

**LIST OF CRITICAL ILLNESSES**

<b>PruBSN AsasLink &amp; PruBSN AnugerahPlus only</b>	<b>Other Products</b>
1. Alzheimer’s Disease / Severe Dementia	1. Alzheimer’s Disease / Severe Dementia
2. Angioplasty And Other Invasive Treatments For Coronary Artery Disease	2. Angioplasty And Other Invasive Treatments For Coronary Artery Disease
3. Apallic Syndrome	3. Bacterial Meningitis
4. Bacterial Meningitis	4. Benign Brain Tumor
5. Benign Brain Tumor	5. Blindness
6. Blindness	6. Brain Surgery
7. Brain Surgery	7. Cancer
8. Cancer	8. Cardiomyopathy
9. Cardiomyopathy	9. Chronic Aplastic Anemia
10. Chronic Aplastic Anemia	10. Coma
11. Chronic Relapsing Pancreatitis	11. Coronary Artery By-Pass Surgery
12. Coma	12. Deafness
13. Coronary Artery By-Pass Surgery	13. Encephalitis
14. Deafness	14. End-Stage Liver Failure
15. Encephalitis	15. End-Stage Lung Disease
16. End-Stage Liver Failure	16. Full-Blown AIDS
17. End-Stage Lung Disease	17. Fulminant Viral Hepatitis
18. Full-Blown AIDS	18. Heart Attack
19. Fulminant Viral Hepatitis	19. Heart Valve Surgery
20. Heart Attack	20. HIV Infection Due To Blood Transfusion
21. Heart Valve Surgery	21. Kidney Failure
22. HIV Infection Due To Blood Transfusion	22. Loss Of Independent Existence
23. Kidney Failure	23. Loss Of Speech
24. Loss Of Independent Existence	24. Major Head Trauma
25. Loss Of Speech	25. Major Organ / Bone Marrow Transplant
26. Major Head Trauma	26. Medullary Cystic Disease
27. Major Organ / Bone Marrow Transplant	27. Motor Neuron Disease
28. Medullary Cystic Disease	28. Multiple Sclerosis
29. Motor Neuron Disease	29. Paralysis Of Limbs
30. Multiple Sclerosis	30. Parkinson’s Disease
31. Muscular Dystrophy	31. Primary Pulmonary Arterial Hypertension
32. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	32. Serious Coronary Artery Disease
33. Paralysis Of Limbs	33. Stroke
34. Parkinson’s Disease	34. Surgery To Aorta
35. Poliomyelitis	35. Systemic Lupus Erythematosus With Severe Kidney Complications
36. Primary Pulmonary Arterial Hypertension	36. Third Degree Burns
37. Progressive Scleroderma	
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## **43 CRITICAL ILLNESSES DEFINITION**

### **1 Alzheimer's Disease / Severe Dementia**

Deterioration or loss of intellectual capacity confirmed by a clinical evaluation and imaging tests arising from Alzheimer's Disease or Severe Dementia as a result of irreversible organic brain disorders. The covered event must result in significant reduction in mental and social functioning requiring continuous supervision of the Covered Person. The diagnosis must be clinically confirmed by a neurologist.

From the above definition, the following are not covered:

- (a) Non organic brain disorders such as neurosis;
- (b) Psychiatric illnesses;
- (c) Drug or alcohol related brain damage.

### **2 Angioplasty and other invasive treatments for coronary artery disease**

The actual undergoing for the first time of Coronary Artery Balloon Angioplasty, artherectomy, laser treatment or the insertion of a stent to correct a narrowing or blockage of one or more coronary arteries as shown by angiographic evidence.

Intra-arterial investigative procedures are not covered. Payment under this clause is limited to ten percent (10%) of the Critical Illness coverage under this Certificate subject to a maximum of RM25,000. This covered event is payable once only and shall be deducted from the amount of this Certificate thereby reducing the amount of the lump sum payment that may be payable.

### **3 Apallic Syndrome**

Universal necrosis of the brain cortex, with the brainstem remaining intact. Diagnosis must be confirmed by a neurologist and the condition must be documented for at least one (1) month.

### **4 Bacterial meningitis – resulting in permanent inability to perform Activities of Daily Living**

Bacterial meningitis causing inflammation of the membranes of the brain or spinal cord resulting in permanent functional impairment. The permanent functional impairment must result in an inability to perform at least three (3) Activities of Daily Living. A minimum Assessment Period of thirty (30) days applies.

