

Decline Risks



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BODY MASS INDEX (BMI)

BMI \geq 35.0

SYSTEMIC DISEASES / INFECTIOUS

Diabetes Mellitus

Hepatitis B

HIV/AIDS

Systemic Lupus Erythematosus (Acute / Chronic)

Tuberculosis under treatment (still under treatment and not cured)

Rheumatism

Poorly controlled Hypertension

Hormone Disorder

CONGENITAL

Down Syndrome

G6PD – Glucose 6-phosphate dehydrogenase deficiency

Microcephaly – small head

Spina Bifida – congenital abnormality of nervous system

Turner's Disease (brain)

Hydrocephalus – enlarged head

Thalassemia (Blood Disorder)

Klinefelter syndrome – cause mental handicap

Albinism

END ORGAN DAMAGE

Kidney failure, Dialysis

Nephrotic syndrome

Cirrhosis of the liver

TUMOR / CANCER

Benign Brain Tumour

Cancer/Carcinoma of any kind

Hodgkin disease

Leukemia

CARDIOVASCULAR / VASCULAR

Coronary Artery Disease / Cardiomyopathy

Cerebrovascular Disease (Stroke/"Brain Attack")

Vein thrombosis



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NEUROLOGY / PSYCHIATRIC

Autistic

Cerebral palsy

Epilepsy

Mental Disorder

Mental handicap / Retarded

Psychosis

MOTOR DISORDERS

Muscular dystrophy

Paraplegic

Paralysis

Arthritis

***AND other medical conditions which determined by the Insurer**



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Exclusions & Health Loading



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Medical Condition	Expected Offer
BMI ≥ 30.0	Overweight Loading 25%
Hypertension	Specific Exclusion Treatment arising from the following : Hypertension, Cardiovascular diseases, Cerebrovascular Diseases.
High Cholesterol	
BMI ≥ 30.0 & Hypertension	Specific Exclusion Treatment arising from the following : Hypertension, Cardiovascular diseases, Cerebrovascular Diseases and Diabetes. Health Loading 25%

Medical Condition	Expected Offer
Gallstone	Specific Exclusion Gallstone Health Loading 25%
Gastritis / Gastroesophageal Reflux Disease / Esophagitis / Duodenitis	Specific Exclusion to the specific disease
Irritable Bowel Syndrome	
Intestine Polyp	
Hemorrhoid	



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Medical Condition	Expected Offer
Trigger Finger/Thumb	Specific Exclusion to the specific disease
Cataract / Glaucoma	
Sinusitis/Asthma without steroid usage	
Urinary stone	
Surgery on knee	Specific Exclusion to both knees
Accident with fracture/dislocation/surgery/arthroscopy	Specific Exclusion to the treatment arising from the accident or the joint (depends on condition)

Medical Condition	Expected Offer
Fibroid / Ovarian cyst	Specific Exclusion to the specific disease / Female reproductive organ
Pelvic Inflammatory Disease / Endometriosis	
Bartholin Cyst	
Breast lump (benign growth/cyst)	