

Appendix: Critical Illness Benefit

Critical Care Plus

Critical Illnesses

The illnesses listed below are covered under Critical Care and Critical Care Plus (whichever applicable):

No	Critical Illness	No	Critical Illness
1	Stroke	41	Apallic Syndrome
2	Heart Attack	42	Chronic Relapsing Pancreatitis
3	Kidney Failure	43	Progressive Scleroderma
4	Cancer	44	Severe Eisenmenger's Syndrome
5	Coronary Artery By-Pass Surgery	45	Infective Endocarditis
6	Serious Coronary Artery Disease	46	Myasthenia Gravis
7	Angioplasty And Other Invasive Treatments For Coronary Artery Disease	47	Progressive Supranuclear Palsy
8	End-Stage Liver Failure	48	Chronic Autoimmune Hepatitis
9	Fulminant Viral Hepatitis	49	Chronic Adrenal Insufficiency
10	Coma	50	Osteogenesis Imperfecta
11	Benign Brain Tumor	51	Meningeal Tuberculosis
12	Paralysis of Limbs	52	Crohn's Disease with Intestinal Fistula, Obstruction or Perforation
13	Blindness	53	Ulcerative Colitis with Total Colectomy
14	Deafness	54	Idiopathic Pulmonary Fibrosis
15	Third Degree Burns	55	Progressive Muscular Atrophy
16	HIV Infection Due to Blood Transfusion	56	Surgery for Idiopathic Scoliosis
17	Full-Blown Aids	57	Severe Creutzfeldt-Jakob Disease
18	End-Stage Lung Disease	58	Ebola Hemorrhagic Fever
19	Encephalitis	59	Wilson's Disease
20	Major Organ / Bone Marrow Transplant	60	Necrotising Fasciitis
21	Loss of Speech	61	Multiple Root Avulsions of Brachial Plexus
22	Brain Surgery	62	Resection of the whole small intestine (Duodenum, Jejunum And Ileum)
23	Heart Valve Surgery	63	Generalized Tetanus
24	Loss of Independent Existence	64	Accidental Fracture of Spinal Column
25	Bacterial Meningitis	65	Cerebral Aneurysm Requiring Brain Surgery
26	Major Head Trauma	66	Cerebral Metastasis
27	Chronic Aplastic Anemia	67	Severe Rheumatoid Arthritis
28	Motor Neuron Diseases	68	Elephantiasis
29	Parkinson's Disease	69	Haemolytic Uremic Syndrome
30	Alzheimer's Disease/Severe Dementia	70	Loss of Limb(s)
31	Surgery To Aorta	71	Pheochromocytoma Requiring Surgery
32	Multiple Sclerosis	72	Rabies
33	Primary Pulmonary Arterial Hypertension	73	Severe Relapsing Nephrotic Syndrome
34	Medullary Cystic Disease	74	Severe Haemophilia
35	Cardiomyopathy	75	Acquired Brain Damage
36	Systemic Lupus Erythematosus with Severe Kidney Complications	76	Huntington Disease
37	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	77	Medically Acquired HIV Infection
38	Muscular Dystrophy	78	Systemic Juvenile Idiopathic Arthritis - Still's Disease
39	Terminal Illness	79	Reye's Syndrome
40	Poliomyelitis	80	Respiratory Diphtheria requiring Mechanical Ventilation

Other Benefits

(a) ICU Shield Benefit

Additional 10% of rider sum assured will be payable if Life Assured:

- stays in ICU for 3 days continuously in one hospital admission; and
- requires at least one of the listed "Essential Life Support".

The admission to an ICU and need for Essential Life Support should be deemed Medically Necessary to sustain the life of the Life Assured as certified by the treating doctor who is a registered medical practitioner or specialist in the respective medical discipline. Admission to High Dependency Unit (HDU) is not covered.

Benefit is payable once per policy, up to RM 250,000 per life.

(b) Reconstructive Care Benefit

Additional 20% of rider sum assured will be payable if Life Assured:

- undergoes breast reconstructive surgery following a Mastectomy;
- undergoes facial reconstructive surgery due to cancer; or
- undergoes skin grafting due to third degree burn or skin cancer.

The surgery must be Medically Necessary.

Benefit is payable once per policy, up to RM 100,000 per life.

(c) Wellness Bonus (Applicable for Life Assured with entry ANB 50 or below)

20% of rider sum assured shall be credited into BUA by the Policy Anniversary of Life Assured's ANB 75, provided no claim has been made under this rider and the policy is still in force, subject to terms and conditions stipulated in policy contract.

Other Policy Conditions

(i) Medically Necessary

A medical service which is consistent with the diagnosis and customary medical treatment for a disability, and is in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits. Please refer to the policy contract for the full definition. Please refer to www.prudential.com.my for the "Non-Medically Necessary Services" list for examples of medical services that do not satisfy the definition of "Medically Necessary". The list is not exhaustive and is subject to review from time to time.

(ii) Essential Life Support

- (a) Mechanical Ventilation
- (b) Left ventricular assist device (LVAD)
- (c) Extracorporeal Membrane Oxygenation (ECMO)
- (d) Intra-aortic balloon pump
- (e) Mechanical Ventilation with Arterial Line or Swan Ganz Catheter Insertion
- (f) Inotropic/Vasopressor Support
- (g) Temporary Hemodialysis, Hemoperfusion or Hemofiltration

Note: Please refer to the policy contract for the full definition.

Assurance Upgrade Privilege

This plan comes with Assurance Upgrade Privilege which allows you to increase the rider sum assured within 180 days of Life Assured's Life Milestone events, without further underwriting. This privilege can be exercised once per policy during the first 10 rider years, before ANB 50, up to 50% of the rider sum assured, capped at RM300,000 per life.

Life Milestones:

- Child Birth
- Marriage
- Doubling of Income
- Buying a Property valued at RM500,000 and above
- Child's Enrolment in Primary, Secondary, or Tertiary Education

Please refer to the policy contract for the full list of terms and conditions on Assurance Upgrade Privilege.