

# Life Insurance Association (LIA) Critical Illness (CI) Framework 2019

**PIAS**

PROFESSIONAL INVESTMENT ADVISORY SERVICES

SETTING THE PROFESSIONAL STANDARD  
FOR FINANCIAL ADVICE IN SINGAPORE

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In August 2019, the LIA announced changes to the Critical Illnesses (CI) definitions and names (i.e. headers to the definitions), which have been **revised for clarity and continued relevance. There is no change to the intended scope of coverage, when compared against the definitions of 2014.**

Currently, LIA defines and maintains a list of 37 medical conditions at severe stage by way of common definitions. Under the revision, as shown by the table below, standard definitions of 21 severe stage CIs and names of 14 CIs have been refined to clearly reflect the intent of coverage.

Summary of changes	Changed	Unchanged
CI Definition	21	16
CI Header Name	14	23

Effective from 26 August 2020, all CI products based on previous definitions of 2014 may no longer be sold in Singapore.

	Critical Illness (Condition)	Change of Header?	Header of CI changed to...	Changes to current definition?
1	Major Cancers	<b>YES</b>	Major Cancer	<b>YES</b>
2	Heart Attack of Specified Severity	NO		<b>YES</b>
3	Stroke	<b>YES</b>	Stroke with Permanent Neurological Deficit	<b>YES</b>
4	Coronary Artery By-pass Surgery	No		No
5	Kidney Failure	<b>YES</b>	End Stage Kidney Failure	No
6	Aplastic Anaemia	<b>YES</b>	Irreversible Aplastic Anaemia	<b>YES</b>
7	End Stage Lung Disease	NO		NO
8	End Stage Liver Failure	NO		NO
9	Coma	NO		<b>YES</b>
10	Deafness (Loss of Hearing)	<b>YES</b>	Deafness (Irreversible Loss of Hearing)	<b>YES</b>
11	Heart Valve Surgery	<b>YES</b>	Open Chest Heart Valve Surgery	NO

	Critical Illness (Condition)	Change of Header?	Header of CI changed to...	Changes to current definition?
12	Loss of Speech	<b>YES</b>	Irreversible Loss of Speech	<b>YES</b>
13	Major Burns	NO		NO
14	Major Organ / Bone Marrow Transplantation	NO		NO
15	Multiple Sclerosis	NO		<b>YES</b>
16	Muscular Dystrophy	NO		<b>YES</b>
17	Parkinson's Disease	<b>YES</b>	Idiopathic Parkinson's Disease	<b>YES</b>
18	Surgery to Aorta	<b>YES</b>	Open Chest Surgery to Aorta	NO
19	Alzheimer's Disease / Severe Dementia	NO		<b>YES</b>
20	Fulminant Hepatitis	NO		NO
21	Motor Neurone Disease	NO		NO
22	Primary Pulmonary Hypertension	NO		NO

	Critical Illness (Condition)	Change of Header?	Header of CI changed to...	Changes to current definition?
23	HIV Due to Blood Transfusion and Occupationally Acquired HIV	NO		<b>YES</b>
24	Benign Brain Tumour	NO		<b>YES</b>
25	Viral Encephalitis	<b>YES</b>	Severe Encephalitis	<b>YES</b>
26	Bacterial Meningitis	<b>YES</b>	Severe Bacterial Meningitis	NO
27	Angioplasty & Other Invasive Treatment For Coronary Artery	NO		NO
28	Blindness (Loss of Sight)	<b>YES</b>	Blindness (Irreversible Loss of Sight)	<b>YES</b>
29	Major Head Trauma	NO		<b>YES</b>
30	Paralysis (Loss of Use of Limbs)	<b>YES</b>	Paralysis (Irreversible Loss of Use of Limbs)	NO
31	Terminal Illness	NO		NO
32	Progressive Scleroderma	NO		<b>YES</b>