The diagnosis must be confirmed by:

- (a) an appropriate specialist; and
- (b) the presence of bacterial infection in the cerebrospinal fluid by lumbar pressure.

For the above definition, any other form of meningitis, including viral meningitis are not covered.

### **5 Benign Brain Tumour – of specified severity**

A benign tumour in the brain or meninges within the skull where all of the following conditions are met:

- (a) It is life threatening; and
- (b) It has caused damage to the brain; and
- (c) It has undergone surgical removal or has caused permanent neurological deficit with persisting clinical symptoms; and
- (d) Its presence must be confirmed by a neurologist or neurosurgeon and supported by findings on MRI, CT or other reliable imaging techniques.

The following are not covered:

- (a) Cysts
- (b) Granulomas
- (c) Malformations in or of the arteries or veins of the brain
- (d) Hematomas
- (e) Tumours in the pituitary gland
- (f) Tumours in the spine
- (g) Tumours of the acoustic nerve

**6 Blindness – Permanent and Irreversible**

Permanent and irreversible loss of sight as a result of accident or illness to the extent that even when tested with the use of visual aids, vision is measured at 3/60 or worse in both eyes using a Snellen eye chart or equivalent test and the result must be certified by an ophthalmologist.

**7 Brain Surgery**

The actual undergoing of surgery to the brain under general anaesthesia during which a craniotomy (surgical opening of skull) is performed.

For the above definition, the following are not covered:

- (a) Burr hole procedures
- (b) Transphenoidal procedures
- (c) Endoscopic assisted procedures or any other minimally invasive procedures
- (d) Brain surgery as a result of an accident

**8 Cancer – of specified severity and does not cover very early cancers**

Any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma.

For the above definition, the following are not covered:

- (a) All cancers which are histologically classified as any of the following:
  - pre-malignant
  - non-invasive
  - carcinoma in situ
  - having borderline malignancy
  - having malignant potential
- (b) All tumours of the prostate histologically classified as T1N0M0 (TNM classification)
- (c) All tumours of the thyroid histologically classified as T1N0M0 (TNM classification)
- (d) All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification)
- (e) Chronic Lymphocytic Leukaemia less than RAI Stage 3
- (f) All cancers in the presence of HIV
- (g) Any skin cancer other than malignant melanoma

**9 Cardiomyopathy – of specified severity**

A definite diagnosis of cardiomyopathy by a cardiologist which results in permanent impaired ventricular function and resulting in permanent physical impairment of at least Class III of the New York Heart Association's classification of cardiac impairment. The diagnosis has to be supported by echocardiographic findings of compromised ventricular performance.

The NYHA Classification of Cardiac Impairment for Class III and Class IV means the following:

Class III: Marked limitation of physical activity. Comfortable at rest but less than ordinary activity causes symptoms.

Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.

Cardiomyopathy directly related to alcohol or drug abuse is not covered.

10 **Chronic Aplastic Anaemia – resulting in permanent Bone Marrow Failure**

Irreversible permanent bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring at least two (2) of the following treatments:

- (a) Regular blood product transfusion
- (b) Marrow stimulating agents
- (c) Immunosuppressive agents
- (d) Bone marrow transplantation

The diagnosis must be confirmed by a bone marrow biopsy.

11 **Chronic Relapsing Pancreatitis**

Multiple attacks of pancreatitis resulting in pancreatic dysfunction causing malabsorption needing enzyme replacement therapy. The diagnosis must be made by a gastroenterologist and supported by appropriate investigation results.

Chronic Relapsing Pancreatitis caused by alcohol use is excluded.

12 **Coma – resulting in permanent neurological deficit with persisting clinical symptoms**

A state of unconsciousness with no reaction to external stimuli or internal needs, persisting continuously for at least ninety six (96) hours, requiring the use of life support systems and resulting in a permanent neurological deficit with persisting clinical symptoms. A minimum Assessment Period of thirty (30) days applies. Confirmation by a neurologist must be present.

The following is not covered:

- (a) Coma resulting directly from alcohol or drug abuse

13 **Coronary Artery By-Pass Surgery**

Refers to the actual undergoing of open-chest surgery to correct or treat Coronary Artery Disease (CAD) by way of coronary artery by-pass grafting.

