



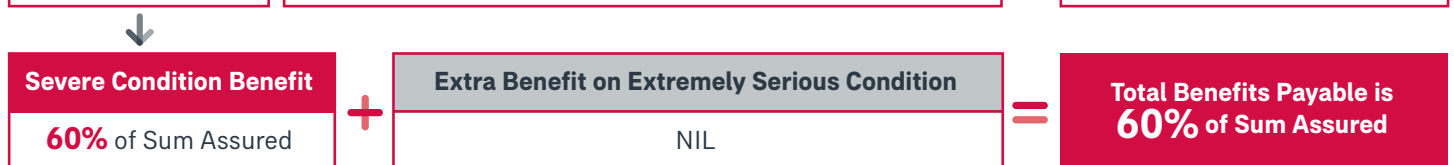
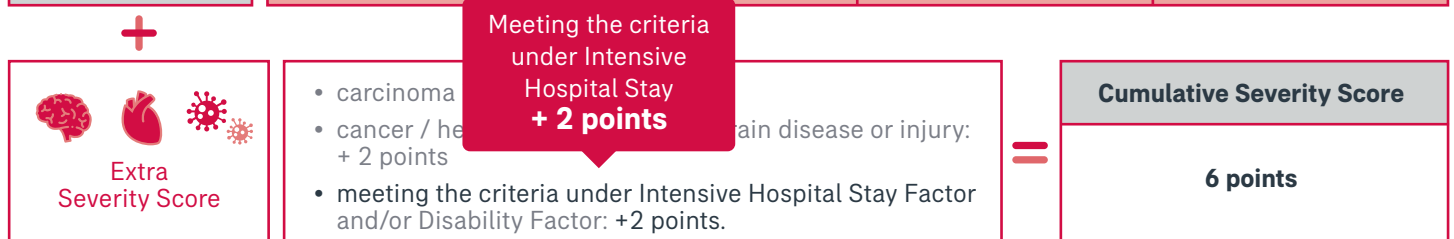


## Severity-based claim case 1 - Kidney stones with complications

(The following example is hypothetical and for illustrative purposes only. It assumes no previous claim has been made. It does not constitute medical advice. You should seek independent professional advice before making any decision on this matter.)

During the hospitalisation for Nephrolithotomy, he / she suffered from septic shock without pathogen identified.

Severity Level (Score per cell)	 Surgery	 Treatment	 Intensive Hospital Stay	 Disability
<b>Serious (+ 1 point)</b>	Major VHIS Surgery <b>Nephrolithotomy + 1 point</b>	General medication and alternative treatment for • carcinoma-in-situ; • cancer; • heart attack; • stroke; or • any other illness or injury resulting in 10 consecutive days or more of hospitalisation <b>Supportive care with 10 days of hospitalisation + 1 point</b>	N/A	N/A
<b>Very Serious (+ 2 points)</b>	Complex VHIS Surgery		3 consecutive days or more in ICU <b>3 days in the ICU + 2 points</b>	<ul style="list-style-type: none"> <li>• loss of sight in one eye;</li> <li>• loss of hearing in one ear;</li> <li>• loss of one limb; or</li> <li>• permanent inability to perform 2 Activities of Daily Living</li> </ul>
<b>Extremely Serious (+ 4 points)</b>	Major Organ Transplant or on waiting list of Major Organ Transplant	Treatment for • Specific Target Cancer; or • failure of Specific Organs	hospitalisation and coma for 96 consecutive hours or more	<ul style="list-style-type: none"> <li>• loss of sight in both eyes;</li> <li>• loss of hearing in both ears;</li> <li>• loss of two limbs; or</li> <li>• permanent inability to perform at least 3 Activities of Daily Living</li> </ul>



### What is the remaining benefit?

	Sum Assured
<b>Severe Condition Benefit</b>	<b>60%</b> (120% - 60%)
<b>Extra Benefit on Extremely Serious Condition</b>	<b>40%</b>
<b>Death Benefit</b>	<b>40%</b> (100% - 60%)



As the claim reached 60% of Sum Assured under the Severe Condition Benefit, 60% subsequent premiums of this plan will be waived.

### Severity-based claim case 2 - Stage IV breast cancer

(The following example is hypothetical and for illustrative purposes only. It assumes no previous claim has been made. It does not constitute medical advice. You should seek independent professional advice before making any decision on this matter.)

