

Great Early Cancer Care (GECC) (Plan code: 0443)

(Traditional Insurance Plan)

Plan Name	:	Great Early Cancer Care
Plan Code	:	0443
Plan Abbreviation	:	GECC
Launch Date	:	1 September 2016

PLAN DESIGN

1. This is a non-participating plan that provides benefits for early stage cancer, intermediate stage cancer and advanced stage cancer, death, or maturity of the policy.
2. This plan matures at policy anniversary on which the life assured's age is 80 years next birthday.
3. This plan requires cancer-based underwriting.
4. This plan is not subject to Goods and Services Tax (GST).

BENEFITS**1. Cancer Benefit**

Upon occurrence of the cancer event as mentioned below, a percentage of the basic sum assured (depending on the stage of the covered event claim) will be payable in one lump sum.

No.	Stages	Benefits Payout for Different Stages of Cancer Events
1	Early Stage Cancer	Payout 50% of basic sum assured
2	Intermediate Stage Cancer	Payout 100% of basic sum assured ¹ or total premium paid including health loading (if any), whichever is higher.
3	Advanced Stage Cancer	Payout 100% of basic sum assured ¹ or total premium paid including health loading (if any), whichever is higher.

¹ The basic sum assured payable in respect of any claim made for intermediate stage cancer or advanced stage cancer, shall be subject to the deduction of any previous claim paid for the Early Stage Cancer Benefit, if the intermediate stage cancer or advanced stage cancer, is within 6 months from the date of diagnosis of the early stage cancer.

Notes:

- a) Premium shall remain the same upon a claim on Early Stage Cancer Benefit.
- b) No waiting period is required between submissions of claims.
- c) Early Stage Cancer Benefit can only be claimed once.
- d) If there are two or more cancer events under different stage of the same cancer occur at the same time, the Company will only pay the highest claim that is admitted. Once a claim is admitted, no future claims can be made within the same or lower stage. For example: The life assured is diagnosed with Carcinoma-in-situ of the breast (early stage) and had to undergo Mastectomy for CIS Breast (intermediate stage), the Company will pay for the intermediate stage cancer, i.e. 100% of the SA. Thereafter the policy will terminate.
- e) In case more than one early stage cancer events are diagnosed in an event, the Company will only pay for one of the early stage cancer events diagnosed. For example: The life assured is diagnosed to have "Early Thyroid Cancer" and "Early Bladder Cancer". As only one early cancer can be claimed, the life assured can only claim for either Early Thyroid Cancer or Early Bladder Cancer.
- f) The policy shall terminate upon intermediate or advanced stage cancer claim.
- g) The standard child lien shall apply for child before age 5 years next birthday.

2. Sum Assured Bounce-Back (for early stage cancer)

The basic sum assured which has been reduced upon payout of Early Stage Cancer Benefit will bounce back to **100%** after 6 months from the diagnosis date of the early stage cancer. Thereafter, the basic sum assured will remain at 100% throughout the remaining tenure of the policy. Please refer to Appendix 2 for examples.

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3. Recovery Benefit

50% of basic sum assured will be payable in one lump sum upon diagnosis of intermediate stage cancer or advanced stage cancer. The Recovery Benefit will be paid together with the Intermediate or Advanced Stage Cancer Benefit.

The standard child lien shall apply for child before age 5 years next birthday.

4. Death Benefit

Upon death of the life assured, the Company will pay the total premium paid including health loading (if any) or cash value², whichever is higher in one lump sum.

² In the event of death of life assured within 6 months from the diagnosis date of the early stage cancer and a claim has been paid for the Early Stage Cancer Benefit, the cash value shall be reduced by 50%.

5. Maturity Benefit

Upon the survival of the life assured to the policy anniversary on which the life assured's age is 80 years next birthday, 100% of the basic sum assured³ or total premium paid including health loading (if any), whichever is higher, will be payable.

³ The basic sum assured payable in respect of Maturity Benefit shall be subject to the deduction of any previous claim paid for Early Stage Cancer Benefit, if the maturity date of the policy is within 6 months from the date of diagnosis of the early stage cancer.

6. Waiting Period

A waiting period of 60 days from the risk commencement date or the date of any reinstatement is apply for all stages of cancer.