For the above definition, the following are not covered:

- i. Angioplasty
- ii. Other intra-arterial or catheter based techniques
- iii. Keyhole procedures
- iv. Laser procedures

14 **Deafness – Permanent and Irreversible**

Permanent and irreversible loss of hearing as a result of accident or illness to the extent that the loss is greater than 80 decibels across all frequencies of hearing in both ears. Medical evidence in the form of an audiometry and sound-threshold tests result must be provided and certified by an Ear, Nose, and Throat (ENT) specialist.

- 15 **Encephalitis – resulting in permanent inability to perform Activities of Daily Living**  
Severe inflammation of brain substance resulting in permanent functional impairment. The permanent functional impairment must result in an inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of thirty (30) days applies. The covered event must be certified by a neurologist.
- Encephalitis in the presence of HIV infection is not covered.
- 16 **End-Stage Liver Failure**  
End-stage liver failure as evidenced by all of the following:
- (a) permanent jaundice; and
  - (b) ascites (excessive fluid in peritoneal cavity); and
  - (c) hepatic encephalopathy.
- Liver failure secondary to alcohol or drug abuse is not covered.
- 17 **End-Stage Lung Disease**  
End-stage lung disease causing chronic respiratory failure.
- All of the following criteria must be met:
- (a) The need for regular oxygen treatment on a permanent basis; and
  - (b) Permanent impairment of lung function with a consistent Forced Expiratory Volume (FEV) of less than one (1) litre during the first round; and
  - (c) Shortness of breath at rest; and
  - (d) Baseline Arterial Blood Gas analysis with partial oxygen pressures of 55mmHg or less.
- 18 **Full Blown AIDS**  
The clinical manifestation of AIDS (Acquired Immuno-deficiency Syndrome) must be supported by the results of a positive HIV (Human Immuno-deficiency Virus) antibody test and a confirmatory test. In addition, the Covered Person must have a CD4 cell count of less than two hundred (200) /  $\mu$ L and one or more of the following criteria met:
- i. Weight loss of more than 10% of body weight over a period of six (6) months or less (wasting syndrome)
  - ii. Kaposi Sarcoma
  - iii. Pneumocystis Carinii Pneumonia
  - iv. Progressive multifocal leukoencephalopathy
  - v. Active Tuberculosis
  - vi. Less than one-thousand (1000) Lymphocytes /  $\mu$ L
  - vii. Malignant Lymphoma
- 19 **Fulminant Viral Hepatitis**  
A sub-massive to massive necrosis (death of liver tissue) caused by any virus as evidenced by all of the following diagnostic criteria:
- (a) a rapidly decreasing liver size as confirmed by abdominal ultrasound; and
  - (b) necrosis involving entire lobules, leaving only a collapsed reticular framework; and
  - (c) rapidly deteriorating liver function tests; and
  - (d) deepening jaundice.
- Viral hepatitis infection or carrier status alone (inclusive but not limited to Hepatitis B and Hepatitis C) without the above diagnostic criteria is not covered.

**20 Heart Attack – of specified severity**

Death of heart muscle due to inadequate blood supply that has resulted in all of the following evidence of acute myocardial infarction:

- (a) A history of typical chest pain; and
- (b) New characteristic electrocardiographic changes; with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block; and
- (c) Elevation of the cardiac biomarkers, inclusive of CPK-MB above the generally accepted normal laboratory levels or Troponins recorded at the following levels or higher:
  - Cardiac Troponin T or Cardiac Troponin I  $> / = 0.5$  ng/ml.

The evidence must show the occurrence of a definite acute myocardial infarction which should be confirmed by a cardiologist or physician.

For the above definition, the following are not covered:

- (a) occurrence of an acute coronary syndrome including but not limited to unstable angina.
- (b) a rise in cardiac biomarkers resulting from a percutaneous procedure for coronary artery disease.

**21 Heart Valve Surgery**

The actual undergoing of open-heart surgery to replace or repair cardiac valves as a consequences of heart valve defects or abnormalities.

For the above definition, the following are not covered:

- (a) Repair via intra-arteria procedure.
- (b) Repair via key-hole surgery or any other similar techniques.

**22 HIV Infection Due To Blood Transfusion**

Infection with the Human Immunodeficiency Virus (HIV) through a blood transfusion, provided that all of the following conditions are met:

- i. the blood transfusion was medically necessary or given as part of a medical treatment;
- ii. the blood transfusion was received in Malaysia or Singapore after the commencement of the Certificate;
- iii. the source of the infection is established to be from the institution that provided the blood transfusion and the institution is able to trace the origin of the HIV tainted blood;
- iv. the Covered Person does not suffer from haemophilia; and
- v. the Covered Person is not a member of any high risk groups including but not limited to intravenous drug users.

