cancer; or - Early Bladder Cancer; or - Early Chronic Lymphocytic Leukaemia; or - Early Melanoma; or - Gastro-intestinal Stromal Cancer	- Carcinoma in situ and Other Early Cancers of Specified Organs Treated with Radical Surgery
2	Stroke	- Brain Aneurysm Surgery; or - Cerebral Shunt Insertion	- Carotid Artery Surgery
3	Heart Attack	- Cardiac Pacemaker Insertion	- Cardiac Defibrillator Insertion
4	Serious Coronary Artery Disease	- Early Coronary Artery Disease	- Other Coronary Artery Disease
5	Coronary Artery By-Pass Surgery	- Pericardectomy; or - Transmyocardial Laser Therapy	- Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)
6	Heart Valve Surgery	- Percutaneous Valvuloplasty	- Percutaneous Valve Replacement
7	Cardiomyopathy	- Hypertrophic Cardiomyopathy	- Constrictive Pericarditis with Surgery
8	Surgery to Aorta	- Large Asymptomatic Aortic Aneurysm	- Minimally Invasive Surgery to Aorta
9	Primary Pulmonary Arterial Hypertension	- Early Primary Pulmonary Arterial Hypertension	- Secondary Pulmonary Arterial Hypertension
10	Chronic lung disease	- Severe Asthma; or - Insertion of a Vena Cava filter	- Surgical Removal of One Lung
11	Liver Disease	- Liver Surgery	- Liver Cirrhosis
12	Major Organ / Bone Marrow Transplant	- Small Bowel Transplant; or - Corneal Transplant	- Major Organ / Bone Marrow Transplant (on the waiting list)
13	Parkinson's Disease	- Early Parkinson's Disease	- Moderately Severe Parkinson's Disease
14	Alzheimer's Disease / Severe Dementia	- Early Alzheimer's Disease	- Moderately Severe Alzheimer's Disease
15	Coma	- Coma for 48 hours	- Coma for 72 hours
16	Loss of Sight	- Loss of Sight in One Eye	- Retinitis Pigmentosa; or - Optic Nerve Atrophy
17	Loss of Hearing	- Partial Loss of Hearing; or - Cavernous Sinus Thrombosis Surgery	- Cochlear Implant Surgery
18	Kidney Failure	- Surgical Removal of One Kidney	- Chronic Kidney Disease
19	Blood Transfusion	- Occupationally Acquired Hepatitis B or C; or - HIV Infection Due To Assault	- HIV Infection Due To Organ Transplant
20	Aplastic Anaemia	- Reversible Aplastic Anaemia	Nil
21	Bacterial Meningitis	- Bacterial Meningitis with Full Recovery	- Moderately Severe Bacterial Meningitis
22	Brain Surgery	- Surgery for Subdural Haematoma	- Removal of Brain Tumour via Trans Sphenoidal Route
23	Brain Tumour	- Surgical Excision of a Spinal Meningioma	- Surgical Removal of Pituitary Tumour via Trans Sphenoidal Hypophysectomy
24	Encephalitis	- Encephalitis with Full Recovery	- Mild Encephalitis
25	Head Trauma	- Facial Reconstructive Surgery; or - Cervical Spinal Cord Injury Due To Accident	- Mild Head Trauma
26	Loss of Speech	- Loss of Speech (other than injury or illness to the vocal cords)	- Permanent (or Temporary) Tracheostomy
27	Medullary Cystic Disease	- Chronic Glomerulonephritis	Nil
28	Loss of Independent Existence	- Loss of Fingers	- Early Loss of Independent Existence

Note: Application is subject to approval.

No.	Critical Illness Category	Critical Illness Events	
		Early Stage	Intermediate Stage
29	Burns	- Mild Severe Burns	- Moderately Severe Burns
30	Fulminant Viral Hepatitis	- Biliary Tract Reconstruction Surgery	- Chronic Primary Sclerosing Cholangitis
31	Multiple Sclerosis	- Early Multiple Sclerosis	Nil
32	Muscular Dystrophy	- Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	- Moderately Severe Muscular Dystrophy
33	Paralysis of Limbs	- Loss of Use of One Limb	- Loss of Use of One Limb and Loss of Sight in One Eye
34	Systemic Lupus Erythematosus	- Less Severe Systemic Lupus Erythematosus	Nil
35	Eisenmenger's Syndrome	- Less Severe Eisenmenger's Syndrome	Nil
36	Infective Endocarditis	- Moderately Severe Infective Endocarditis	Nil
37	Poliomyelitis	- Peripheral Neuropathy	- Moderate Poliomyelitis
38	Progressive Scleroderma	- Early Progressive Scleroderma	- Progressive Scleroderma with CREST Syndrome
39	Severe Rheumatoid Arthritis	- Mild Rheumatoid Arthritis	- Moderately Severe Rheumatoid Arthritis
40	Crohn's Disease	- Chronic Crohn's Disease	Nil
41	Severe Ulcerative Colitis	- Chronic Ulcerative Colitis; or - Acute Ulcerative Colitis	Nil
42	Myasthenia Gravis	- Less Severe Myasthenia Gravis	Nil
43	Progressive Muscular Atrophy	- Less Severe Progressive Muscular Atrophy	Nil
44	Progressive Supranuclear Palsy	- Early Progressive Supranuclear Palsy	Nil
45	Chronic Adrenal Insufficiency	- Adrenalectomy for Adrenal Adenoma	Nil
46	Osteogenesis Imperfecta	- Osteoporosis with Fractures	- Severe Osteoporosis with Fractures
47	Meningeal Tuberculosis	- Tuberculous Myelitis	Nil
48	Intensive Care	- Intensive Care - requiring mechanical ventilation for 5 days	Nil
49	Apallic Syndrome	- Akinetic Mutism	- Locked In Syndrome
50	Chronic Autoimmune Hepatitis	- Early Chronic Autoimmune Hepatitis	Nil
51	Chronic Relapsing Pancreatitis	- Acute Necrotic Pancreatitis	- Moderately Chronic Relapsing Pancreatitis
52	Severe Epilepsy	Nil	- Severe Epilepsy
53	Accidental Fracture of Spinal Column	Nil	- Accidental Fracture of Spinal Column
54	Motor Neuron Disease	Nil	- Early Motor Neuron Disease

Note: Application is subject to approval.