	Critical Illness (Condition)	Change of Header?	Header of CI changed to...	Changes to current definition?
33	Apallic Syndrome	<b>YES</b>	Persistent Vegetative State (Apallic Syndrome)	NO
34	Systemic Lupus Erythematosus with Lupus Nephritis	NO		<b>YES</b>
35	Other Serious Coronary Artery Disease	NO		<b>YES</b>
36	Poliomyelitis	NO		<b>YES</b>
37	Loss of Independent Existence	NO		<b>YES</b>

Category	Major Changes & Added Definition	Exclusions Added	Reason for Exclusion
Major Cancer	<b>Added:</b> “Major Cancer diagnosed on the basis of finding tumour cells and/or tumour associated molecules in blood, saliva, faeces, urine or other bodily fluid in the absence of further definitive and clinically verifiable evidence does not meet the above definition.”	<p>Skin confined primary cutaneous lymphoma and dermatofibrosarcoma protuberans.</p> <p>All bone marrow malignancies which do not require recurrent blood transfusions, chemotherapy, targeted cancer therapies, bone marrow transplant, haematopoietic stem cell transplant or other major interventionist treatment.</p>	Excluded terms are easily treatable and do not fulfill the intent of a severe stage coverage.
Heart Attack of Specified Severity	<p><b>Old:</b> Death of heart muscle due to obstruction of blood flow.</p> <p><b>New:</b> Death of heart muscle due to ischaemia</p>		
Stroke with Permanent Neurological Deficit	<p>Change in Header</p> <p><b>Old Header:</b> Stroke</p> <p><b>New Header:</b> Stroke with Permanent Neurological Deficit</p>	Secondary haemorrhage within a pre-existing cerebral lesion	



Category	Major Changes & Added Definition	Exclusions Added	Reason for Exclusion
Irreversible Aplastic Anaemia	<p><b>Old Header:</b> Aplastic Anaemia  <b>New Header:</b> Irreversible Aplastic Anaemia</p> <p>Addition of Haematopoietic stem cell transplantation.</p>		
Coma		Medically induced coma, and coma resulting directly from alcohol or drug abuse	
Muscular Dystrophy	The unequivocal diagnosis of muscular dystrophy must be made by a consultant neurologist		
HIV Due to Blood Transfusion and Occupationally Acquired HIV	<p><b>No longer required:</b> Proof of the accident giving rise to the infection must be reported to the Company within 30 day of the accident taking place.</p> <p><b>Removed:</b> The insured does not suffer from Thalassaemia Major or Haemophilia.</p>		

Category	Major Changes & Added Definition	Exclusions Added	Reason for Exclusion
Benign Brain Tumour		Abscess, Angioma and Tumours of Skull Base	
Severe Encephalitis	<p><b>Old Header:</b> Viral Encephalitis <b>New Header:</b> Severe Encephalitis</p> <p>Permanent neurological deficit has to be documented for at least 6 weeks.</p> <p>Diagnosis to be supported by any confirmatory diagnostic tests.</p>	<p><b>Removed from the definition:</b> Permanent and permanent neurological deficit</p>	
Blindness (Irreversible Loss of Sight)	The blindness must not be correctable by surgical procedures, implants or any other means.		
Other Serious Coronary Artery Disease	Has to be proven by invasive coronary angiography	Branches of the coronary arteries	
Poliomyelitis	Diagnosis to be confirmed by a consultant neurologist in the relevant medical field.		

## Pros

HIV Due to Blood Transfusion and Occupationally Acquired HIV: Those suffering from Thalassaemia Major or Haemophilia can now get covered under the HIV CI condition.

Viral Encephalitis: Previously, viral infection has to be the cause for it. The scope is now expanded to include all causes – not just viral infection.

Clearer definitions should lead to reduced ambiguity for the claiming process.

## Things to note:

Revised definitions, with added clarity to exclusions, for Benign Brain Tumour, Coma, Stroke, Aplastic Anaemia, Heart Attack, and Major Cancers, amongst other things.

More requirements needed for certain claims to be made. For example, other serious coronary artery disease now needs invasive procedures to confirm it. Viral Encephalitis, Poliomyelitis also need to be confirmed with diagnostic tests.

You now have to prove that the condition is both chronic and irreversible with the addition of 'irreversible' to deafness, blindness, and aplastic anaemia.



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