**23 Kidney failure – requiring dialysis or kidney transplant**

End-stage kidney failure presenting as chronic irreversible failure of both kidneys to function as a result of which regular dialysis is initiated or kidney transplantation is carried out.

**24 Loss of Independent Existence**

Confirmation by an appropriate specialist of the loss of independent existence and resulting in a permanent inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of six (6) months applies.

- 25 **Loss of Speech**  
Total, permanent and irreversible loss of the ability to speak as a result of injury or illness. A minimum Assessment Period of six (6) months applies. Medical evidence to confirm injury or illness to the vocal cords to support this disability must be supplied by an Ear, Nose, and Throat specialist.
- All psychiatric related causes are not covered.
- 26 **Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living**  
Physical head injury resulting in permanent functional impairment verified by a neurologist. The permanent functional impairment must result in an inability to perform at least three (3) of the Activities of Daily Living. A minimum Assessment Period of three (3) months applies.
- 27 **Major Organ / Bone Marrow Transplant**  
The receipt of a transplant of:
- (a) Human bone marrow using hematopoietic stem cells preceded by total bone marrow ablation; or
  - (b) One of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end-stage failure of the relevant organ.
- Other stem cells transplants are not covered.
- 28 **Medullary Cystic Disease**  
A progressive hereditary disease of the kidneys characterized by the presence of cysts in the medulla, tubular atrophy and interstitial fibrosis with the clinical manifestations of anaemia, polyuria and renal loss of sodium, progressing to chronic kidney failure. Diagnosis must be supported by a renal biopsy.
- 29 **Motor Neurone Disease – permanent neurological deficit with persisting clinical symptoms**  
A definite diagnosis of motor neuron disease by a neurologist with reference to either spinal muscular atrophy, progressive bulbar palsy, amyotrophic lateral sclerosis or primary lateral sclerosis. There must be permanent neurological deficit with persisting clinical symptoms.
- 30 **Multiple Sclerosis**  
A definite diagnosis of multiple sclerosis by a neurologist. The diagnosis must be supported by all of the following:
- (a) Investigations which confirm the diagnosis to be Multiple Sclerosis;
  - (b) Multiple neurological deficits resulting in impairment of motor and sensory functions occurring over a continuous period of at least six (6) months; and
  - (c) Well documented history of exacerbations and remissions of said symptoms or neurological deficits.
- 31 **Muscular Dystrophy**  
The definite diagnosis of a Muscular Dystrophy by a neurologist which must be supported by all of the following:
- i. Clinical presentation of progressive muscle weakness;
  - ii. No central or peripheral nerve involvement as evidenced by absence of sensory disturbance;
  - iii. Characteristics electromyogram and muscle biopsy findings.
- No benefit will be payable under this Critical Illness before the Covered Person has reached the age of twelve (12) years next birthday.

**32 Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection**

Infection with the Human Immunodeficiency Virus (HIV) (only if the Covered Person is a Medical Staff as defined below), where it was acquired as a result of an accident occurring during the course of carrying out normal occupational duties as a Medical Staff with seroconversion to HIV infection occurring within six (6) months from the date of the accident. Any accident giving rise to a potential claim must be reported to Us within thirty (30) days from the date of that accident, supported by a negative HIV test taken within seven (7) days from the date of that accident.

“Medical Staff” is defined as a doctor (general physicians or specialists), traditional and complementary medicine practitioner, nurse, paramedic, laboratory technician, dentist, dental nurse or ambulance worker who is working in a medical centre, Hospital, dental clinic, or polyclinic (“Workplace”). When the law requires, the Medical Staff and his/her Workplace must be registered with the Ministry of Health in Malaysia.

**33 Paralysis of limbs**

Total, permanent and irreversible loss of use of both arms or both legs, or of one arm and one leg, through paralysis caused by illness or injury. A minimum Assessment Period of six (6) months applies.

**34 Parkinson’s Disease – resulting in permanent inability to perform Activities of Daily Living**

A definite diagnosis of Parkinson’s disease by a neurologist where all the following conditions are met:

- (a) cannot be controlled with medication; and
- (b) shows signs of progressive impairment; and
- (c) confirmation of the permanent inability of the Covered Person to perform without assistance of three (3) or more of the Activities of Daily Living.

