

Once an early stage critical illness enters into the “advanced” stage, it also becomes payable under the Advanced Stage Critical Illness.

I. LIST OF CRITICAL ILLNESSES OR SURGERIES COVERED

EARLY STAGE

1. Heart Attack
2. Stroke
3. Cancer
4. Major Organ Transplant
5. Renal Failure
6. Heart Valve Surgery
7. Coronary Artery Bypass Surgery
8. Brain Tumor
9. End-stage Liver Failure
10. Brain Surgery

ADVANCED STAGE

1. Multiple Sclerosis
2. Motor Neuron Disease
3. Parkinson’s Disease
4. Muscular Dystrophy
5. Poliomyelitis
6. Aortal Surgery
7. Bacterial Meningitis
8. Aplastic Anemia
9. Blindness
10. End Stage Lung Disease
11. Coma
12. Deafness
13. Loss of Speech
14. Major Burns
15. Paralysis
16. Alzheimer’s Disease
17. Fulminant Hepatitis
18. Primary Pulmonary Hypertension
19. Terminal Illness
20. HIV (due to blood transfusion and occupationally acquired HIV)
21. Encephalitis
22. Major Head Trauma
23. Apallic Syndrome
24. Progressive Scleroderma
25. Systemic Lupus Erythematosus with Lupus Nephritis
26. Medullary Cystic Disease

II. SPECIFICS

EARLY STAGE CRITICAL ILLNESS BENEFIT

If the Life Insured is diagnosed by a registered doctor having one of the ten(10) identified early stage critical illnesses, we pay 25% of the PRU Life Care Advance Plus benefit. We pay this benefit for early stage critical illnesses up to a maximum of four (4) times during the term of the policy provided that succeeding claims are from different early stage critical illness/conditions.

ADVANCED STAGE CRITICAL ILLNESS BENEFIT

If the Life Insured is diagnosed with one of the thirty-six (36) critical illnesses in the advanced stage, we pay the remaining PRU Life Care Advance Plus benefit after deducting all previously paid Early Stage Critical Illness Benefit.

III. SPECIAL BENEFIT

The following benefits are also payable, provided that the PRU Life Care Advance Plus benefit is not yet fully claimed or this plan has not been terminated yet:

- 10% of the PRU Life Care Advance Plus benefit will be paid if the Life Insured undergoes Angioplasty.
- 20% of the PRU Life Care Advance Plus benefit will be paid if the Life Insured is diagnosed with Diabetic Complications.
- 20% of the PRU Life Care Advance Plus benefit will be paid if the Life Insured is diagnosed with Advanced Stage Cancer.