7. Summary of Benefits

Benefit	Payout	
Early Stage Cancer Benefit	50% of basic sum assured Note: The basic sum assured which has been reduced upon payout of Early Stage Cancer Benefit will bounce back to 100% of the basic sum assured after 6 months from the diagnosis date of the early stage cancer	Total Benefit For Cancer Event (Early + Intermediate/Advanced) at a Glance 1. For intermediate/advanced stage cancer occurs <u>within</u> 6 months from the diagnosis of early stage cancer: Total Payout: 150% of basic sum assured; or total premium paid including health loading (if any) , whichever is higher, plus 50% of basic sum assured 2. For intermediate/advanced stage cancer occurs <u>after</u> 6 months from the diagnosis of early stage cancer: Total Payout: 200% of basic sum assured; or total premium paid including health loading (if any) , whichever is higher, plus 50% of basic sum assured Please refer to Appendix 2, scenario 3, 4 & 7 for further explanation.
Intermediate Stage Cancer Benefit / Advanced Stage Cancer Benefit	1. 100% of basic sum assured or total premium paid including health loading (if any), whichever is higher, and 2. Recovery Benefit - 50% of basic sum assured Total payout: 150% of basic sum assured; or total premium paid including health loading (if any), whichever is higher, plus 50% of basic sum assured Please refer to Appendix 2, scenario 8 for further explanation.	

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Death Benefit	Total premium paid including health loading (if any) or cash value, whichever is higher <i>Please refer to Appendix 2, scenario 5 & 6 for further explanation.</i>
Maturity Benefit	100% of basic sum assured or total premium paid including health loading (if any), whichever is higher <i>Please refer to Appendix 2, scenario 1 & 2 for further explanation.</i>

Note: Please refer to Appendix 2 for claim scenarios.

PREMIUM**1. Premium Payment Modes and Modal Factors**

- Annual, Half Yearly, Quarterly and Monthly.
- Standard factors apply for mode other than annual mode.

Mode of premium payments	Factors
Half Yearly	0.5100
Quarterly	0.2575
Monthly	0.0875

2. Premium Payment Method

Cash, GIRO, Banker's Order, cheque and credit card are allowed for all modes of premium payments. However, cash and cheque are not allowed for monthly mode of payment.

3. Premium Payment Term

Premiums are payable until the end of the policy term or upon Death or when the life assured is diagnosed to be suffering from any one of the intermediate stage cancer or advanced stage cancer events insured by the Company, whichever occurs first.

4. Premium Rate

Premium rates vary by entry age next birthday, gender and smoker status. Premium rates are level but non-guaranteed.

Please refer to Appendix 1 for the indicative premium rates.

UNDERWRITING GUIDELINES**1. Entry Age**

Minimum : 30 days old attained age
Maximum : 60 years next birthday

2. Policy Term

Up to policy anniversary on which the life assured's age is 80 years next birthday.

3. Sum Assured

Minimum and maximum per life:

	Minimum	Maximum
Sum Assured	RM50,000	RM350,000

Notes:

- This limit is per life per product under Agency Channel. The maximum sum assured that can be purchased by a life assured with multiple of this policies is RM350,000.

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- ii. The combined sum assured per life limit for this plan and Great Early Cancer Care Special (Plan Code: 0440) is RM350,000.
 - iii. Sum assured is not subject to aggregated maximum SA (e.g. RM4,000,000) of critical illness limit under Agency Channel on any one life under all policies issued by the Company. The sum assured also not subject to aggregated maximum SA RM350,000 for Great Early Living Care (Plan Code: 0424) and Great Early VantageCare (Plan Code: 0437).
- 4. Increase Sum Assured**
Policyholder may increase the sum assured within the first policy, provided no claim has been admitted. The increase is subject to the applicable underwriting of this product.
- 5. Decrease Sum Assured**
Policyholder may decrease the sum assured at any time, subject to the minimum sum assured limits and provided that no claim has been admitted. Decrease in sum assured can only take effect from next premium due date.
- 6. Backdating**
Allowed for 1 year only and provided the life assured is within the maximum eligible entry age, i.e. on or before 60 years next birthday at the point of submitting the proposal via e-Sub. Overdue interest will be charged if backdating is more than 6 months
- 7. Underwriting Requirement**
Underwriting Guidelines
- a) Cancer-based underwriting for this plan.
 - b) Financial underwriting will be subject to AML/ Compliance guidelines
 - c) This plan is applicable for Malaysian, Singaporean, Bruneian and Permanent Resident in Malaysia. Foreigner applicant is allowed however required to reside in Malaysia for a minimum of 6 months prior to application and subject to underwriting decision (Note: Foreign applicant from high risk country will be declined).

Note:

NML is not applicable to this product. However, 100% SA of this product will be considered for calculation of NML upon any subsequent policy that is purchased with the company.

DISCOUNT

- 1. Large Sum Assured Discount**
Not applicable
- 2. Non-smoker Discount**
Separate premium rates applicable to smoker and non-smoker.
- 3. Female Discount**
Separate premium rates applicable to male and female.

