

LIST OF 39 COVERED CRITICAL ILLNESSES / CONDITIONS

1. Alzheimer's Disease / Severe Dementia
2. Angioplasty and other invasive treatments for coronary artery disease
3. Bacterial Meningitis – resulting in permanent inability to perform Activities of Daily Living
4. Benign Brain Tumor – of specified severity
5. Blindness – Permanent and Irreversible
6. Brain Surgery
7. Cancer – of specified severity and does not cover very early cancers
8. Cardiomyopathy – of specified severity
9. Chronic Aplastic Anemia – resulting in permanent Bone Marrow Failure
10. Coma – resulting in permanent neurological deficit with persisting clinical symptoms
11. Coronary Artery By-Pass Surgery
12. Deafness – Permanent and Irreversible
13. Encephalitis – resulting in permanent inability to perform Activities of Daily Living
14. End-Stage Liver Failure
15. End-Stage Lung Disease
16. Full-blown AIDS
17. Fulminant Viral Hepatitis
18. Heart Attack – of specified severity
19. Heart Valve Surgery
20. HIV Infection Due to Blood Transfusion
21. Kidney Failure – requiring dialysis or kidney transplant
22. Loss of Independent Existence
23. Loss of Speech
24. Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living
25. Major Organ / Bone Marrow Transplant
26. Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms
27. Multiple Sclerosis
28. Muscular Dystrophy
29. Paralysis of limbs
30. Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living
31. Primary Pulmonary Arterial Hypertension – of specified severity
32. Serious Coronary Artery Disease
33. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
34. Surgery to Aorta
35. Systemic Lupus Erythematosus with Severe Kidney Complications
36. Third Degree Burns – of specified severity
37. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
38. Terminal Illness
39. Medullary Cystic Disease