

The list of covered critical illnesses under A-Plus Critical Multi is as follows:

No.	Critical Illness Category	Early to Intermediate Stage Critical Illness		Advanced Stage Critical Illness
		Early Stage	Intermediate Stage	
1	Cancer	- Carcinoma in situ; or - Early Prostate Cancer; or - Early Thyroid Cancer; or - Early Bladder Cancer; or - Early Chronic Lymphocytic Leukaemia; or - Early Melanoma; or - Gastro-intestinal Stromal Cancer	- Carcinoma in situ and Other Early Cancers of Specified Organs Treated with Radical Surgery	- Cancer
2	Stroke	- Brain Aneurysm Surgery; or - Cerebral Shunt Insertion	- Carotid Artery Surgery	- Stroke
3	Heart Attack	- Cardiac Pacemaker Insertion	- Cardiac Defibrillator Insertion	- Heart Attack
4	Serious Coronary Artery Disease	- Early Coronary Artery Disease	- Other Coronary Artery Disease	- Serious Coronary Artery Disease
5	Coronary Artery By-Pass Surgery	- Pericardectomy; or - Transmyocardial Laser Therapy	- Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)	- Coronary Artery By-Pass Surgery
6	Heart Valve Surgery	- Percutaneous Valvuloplasty	- Percutaneous Valve Replacement	- Heart Valve Surgery
7	Cardiomyopathy	- Hypertrophic Cardiomyopathy	- Constrictive Pericarditis with Surgery	- Cardiomyopathy
8	Surgery to Aorta	- Large Asymptomatic Aortic Aneurysm	- Minimally Invasive Surgery to Aorta	- Surgery to Aorta
9	Primary Pulmonary Arterial Hypertension	- Early Primary Pulmonary Arterial Hypertension	- Secondary Pulmonary Arterial Hypertension	- Primary Pulmonary Arterial Hypertension
10	Chronic lung disease	- Severe Asthma; or - Insertion of a Vena Cava filter	- Surgical Removal of One Lung	- End-Stage Lung Disease
11	Liver Disease	- Liver Surgery	- Liver Cirrhosis	- End-Stage Liver Failure
12	Major Organ / Bone Marrow Transplant	- Small Bowel Transplant; or - Corneal Transplant	- Major Organ / Bone Marrow Transplant (on the waiting list)	- Major Organ / Bone Marrow Transplant
13	Parkinson's Disease	- Early Parkinson's Disease	- Moderately Severe Parkinson's Disease	- Parkinson's Disease
14	Alzheimer's Disease / Severe Dementia	- Early Alzheimer's Disease	- Moderately Severe Alzheimer's Disease	- Alzheimer's Disease / Severe Dementia
15	Coma	- Coma for 48 hours	- Coma for 72 hours	- Coma
16	Loss of Sight	- Loss of Sight in One Eye	- Retinitis Pigmentosa; or - Optic Nerve Atrophy	- Blindness – Permanent and Irreversible
17	Loss of Hearing	- Partial Loss of Hearing; or	- Cochlear Implant Surgery	- Deafness – Permanent and Irreversible

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		- Cavernous Sinus Thrombosis Surgery		
18	Kidney Failure	- Surgical Removal of One Kidney	- Chronic Kidney Disease	- Kidney Failure
19	Blood Transfusion	- Occupationally Acquired Hepatitis B or C; or - HIV Infection Due To Assault	- HIV Infection Due To Organ Transplant	- HIV Infection Due To Blood Transfusion; or - Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
20	Aplastic Anaemia	- Reversible Aplastic Anaemia	Nil	- Chronic Aplastic Anaemia
21	Bacterial Meningitis	- Bacterial Meningitis with Full Recovery	- Moderately Severe Bacterial Meningitis	- Bacterial Meningitis
22	Brain Surgery	- Surgery for Subdural Haematoma	- Removal of Brain Tumour via Trans Sphenoidal Route	- Brain Surgery
23	Brain Tumour	- Surgical Excision of a Spinal Meningioma	- Surgical Removal of Pituitary Tumour via Trans Sphenoidal Hypophysectomy	- Benign Brain Tumour
24	Encephalitis	- Encephalitis with Full Recovery	- Mild Encephalitis	- Encephalitis
25	Head Trauma	- Facial Reconstructive Surgery; or - Cervical Spinal Cord Injury Due To Accident	- Mild Head Trauma	- Major Head Trauma
26	Loss of Speech	- Loss of Speech (other than injury or illness to the vocal cords)	- Permanent (or Temporary) Tracheostomy	- Loss of Speech
27	Medullary Cystic Disease	- Chronic Glomerulonephritis	Nil	- Medullary Cystic Disease
28	Loss of Independent Existence	- Loss of Fingers	- Early Loss of Independent Existence	- Loss of Independent Existence
29	Burns	- Mild Severe Burns	- Moderately Severe Burns	- Third Degree Burns
30	Fulminant Viral Hepatitis	- Biliary Tract Reconstruction Surgery	- Chronic Primary Sclerosing Cholangitis	- Fulminant Viral Hepatitis
31	Multiple Sclerosis	- Early Multiple Sclerosis	Nil	- Multiple Sclerosis
32	Muscular Dystrophy	- Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	- Moderately Severe Muscular Dystrophy	- Muscular Dystrophy
33	Paralysis of Limbs	- Loss of Use of One Limb	- Loss of Use of One Limb and Loss of Sight in One Eye	- Paralysis of Limbs
34	Systemic Lupus Erythematosus	- Less Severe Systemic Lupus Erythematosus	Nil	- Systemic Lupus Erythematosus with Severe Kidney Complications
35	Eisenmenger's Syndrome	- Less Severe Eisenmenger's Syndrome	Nil	- Severe Eisenmenger's Syndrome

