

Appendix – List of Critical Illnesses

45 Critical Illness (1 year and above)

Waiting Period: 30 Days

- | | |
|--|--|
| 1. Alzheimer's Disease / Severe Dementia | 23. Motor Neuron Disease |
| 2. Bacterial Meningitis | 24. Multiple Sclerosis |
| 3. Benign Brain Tumor | 25. Muscular Dystrophy |
| 4. Blindness | 26. Paralysis of Limbs |
| 5. Brain Surgery | 27. Parkinson's Disease |
| 6. Cardiomyopathy | 28. Primary Pulmonary Arterial Hypertension |
| 7. Chronic Aplastic Anemia | 29. Stroke |
| 8. Coma | 30. Surgery to Aorta |
| 9. Deafness | 31. Systemic Lupus Erythematosus with Severe Kidney Complications |
| 10. Encephalitis | 32. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection |
| 11. Kidney Failure | 33. Terminal Illness |
| 12. End-Stage Liver Failure | 34. Medullary Cystic Disease |
| 13. End-Stage Lung Disease | 35. Apallic Syndrome |
| 14. Full-Blown AIDS | 36. Poliomyelitis |
| 15. Fulminant Viral Hepatitis | 37. Progressive Scleroderma |
| 16. Heart Valve Surgery | 38. Creutzfeldt-Jakob disease (CJD) (Mad Cow Disease) |
| 17. HIV Infection Due to Blood Transfusion | 39. Elephantiasis |
| 18. Loss of Independent Existence | 40. Chronic Relapsing Pancreatitis |
| 19. Loss of Speech | |
| 20. Third Degree Burns | |
| 21. Major Head Trauma | |
| 22. Major Organ/ Bone Marrow Transplant | |

Waiting Period: 60 Days

1. Cancer
2. Coronary Artery By-Pass Surgery
3. Heart Attack
4. Serious Coronary Artery Disease
5. Angioplasty and Other Invasive Treatments for Coronary Artery Disease

11 Child Critical Illness (1 year – 18 years old)

Waiting Period: 30 Days

1. Asthma
2. Type 1 Diabetes
3. Kawasaki
4. Juvenile Rheumatoid Arthritis
5. Epilepsy
6. Glomerulonephritis with Nephrotic Syndrome
7. Intellectual Impairment due to Illnesses or Accident
8. Adolescent Morbid Obesity
9. Nephrotic Syndrome
10. Cholangitis
11. Aplastic Anaemia