

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