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36	Infective Endocarditis	- Moderately Severe Infective Endocarditis	Nil	- Infective Endocarditis
37	Poliomyelitis	- Peripheral Neuropathy	- Moderate Poliomyelitis	- Poliomyelitis
38	Progressive Scleroderma	- Early Progressive Scleroderma	- Progressive Scleroderma with CREST Syndrome	- Progressive Scleroderma
39	Severe Rheumatoid Arthritis	- Mild Rheumatoid Arthritis	- Moderately Severe Rheumatoid Arthritis	- Chronic Rheumatoid Arthritis
40	Crohn's Disease	- Chronic Crohn's Disease	Nil	- Severe Crohn's Disease
41	Severe Ulcerative Colitis	- Chronic Ulcerative Colitis; or - Acute Ulcerative Colitis	Nil	- Ulcerative Colitis with Total Colectomy
42	Myasthenia Gravis	- Less Severe Myasthenia Gravis	Nil	- Myasthenia Gravis
43	Progressive Muscular Atrophy	- Less Severe Progressive Muscular Atrophy	Nil	- Progressive Muscular Atrophy
44	Progressive Supranuclear Palsy	- Early Progressive Supranuclear Palsy	Nil	- Progressive Supranuclear Palsy
45	Chronic Adrenal Insufficiency	- Adrenalectomy for Adrenal Adenoma	Nil	- Chronic Adrenal Insufficiency
46	Osteogenesis Imperfecta	- Osteoporosis with Fractures	- Severe Osteoporosis with Fractures	- Osteogenesis Imperfecta
47	Meningeal Tuberculosis	- Tuberculous Myelitis	Nil	- Meningeal Tuberculosis
48	Intensive Care	- Intensive Care - requiring mechanical ventilation for 5 days	Nil	- Intensive Care- requiring mechanical ventilation for 10 days
49	Apallic Syndrome	- Akinetic Mutism	- Locked In Syndrome	- Apallic Syndrome
50	Chronic Autoimmune Hepatitis	- Early Chronic Autoimmune Hepatitis	Nil	- Chronic Autoimmune Hepatitis
51	Chronic Relapsing Pancreatitis	Nil - Acute Necrotic Pancreatitis	- Moderately Chronic Relapsing Pancreatitis	- Chronic Relapsing Pancreatitis
52	Severe Epilepsy	Nil	- Severe Epilepsy	Nil
53	Accidental Fracture of Spinal Column	Nil	- Accidental Fracture of Spinal Column	Nil
54	Motor Neuron Disease	Nil	- Early Motor Neuron Disease	- Motor Neuron Disease
55	Terminal Illness	Nil	Nil	- Terminal Illness
56	Angioplasty and Other Invasive Treatments for Coronary Artery Disease	Nil	Nil	- Angioplasty and Other Invasive Treatments for Coronary Artery Disease
57	Full-blown AIDS	Nil	Nil	- Full-blown AIDS
58	Surgery for Idiopathic Scoliosis	Nil	Nil	- Surgery for Idiopathic Scoliosis
59	Elephantiasis	Nil	Nil	- Elephantiasis
60	Cerebral Metastasis	Nil	Nil	- Cerebral Metastasis

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61	Creutzfeldt – Jakob Disease (Mad Cow Disease)	Nil	Nil	- Creutzfeldt-Jakob Disease (Mad Cow Disease)
62	Ebola Hemorrhagic Fever	Nil	Nil	- Ebola Hemorrhagic Fever
63	Pheochromocytoma requiring surgery	Nil	Nil	- Pheochromocytoma requiring surgery
64	Severe Relapsing Nephrotic Syndrome	Nil	Nil	- Severe Relapsing Nephrotic Syndrome
65	Wilson's Disease	Nil	Nil	- Wilson's Disease
66	Haemolytic Uremic Syndrome	Nil	Nil	- Haemolytic Uremic Syndrome
67	Necrotising Fasciitis	Nil	Nil	- Necrotising Fasciitis
68	Respiratory Diptheria requiring mechanical ventilation	Nil	Nil	- Respiratory Diptheria requiring mechanical ventilation
69	Loss of limb(s)	Nil	Nil	- Loss of limb(s)
70	Cerebral Aneurysm requiring Brain Surgery	Nil	Nil	- Cerebral Aneurysm Requiring Brain Surgery
71	Multiple Root Avulsions of Brachial Plexus	Nil	Nil	- Multiple Root Avulsions of Brachial Plexus
72	Rheumatic Fever with Heart Valve Disorders	Nil	Nil	- Rheumatic Fever with Heart Valve Disorders
73	Resection of the whole small intestine (duodenum, jejunum and ileum)	Nil	Nil	- Resection of the whole small intestine (duodenum, jejunum and ileum)
74	Severe Pulmonary Fibrosis	Nil	Nil	- Severe Pulmonary Fibrosis
75	Rabies	Nil	Nil	- Rabies
76	Generalized Tetanus	Nil	Nil	- Generalized Tetanus