Severity Level (Score per cell)	Surgery	Treatment	Intensive Hospital Stay	Disability
<b>Serious (+ 1 point)</b>	Major VHIS Surgery	General medication and alternative treatment for • carcinoma-in-situ; • cancer; • heart attack; • stroke; or • any other illness or injury resulting in 10 consecutive days or more of hospitalization	N/A	N/A
<b>Very Serious (+ 2 points)</b>	Complex VHIS Surgery	Chemotherapy <b>+ 2 point</b>	3 consecutive days ICU	<ul style="list-style-type: none"> <li>• loss of sight in one eye;</li> <li>• loss of hearing in one ear;</li> <li>• loss of one limb; or</li> <li>• permanent inability to perform 2 Activities of Daily Living</li> </ul>
<b>Extremely Serious (+ 4 points)</b>	Major Organ Transplant or on waiting list of Major Organ Transplant	Treatment for • Specific Target Cancer; or • failure of Specific Organs	3 consecutive hours or more	<ul style="list-style-type: none"> <li>• loss of sight in both eyes;</li> <li>• loss of hearing in both ears;</li> <li>• loss of two limbs; or</li> <li>• permanent inability to perform at least 3 Activities of Daily Living</li> </ul>

**Breast cancer + 2 points**

**Treatment for Stage VI cancer + 4 points**

Count the highest score

**Extra Severity Score**

- cancer / heart disease or injury / brain disease or injury: + 2 points
- meeting the criteria under Intensive Hospital Stay Factor and/or Disability Factor: +2 points.

**Cumulative Severity Score**

**7 points**

**Severe Condition Benefit**

**80%** of Sum Assured

**Extra Benefit on Extremely Serious Condition**

**+ 40%** of Sum Assured  
(Treatment for Specific Target Cancer)

**Total Benefits Payable is 120%** of Sum Assured



### What is the remaining benefit?





	Sum Assured
<b>Severe Condition Benefit</b>	<b>40%</b> (120% - 80%)
<b>Extra Benefit on Extremely Serious Condition</b>	<b>0%</b> (40% - 40%)
<b>Death Benefit</b>	<b>20%</b> (100% - 80%)




As the claim reached 40% of Sum Assured under the Extra Benefit on Extremely Serious Condition, all subsequent premiums of this plan will be waived.

## Severity-based claim case 3 - Heart attack with heart failure

(The following example is hypothetical and for illustrative purposes only. It assumes no previous claim has been made. It does not constitute medical advice. You should seek independent professional advice before making any decision on this matter.)

Severity Level (Score per cell)	 Surgery	 Treatment	 Intensive Hospital Stay	 Disability
<b>Serious (+ 1 point)</b>	Major VHIS Surgery	General medication and alternative treatment for • carcinoma-in-situ; • cancer; • heart attack; • stroke; or • any other illness or injury resulting in 10 consecutive days or more of hospitalisation	N/A	N/A
<b>Very Serious (+ 2 points)</b>	Complex VHIS Surgery  <b>Coronary artery bypass graft (CABG) + 2 points</b>	Cancer focused treatment	3 consecutive days or more in ICU	<ul style="list-style-type: none"> <li>• loss of sight in one eye;</li> <li>• loss of hearing in one ear;</li> <li>• loss of one limb; or</li> <li>• permanent inability to perform 2 Activities of Daily Living</li> </ul>
<b>Extremely Serious (+ 4 points)</b>	Transplant or on waiting list of Major Organ Transplant	Treatment for • Specific Target Cancer; or • failure of Specific Organs  <b>Treatment for heart failure + 4 points</b>		<ul style="list-style-type: none"> <li>• loss of sight in both eyes;</li> <li>• loss of hearing in both ears;</li> <li>• loss of two limbs; or</li> <li>• permanent inability to perform at least 3 Activities of Daily Living</li> </ul>

+		
 Extra Severity Score	<ul style="list-style-type: none"> <li>• cancer / heart disease or injury / brain disease or injury: + 2 points</li> <li>• meeting the criteria under Intensive Hospital Stay Factor and/or Disability Factor: +2 points.</li> </ul>	=
	<b>Heart disease + 2 points</b>	<b>Cumulative Severity Score</b>
		<b>8 points</b>

↓		
<b>Severe Condition Benefit</b> 100% of Sum Assured	+	<b>Extra Benefit on Extremely Serious Condition</b> + 20% of Sum Assured (Treatment for failure of Specific Organs)
	=	<b>Total Benefits Payable is 120% of Sum Assured</b>



