



16 November 2022

MU 5822 (Part 4 of 4) – LIA Critical Illnesses (CI) Framework 2019

LIA Critical Illness (CI) Definitions Review 2019

Summary	Changed	Unchanged
Definition	22	15
Header	14	23

“Condition” denotes NO change to current definition

	Critical illness (Condition)	Change of Header	Change as:
1	Major Cancers	Y	Major Cancers s
2	Heart Attack of Specified Severity		
3	Stroke	Y	Stroke with Permanent Neurological Deficit
4	Coronary Artery By-pass Surgery		
5	Kidney Failure	Y	End Stage Kidney Failure
6	Aplastic Anaemia	Y	Irreversible Aplastic Anaemia
7	End Stage Lung Disease		
8	End Stage Liver Failure		
9	Coma		
10	Deafness (Loss of Hearing)	Y	Deafness (Irreversible Loss of Hearing)
11	Heart Valve Surgery	Y	Open Chest Heart Valve Surgery
12	Loss of Speech	Y	Irreversible Loss of Speech
13	Major Burns		
14	Major Organ / Bone Marrow Transplantation		
15	Multiple Sclerosis		
16	Muscular Dystrophy		
17	Parkinson’s Disease	Y	Idiopathic Parkinson’s Disease
18	Surgery to Aorta	Y	Open Chest Surgery to Aorta
19	Alzheimer’s Disease / Severe Dementia		
20	Fulminant Hepatitis		
21	Motor Neurone Disease		
22	Primary Pulmonary Hypertension		
23	HIV Due to Blood Transfusion and Occupationally Acquired HIV		
24	Benign Brain Tumour		
25	Viral Encephalitis	Y	Severe Encephalitis
26	Bacterial Meningitis	Y	Severe Bacterial Meningitis
27	Angioplasty & Other Invasive Treatment For Coronary Artery		
28	Blindness (Loss of Sight)	Y	Blindness (Irreversible Loss of Sight)
29	Major Head Trauma		
30	Paralysis (Loss of Use of Limbs)	Y	Paralysis (Irreversible Loss of Use of Limbs)
31	Terminal Illness		
32	Progressive Scleroderma		
33	Apallic Syndrome	Y	Persistent Vegetative State (Apallic Syndrome)
34	Systemic Lupus Erythematosus with Lupus Nephritis		
35	Other Serious Coronary Artery Disease		
36	Poliomyelitis		
37	Loss of Independent Existence		