Only idiopathic Parkinson’s Disease is covered. Drug-induced or toxic causes of Parkinsonism are not covered.

**35 Poliomyelitis**

Unequivocal diagnosis by a consultant neurologist of infection with the Poliovirus leading to paralytic disease as evidenced by impaired motor function or respiratory weakness. Cases not involving paralysis will not be eligible for this benefit. Other causes of paralysis (such as Guillain-Barre syndrome) are specifically excluded.

**36 Primary Pulmonary Arterial Hypertension – of specified severity**

A definite diagnosis of primary pulmonary arterial hypertension with substantial right ventricular enlargement established by investigators including cardiac catheterization, resulting in permanent physical impairment to the degree of at least Class III of the New York Heart Association (NYHA) classification of cardiac impairment.

Pulmonary arterial hypertension resulting from other causes shall be excluded from this benefit.

The NYHA Classification of Cardiac Impairment for Class III and Class IV means the following:

Class III: Marked limitation of physical activity. Comfortable at rest but less than ordinary activity causes symptoms.

Class IV: Unable to engage in any physical activity without discomfort. Symptoms may be present even at rest.



**37 Progressive Scleroderma**

A systemic collagen-vascular disease causing progressive diffuse fibrosis in the skin, blood vessels and visceral organs. This diagnosis must be unequivocally supported by biopsy and serological evidence and the disorder must have reached systemic proportions to involve the heart, lungs or kidneys.

The following are excluded:

- i. Localised scleroderma (linear scleroderma or morphea);
- ii. Eosinophilic fasciitis; and
- iii. CREST syndrome.

**38 Serious Coronary Artery Disease**

The narrowing of the lumen of Right Coronary Artery (RCA), Left Anterior Descending Artery (LAD) and Circumflex Artery (not inclusive of their branches) occurring at the same time by a minimum of sixty percent (60%) in each artery as proven by coronary arteriography (non-invasive diagnostic procedures are not covered). A narrowing of sixty percent (60%) or more of the Left Main Stem will be considered as a narrowing of the Left Anterior Descending Artery (LAD) and Circumflex Artery. This covered event is payable regardless of whether or not any form of coronary artery surgery has been performed.

**39 Stroke – resulting in permanent neurological deficit with persisting clinical symptoms**

Death of brain tissue due to inadequate blood supply, bleeding within the skull or embolization from an extra cranial source resulting in permanent neurological deficit with persisting clinical symptoms. The diagnoses must be based on changes seen in a CT scan or MRI and certified by a neurologist. A minimum Assessment Period of three (3) months applies.

For the above definition, the following are not covered:

- (a) Transient ischemic attacks
- (b) Cerebral symptoms due to migraine
- (c) Traumatic injury to brain tissue or blood vessels
- (d) Vascular disease affecting the eye or optic nerve or vestibular functions

**40 Surgery to Aorta**

The actual undergoing of surgery via a thoracotomy or laparotomy (surgical opening of thorax or abdomen) to repair or correct an aortic aneurysm, an obstruction of the aorta or a dissection of the aorta. For this definition, aorta shall mean the thoracic and abdominal aorta but not its branches.

For the above definition, the following are not covered:

- (a) angioplasty;
- (b) other intra-arterial or catheter based techniques;
- (c) other keyhole procedures;
- (d) laser procedures.

**41 Systemic Lupus Erythematosus With Severe Kidney Complications**

A definite diagnosis of Systemic Lupus Erythematosus confirmed by a rheumatologist.

For this definition, the covered event is payable only if it has resulted in Type III to Type V Lupus Nephritis as established by renal biopsy. Other forms such as discoid lupus or those forms with only haematological or joint involvement are not covered.

WHO Lupus Classification:

Type III – Focal Segmental glomerulonephritis

Type IV – Diffuse glomerulonephritis

Type V – Membranous glomerulonephritis

42 **Terminal Illness**

The conclusive diagnosis of a condition that is expected to result in death of the Covered Person within twelve (12) months. The Covered Person must no longer be receiving active treatment other than that for pain relief. The diagnosis must be supported by written confirmation from an appropriate specialist and confirmed by a Doctor we have appointed.

43 **Third Degree Burns – of specific severity**

Third-degree (i.e. full thickness) skin burns covering at least twenty percent (20%) of the total body surface area.