### What is the remaining benefit?

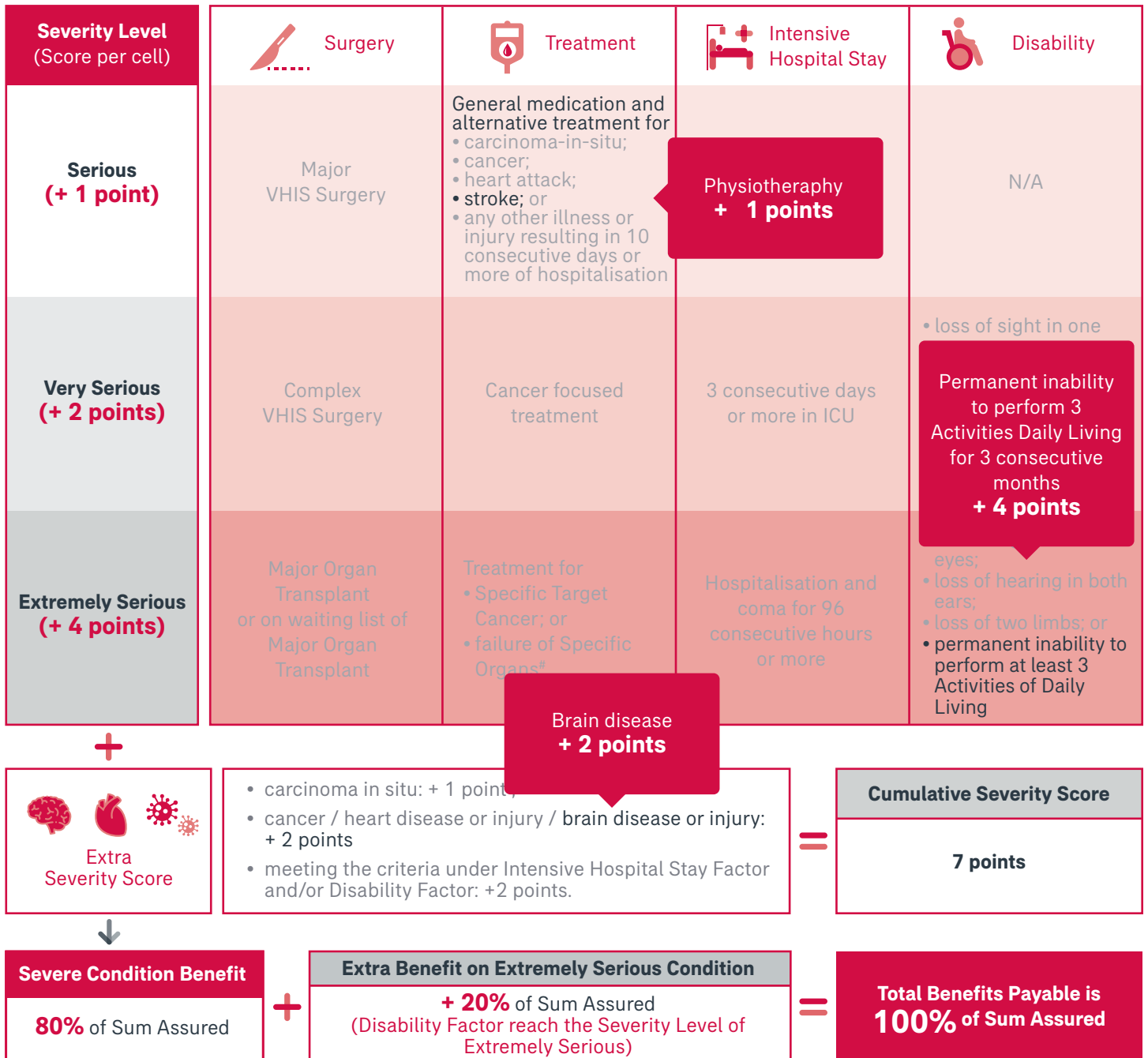
	Sum Assured
<b>Severe Condition Benefit</b>	<b>20%</b> (120% - 100%)
<b>Extra Benefit on Extremely Serious Condition</b>	<b>20%</b> (40% - 20%)
<b>Death Benefit</b>	<b>0%</b> (100% - 100%)



As the claim reached 100% of Sum Assured under the Severe Condition Benefit, all subsequent premiums of this plan will be waived.

## Severity-based claim case 4 - Stroke

(The following example is hypothetical and for illustrative purposes only. It assumes no previous claim has been made. It does not constitute medical advice. You should seek independent professional advice before making any decision on this matter.)



