

## Ready CompleteCare - covered conditions

### Critical Illnesses coverage

No.	Early Stage	Intermediate Stage	Advanced Stage
1	Diagnosis of Dementia including Alzheimer's Disease	Moderately Severe Alzheimer's Disease	Alzheimer's Disease/Severe Dementia
2	Akinetic Mutism	Locked in syndrome	Apallic Syndrome
3	Reversible Aplastic Anaemia	Myelodysplastic Syndrome or Myelofibrosis	Aplastic Anaemia
4	Bacterial Meningitis with full recovery	Bacterial Meningitis with Reversible Neurological Deficit	Bacterial Meningitis
5	Surgical Removal of Pituitary Tumour (by Transphenoidal/Transnasal Hypophysectomy)	Surgical Removal of Pituitary Tumour (by Open Craniotomy)	Benign Brain Tumour
6	Loss of Sight in One Eye	Optic Nerve Atrophy with Low Vision	Blindness (Loss of Sight)
7	Coma for 48 hours	Severe Epilepsy	Coma for 96 hours
8	Transmyocardial Laser Therapy	Port Access or Key hole Cardiac Surgery	Coronary Artery By-Pass Surgery
9	Partial Loss of Hearing , Cavernous sinus thrombosis surgery	Cochlear Implant Surgery	Deafness (Loss of Hearing)
10	Liver Surgery	Liver Cirrhosis	End Stage Liver Failure
11	Severe Asthma, Insertion of a Vena Cava Filter	Surgical Removal of One Lung	End Stage Lung Disease
12	Biliary Tract Reconstruction Surgery	Chronic Primary Sclerosing Cholangitis	Fulminant Hepatitis
13	Cardiac Pacemaker Insertion, Pericardectomy	Cardiac Defibrillator Insertion, Early Cardiomyopathy	Heart Attack of Specified Severity
14	Percutaneous Valvuloplasty or Valvotomy	Percutaneous Valve Replacement or Device Repair	Heart Valve Surgery
15	HIV Due to Assault or Occupationally Acquired HIV	HIV Due to Organ Transplant	HIV Due to Blood Transfusion and Occupationally Acquired HIV
16	Surgical Removal of One Kidney	Chronic Kidney Disease	Kidney Failure

No.	Early Stage	Intermediate Stage	Advanced Stage
17	Loss of Independent Existence (Early Stage)	Loss of Independent Existence (Intermediate Stage)	Loss of Independent Existence (Severe Stage)
18	Permanent (or Temporary) Tracheostomy	Loss of Speech due to Vocal Cord Paralysis	Loss of Speech
19	Mild Severe Burns	Moderately Severe Burns	Major Burns
20	Carcinoma in situ Early Prostate Cancer Early Thyroid Cancer Early Bladder Cancer Early Chronic Lymphocytic Leukemia Early Melanoma	Carcinoma in situ of Specified Organs treated with Radical Surgery	Major Cancers
21	Head Trauma Requiring Re-constructive Surgery	Head Trauma Requiring Open Craniotomy	Major Head Trauma
22	Small Bowel Transplant, Corneal Transplant	Major Organ/Bone Marrow Transplant (on waitlist)	Major Organ / Bone Marrow Transplantation
23	Peripheral Neuropathy	Early Motor Neurone Disease	Motor Neurone Disease
24	Early Multiple Sclerosis	Mild Multiple Sclerosis	Multiple Sclerosis
25	Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	Moderate Muscular Dystrophy	Muscular Dystrophy
26	Mild Coronary Artery Disease	Moderate Coronary Artery Disease	Other Serious Coronary Artery Disease
27	Loss of Use of One Limb	Loss of Use of One Limb requiring Prosthesis	Paralysis (Loss of Use of Limbs)
28	Early Parkinson's Disease	Moderately Severe Parkinson's Disease	Parkinson's Disease
29	Peripheral Neuropathy	Poliomyelitis (Intermediate Stage)	Poliomyelitis
30	Early Pulmonary Hypertension	Secondary Pulmonary Hypertension	Primary Pulmonary Hypertension
31	Early Progressive Scleroderma	Progressive Scleroderma with CREST syndrome	Progressive Scleroderma
32	Brain Aneurysm Surgery, Cerebral Shunt Insertion	Carotid Artery Surgery	Stroke
33	Large Asymptomatic Aortic Aneurysm	Minimally Invasive Surgery to Aorta	Surgery to Aorta

No.	Early Stage	Intermediate Stage	Advanced Stage
34	Mild Systemic Lupus Erythematosus	Moderately Severe Systemic Lupus Erythematosus (S.L.E) with Lupus Nephritis (Early Stage)	Systemic Lupus Erythematosus with Lupus Nephritis
35			Terminal Illness
36	Encephalitis with Full Recovery	Mild Encephalitis	Viral Encephalitis

### 18 Special Benefits

No.	Conditions covered up to maximum age of 85	No.	Conditions covered up to maximum age of 18
1	Angioplasty and Other Invasive Treatment for Coronary Artery	1	Type I Juvenile Spinal Amyotrophy
2	Diabetic Complications	2	Severe Juvenile Rheumatoid Arthritis (Stills Disease)
3	Wilson's Disease	3	Severe Haemophilia
4	Osteoporosis with Fractures	4	Rheumatic Fever with Valvular Impairment
5	Severe Rheumatoid Arthritis	5	Osteogenesis Imperfecta
6	Mastectomy	6	Insulin Dependent Diabetes Mellitus
7	Chronic Adrenal Insufficiency (Addison's Disease)	7	Kawasaki Disease
8	Chronic Relapsing Pancreatitis	8	Glomerulonephritis with Nephrotic Syndrome
9	Hysterectomy due to Cancer		
10	Dengue Haemorrhagic Fever		

Note: For angioplasty and other invasive treatment for coronary artery, the total amount that we will pay under all policies which we are liable for on the same life shall not exceed S\$25,000.

**Additional Major Critical Illness Benefit** – *only applicable for Ready CompleteCare (cover me again)*

No.	
1	Advanced stage major cancer
2	Advanced stage heart attack of specified severity
3	Advanced stage stroke
4	Advanced stage Alzheimer's disease
5	Advanced stage multiple sclerosis
6	Advanced stage Parkinson's disease

Information is correct as of 2 August 2017.