

No	KONDISI KRITIS TAHAP AWAL (50% Uang Pertanggungan)	KONDISI KRITIS TAHAP MENENGAH (Maks 100% Uang Pertanggungan)	KONDISI KRITIS TAHAP AKHIR (Maks 100% Uang Pertanggungan)
1	Diagnosis of Dementia including Alzheimer's Disease	Moderately severe Alzheimer's Disease or Dementia	Alzheimer Disease or Irreversible Organic Degenerative Brain Disorders (Dementia)
2	-	-	Amyotropic Lateral Sclerosis
3	-	-	Apallic Syndrome
4	Reversible Aplastic Anaemia	Myelodysplastic or Myelofibrosis Syndrome	Aplastic Anaemia
5	Bacterial meningitis with full recovery	Mild Bacterial meningitis	Bacterial Meningitis
6	Surgical removal of pituitary tumor	Pheochromocytoma	Benign Brain Tumor
7	Loss of sight in one eye	Optic Nerve Atrophy with Low Vision	Blindness
8	Surgery for Subdural Haematoma	-	Brain Surgery
9	Carcinoma in situ of all sites Early Prostate Cancer Early Thyroid Cancer Early Gall Bladder Cancer Early Chronic Lymphocytic Leukaemia Early Melanoma	Carcinoma in situ or specified organs treated with Radical Surgery	Cancer
10	Pericardectomy	Less Severe Cardiomyopathy (same as Early Cardiomyopathy)	Cardiomyopathy
11	Endovascular Treatment for Cerebral Aneurysm	-	Cerebral Aneurysm Requiring Brain Surgery

No	KONDISI KRITIS TAHAP AWAL (50% Uang Pertanggungan)	KONDISI KRITIS TAHAP MENENGAH (Maks 100% Uang Pertanggungan)	KONDISI KRITIS TAHAP AKHIR (Maks 100% Uang Pertanggungan)
12	Acute Necrohemorrhagic Pancreatitis	-	Chronic Relapsing Pancreatitis
13	Coma for 48 hours	Coma that persists for at least 72 hours	Coma
14	Transmyocardial Laser Therapy or Keyhole coronary bypass surgery or Coronary Artery Arthrectomy or Enhanced External Counterpulsation Device Insertion	Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB)	Coronary Artery Bypass Surgery
15	Encephalitis with full recovery	Mild encephalitis	Encephalitis
16	Liver Surgery	Liver Cirrhosis	End Stage Liver Disease
17	Acute Severe Asthma	Surgical Removal of One Lung	End Stage Lung Disease
18	Biliary Tract Reconstruction Surgery	Chronic primary sclerosing cholangitis	Fulminant Viral Hepatitis
19	Insertion of Cardiac Pacemaker	Cardiac defibrillator insertion	Heart Attack
20	Percutaneous Valve Surgery	Percutaneous valve replacement	Heart Valve Surgery
21	-	-	HIV due to blood transfusion or acquired by organ transplant
22	Chronic Kidney Disease	-	Kidney Failure
23	Partial loss of hearing; or Cavernous sinus thrombosis surgery	Cochlear Implant Surgery	Loss of Hearing
24	Moderately Loss of Independent Existence	-	Loss of Independent Existence
25	-	Amputation of One Limb	Loss of Limbs

No	KONDISI KRITIS TAHAP AWAL (50% Uang Pertanggungan)	KONDISI KRITIS TAHAP MENENGAH (Maks 100% Uang Pertanggungan)	KONDISI KRITIS TAHAP AKHIR (Maks 100% Uang Pertanggungan)
26	Permanent (or Temporary) Tracheostomy	Loss of Speech (All Cause)	Loss of Speech
27	2 nd Degree Burn	3 rd Degree Burns	Major Burns
28	Facial reconstructive surgery	Open craniotomy due to head trauma	Major Head Trauma
29	Small bowel transplant; or Corneal transplant	-	Major Organ Transplantation
30	Surgical Removal of One Kidney	-	Medullary Kidney Cystic Disease
31	Early Stage Multiple Sclerosis	Mild Multiple Sclerosis	Multiple Sclerosis
32	Spinal Cord Injury	Moderately severe Muscular Dystrophy	Muscular Dystrophy
33	Early Myasthenia Gravis	-	Myasthenia Gravis
34	-	-	Occupationally Acquired HIV
35	-	-	Other Serious Coronary Artery Disease
36	Moderately Severe Parkinson's Disease	-	Parkinson Disease
37	-	-	Major Stage Primary Lateral Sclerosis
38	Early Pulmonary Hypertension	Secondary Pulmonary Hypertension	Primary Pulmonary Arterial Hypertension
39	-	-	Progressive Bulbar Palsy
40	Moderately Severe Rheumatoid Arthritis	-	Severe Rheumatoid Arthritis
41	Moderately Severe Crohn's Disease	-	Crohn's Disease

No	KONDISI KRITIS TAHAP AWAL (50% Uang Pertanggungan)	KONDISI KRITIS TAHAP MENENGAH (Maks 100% Uang Pertanggungan)	KONDISI KRITIS TAHAP AKHIR (Maks 100% Uang Pertanggungan)
42	Moderately Severe Ulcerative Colitis	-	Severe Ulcerative Colitis
43	-	-	Spinal Muscular Atrophy
44	Cerebral shunt insertion	Brain aneurysm surgery	Stroke
45	-	-	Surgery for Idiopathic Scoliosis
46	Minimally Invasive Surgery to Aorta	Large symptomatic abdominal or thoracic aortic aneurysm or aortic dissection	Surgery for Aorta
47	Moderately Severe Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis	-	Systemic Lupus Erythematosus
48	-	-	Terminal Illness
49	-	-	Total and Permanent Disability
50	-	-	Progressive Muscular Atrophy