### What is the remaining benefit?





	Sum Assured
<b>Severe Condition Benefit</b>	<b>40%</b> (120% - 80%)
<b>Extra Benefit on Extremely Serious Condition</b>	<b>20%</b> (40% - 20%)
<b>Death Benefit</b>	<b>20%</b> (100% - 80%)

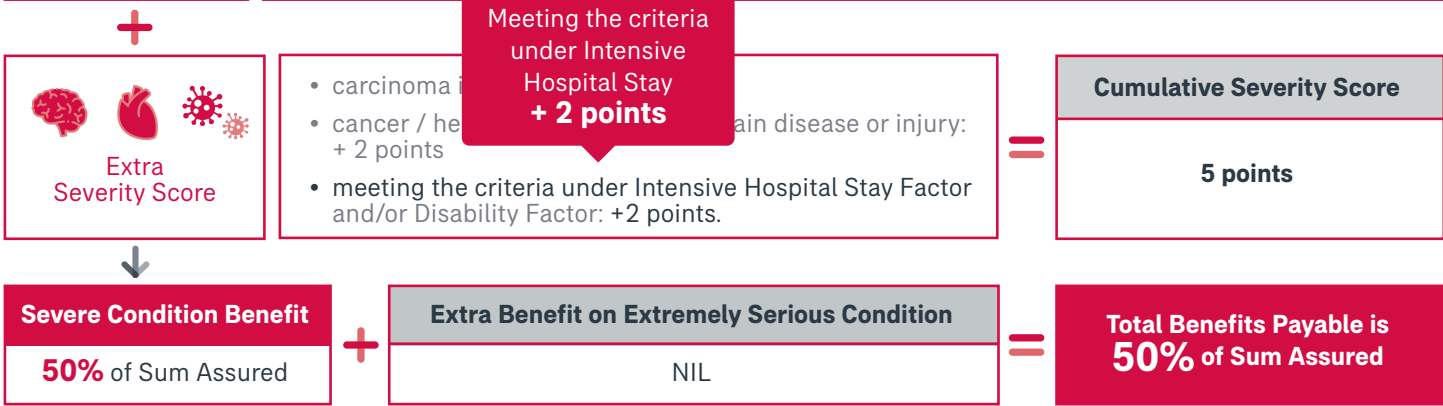


As the claim reached 80% of Sum Assured under the Severe Condition Benefit, 80% subsequent premiums of this plan will be waived.

### Severity-based claim case 5 - COVID-19

(The following example is hypothetical and for illustrative purposes only. It assumes no previous claim has been made. It does not constitute medical advice. You should seek independent professional advice before making any decision on this matter.)

Severity Level (Score per cell)	 Surgery	 Treatment	 Intensive Hospital Stay	 Disability
<b>Serious (+ 1 point)</b>	Major VHIS Surgery	General medication and alternative treatment for • carcinoma-in-situ; • cancer; • heart attack; • stroke; or • any other illness or injury resulting in 10 consecutive days or more of hospitalisation	N/A  <b>3 days in ICU + 2 points</b>	N/A
<b>Very Serious (+ 2 points)</b>	Complex VHIS Surgery	<b>Supportive care with 10 days of hospitalisation + 1 point</b>	3 consecutive days or more in ICU	<ul style="list-style-type: none"> <li>• loss of sight in one eye;</li> <li>• loss of hearing in one ear;</li> <li>• loss of one limb; or</li> <li>• permanent inability to perform 2 Activities of Daily Living</li> </ul>
<b>Extremely Serious (+ 4 points)</b>	Major Organ Transplant or on waiting list of Major Organ Transplant	Treatment for • Specific Target Cancer; or • failure of Specific Organs	Hospitalisation and coma for 96 consecutive hours or more	<ul style="list-style-type: none"> <li>• loss of sight in both eyes;</li> <li>• loss of hearing in both ears;</li> <li>• loss of two limbs; or</li> <li>• permanent inability to perform at least 3 Activities of Daily Living</li> </ul>



### What is the remaining benefit?

	Sum Assured
<b>Severe Condition Benefit</b>	<b>70%</b> (120% - 50%)
<b>Extra Benefit on Extremely Serious Condition</b>	<b>40%</b>
<b>Death Benefit</b>	<b>50%</b> (100% - 50%)



As the claim reached 50% of Sum Assured under the Severe Condition Benefit, 50% subsequent premiums of this plan will be waived.