

Standard Definitions for Critical Illness – FlexiHealth Insurance

Existing Definitions	New Definitions with effect from 1 April 2016
<p>Cancer A malignant tumour characterised by the uncontrolled growth and spread of malignant cells, and the invasion of tissue. This includes leukaemia, Hodgkin’s Disease and lymphoma but excludes Kaposi’s Sarcoma in the presence of any Human-Immuno Deficiency Virus, non invasive cancer in situ and any skin cancer other than invasive malignant melanoma.</p> <p>To support a claim, precise histological evidence of cancer must be produced.</p>	<p>Cancer 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 leukemia, lymphoma and sarcoma.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> (i) All cancers which are histologically classified as any of the following: <ul style="list-style-type: none"> - pre-malignant - non-invasive - carcinoma in situ - having borderline malignancy - having malignant potential (ii) All tumours of the prostate histologically classified as T1N0M0 (TNM classification) (iii) All tumours of the thyroid histologically classified as T1N0M0 (TNM classification) (iv) All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification) (v) Chronic Lymphocytic Leukemia less than RAI Stage 3 (vi) All cancers in the presence of HIV (vii) Any skin cancer other than malignant melanoma.
<p>Coronary Artery Bypass Surgery The actual undergoing of open-heart surgery on the advice of a Consultant Cardiologist registered in the Insured Person’s Usual Country of Residence to correct narrowing or blockage of one or more coronary arteries with bypass grafts but excluding balloon angioplasty, laser or any other procedures.</p> <p>If the degree of obstruction in two or more coronary arteries is at least 70% then treatment to two or more affected arteries by balloon angioplasty, atherectomy or laser will also constitute a claim under this Condition.</p>	<p>Coronary Artery Bypass 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.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> (i) angioplasty; (ii) other intra-arterial or catheter based techniques; (iii) keyhole procedures; (iv) laser procedures.
<p>Heart Attack The death of a portion of heart muscle as a result of inadequate blood supply as evidenced by an episode of typical chest pain, new electrocardiographic changes and by an elevation of cardiac enzymes.</p>	<p>Heart Attack Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:</p> <ul style="list-style-type: none"> (i) A history of typical chest pain; (ii) New characteristic electrocardiographic changes; with the development of any of the following: ST

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	<p>elevation or depression, T wave inversion, pathological Q waves or left bundle branch block and (iii) 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</p> <p>The evidence must show the occurrence of a definite acute myocardial infarction which should be confirmed by a cardiologist or physician.</p> <p>For the above definition, the following are not covered:</p> <ul style="list-style-type: none"> • occurrence of an acute coronary syndrome including but not limited to unstable angina. • a rise in cardiac biomarkers resulting from a percutaneous procedure for coronary artery disease.
<p>Kidney Failure End stage renal failure, presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis or renal transplant is initiated.</p>	<p>Kidney Failure 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.</p>
<p>Motor Neurone Disease Motor Neurone Disease diagnosed, with the appropriate supporting evidence, by a Consultant Neurologist registered in the Insured Person's Usual Country of Residence.</p>	<p>Motor Neurone Disease 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.</p>
<p>Multiple Sclerosis Confirmation by a Consultant Neurologist registered in the Insured Person's Usual Country of Residence of a definite diagnosis of Multiple Sclerosis producing at least moderate neurological abnormalities which have persisted for a continuous period six months.</p>	<p>Multiple Sclerosis A definite diagnosis of multiple sclerosis by a neurologist. The diagnosis must be supported by all of the following:</p> <ul style="list-style-type: none"> - Investigations which confirm the diagnosis to be Multiple Sclerosis; - Multiple neurological deficits resulting in impairment of motor and sensory functions occurring over a continuous period of at least 6 months; and - Well documented history of exacerbations and remissions of said symptoms or neurological deficits.
<p>Parkinson's Disease Confirmation of a Consultant Neurologist registered in the Insured Person's Usual Country of Residence of a definite diagnosis before the Life Assured's 60th</p>	<p>Parkinson's Disease A definite diagnosis of Parkinson's Disease by a neurologist where all the following conditions are met: (i) Cannot be controlled with medication;</p>

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<p>birthday of idiopathic Parkinson’s Disease (paralysis agitans) requiring treatment with a dopamine precursor. All other types of Parkinsonism are specifically excluded.</p>	<p>(ii) Shows signs of progressive impairment; and (iii) Confirmation of the permanent inability of the Insured Person to perform without assistance three (3) or more of the Activities of Daily Living.</p> <p>Only idiopathic Parkinson's Disease is covered. Drug-induced or toxic causes of Parkinsonism are not covered.</p>
<p>Stroke A cerebrovascular incident resulting in permanent neurological damage. Transient Ischaemic Attacks are specifically excluded.</p>	<p>Stroke 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 diagnosis 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.</p> <p>For the above definition, the following are not covered: (i) Transient ischemic attacks (ii) Cerebral symptoms due to migraine (iii) Traumatic injury to brain tissue or blood vessels (iv) Vascular disease affecting the eye or optic nerve or vestibular functions.</p>
<p>Activities of Daily Living Transferring : The ability to move from a bed to an upright chair or wheelchair and vice versa, or to get on and off a toilet or commode. Continence : The ability to manage bowel and bladder functions such that an adequate level of personal hygiene can be maintained. Dressing : The ability to put on, take off, secure and unfasten all necessary garments and any braces, artificial limbs or other surgical appliances. Mobility : The ability to move indoor from one room to another on a level surface in the Insured Person’s normal place of residence. Feeding : The ability to feed oneself once food and drink which has been prepared and made available. Washing : The ability to wash in the bath or shower (including getting into and out of the bath or shower) such that an adequate level of personal hygiene can be maintained.</p>	<p>Activities of Daily Living (ADL) are as follows: (i) Transfer Getting in and out of a chair without requiring physical assistance. (ii) Mobility The ability to move from room to room without requiring any physical assistance. (iii) Continence The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene. (iv) Dressing Putting on and taking off all necessary items of clothing without requiring assistance of another person. (v) Bathing/Washing The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means. (vi) Eating All tasks of getting food into the body once it has been prepared.</p>