

**Ready CompleteCare – list of covered illnesses:**

No.	Early Stage Critical Illness	Intermediate Stage Critical Illness	Advanced Stage <sup>1</sup> Critical Illness
1	Diagnosis of Dementia including Alzheimer's Disease	Moderate to Severe Alzheimer's Disease	Alzheimer's Disease/Severe Dementia
2	Akinetic Mutism	Locked in syndrome	Persistent Vegetative State (Apallic Syndrome)
3	Pure Red Cell Aplasia (PRCA)	Reversible Aplastic Anaemia	Irreversible Aplastic Anaemia
4	Bacterial Meningitis with Full Recovery	Bacterial Meningitis with Reversible Neurological Deficit	Severe Bacterial Meningitis
5	Surgical Removal of Pituitary Tumour (by Transphenoidal/Transnasal Hypophysectomy)	Surgical Removal of Pituitary Tumour (by Open Craniotomy)	Benign Brain Tumour
6	Corneal Transplant	Irreversible Loss of Sight in One Eye	Blindness (Irreversible Loss of Sight)
7	Coma for 48 hours	Severe Epilepsy, Coma for 72 hours	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 (Irreversible 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, Pericardiectomy	Cardiac Defibrillator Insertion, Early Cardiomyopathy	Heart Attack of Specified Severity
14	Percutaneous Valvuloplasty or Valvotomy	Valve Replacement or Valve Repair with Device	Open Chest Heart Valve Surgery
15	HIV Due to Assault	HIV Due to Organ Transplant	HIV due to Blood Transfusion and Occupationally Acquired HIV
16	Surgical Removal of One Kidney, Chronic Kidney Impairment	Chronic Kidney Disease	End Stage Kidney Failure
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	Irreversible 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, Neuroendocrine Tumours, Gastro-Intestinal Stromal	Carcinoma in situ of Specified Organs treated with Radical Surgery	Major Cancer

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	Tumours, Bone Marrow Malignancies		
21	Head Trauma Requiring Re-constructive Surgery and Accidentally Spinal Cord Injury, Surgery for Subdural Haematoma	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 (Irreversible Loss of Use of Limbs)
28	Early Parkinson's Disease	Moderately Severe Parkinson's Disease	Idiopathic 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 with Permanent Neurological Deficit
33	Large Asymptomatic Aortic Aneurysm	Percutaneous or Minimally Invasive Surgery to Aorta	Open Chest Surgery to Aorta
34	Mild Systemic Lupus Erythematosus	Moderately Severe Systemic Lupus Erythematosus (S.L.E) with Lupus Nephritis	Systemic Lupus Erythematosus with Lupus Nephritis
35			Terminal Illness
36	Encephalitis with Full Recovery	Mild Encephalitis	Severe Encephalitis

<sup>1</sup> The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2019). These Critical Illnesses fall under Version 2019. You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the standard Definitions (Version 2019).