OTHER PRODUCT FEATURES

- 1. Surrender**
Cash value is available after the payment of 2 years premium. Upon surrender of the policy, the cash value shall be payable.

If the policy is surrendered within 6 months from the diagnosis date of the early stage cancer and a claim has been paid for the Early Stage Cancer Benefit, the cash value shall be reduced by 50%.
- 2. Partial Surrender**
Allowed. Refer to "Decrease in Sum Assured".

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3. Policy Loans

Up to 92% of the cash value.

4. Automatic Premium Loan

After the policy has acquired cash value, the policy shall not become void for non-payment of renewal premium within the 30 days grace period so long as the cash value is sufficient to advance the premium due.

5. Extended Term Assurance

Not allowed.

6. Paid-Up Assurance

After the policy has acquired cash value (proportionate according to the cash value if there is a claim on Early Stage Cancer Benefit), the policy may be converted to a non-participating Paid-Up Assurance with a reduced sum assured payable in the event of death of the life assured or on the life assured's survival to maturity date of the policy.

If the cash value is more than the amount required to convert this policy into the paid-up assurance, the excess amount will be refunded in cash at the date of conversion.

All benefits of Great Early Cancer Care shall cease upon conversion to Paid-Up Assurance.

7. Replacement of Policy

Applicable. An agent or agency leader may not receive any compensation with respect to a policy, which replaced another policy within a duration of less than 12 months before or after the original policy discontinued subject to the current practice.

8. Advanced Premium

Allowed as per current practice.

9. Free-Look Period

Policyholder is allowed to cancel the policy within 15 days. Under such circumstance, total premium paid minus the expenses incurred for medical examination (if any) will be refunded and commissions will be clawed back accordingly.

10. Assignment / Nomination / 3rd Party Policy

Allowed

11. Reinstatement

Allowed. Within 3 years from the lapsed date. Waiting Period shall apply again upon reinstatement.

12. Special Revival / Study Loan

Not allowed

13. Vesting for Child

Standard vesting provision shall apply.

14. Change of Plan at CS Stage

Not allowed.

OTHER PRIVILEGES

1. Option to Purchase a New Policy (Standard life only)

Not applicable

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2. Option to BuyBack (Standard life only)

Not applicable

3. Conversion Privilege

Not applicable

Rider

Not allowed.

EXCLUSIONS

Death:

If the life assured, whether sane or insane, commits suicide within one (1) year from the Risk Commencement Date or from the date of any reinstatement, whichever is later, the Company's liability shall be limited to the refund of premiums paid without interest. This Policy shall then terminate.

Cancer:

The Company will not be liable for any Cancer Benefit or Recovery Benefit under this plan if early stage cancer, intermediate stage cancer or advanced stage cancer, including any conditions associated with it:

- i. has existed prior to the Risk Commencement Date or the date of any reinstatement, whichever is later; or
- ii. has occurred to the life assured for which any condition existed or was diagnosed during the waiting period of 60 days, from the risk commencement date or from the date of any reinstatement of the policy, whichever is later.
- iii. were due to, directly or indirectly, a congenital defect or disease, which manifested or diagnosed before the life assured attains the age of 17 years next birthday.
- iv. were caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. We reserve the right to require the life assured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. For the purpose of this Policy, infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus; or

Note:

For details, please refer to policy contract.

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Appendix 1: Premium Rates per RM1,000 Sum Assured

Entry Age (Next Birthday)	MNS	MS	FNS	FS	Entry Age (Next Birthday)	MNS	MS	FNS	FS
1	5.40	5.40	5.40	5.40	31	13.45	15.85	16.30	22.80
2	5.40	5.40	5.40	5.40	32	14.30	16.85	17.25	23.95
3	5.45	5.45	6.20	6.20	33	15.20	17.90	18.15	25.10
4	5.45	5.45	6.20	6.20	34	16.10	18.95	19.10	26.25
5	5.50	5.50	6.40	6.40	35	16.95	20.00	20.00	27.40
6	5.50	5.50	6.40	6.40	36	17.85	21.00	20.90	28.55
7	5.50	5.50	6.40	6.40	37	18.80	22.35	21.95	30.10
8	5.70	5.70	6.60	6.60	38	19.75	23.65	22.95	31.65
9	5.75	5.75	6.90	6.90	39	20.70	25.00	23.95	33.25
10	6.05	6.05	7.20	7.20	40	21.65	26.30	24.95	34.80
11	6.30	6.30	7.50	7.50	41	22.55	27.65	26.00	36.40
12	6.60	6.60	7.95	7.95	42	23.90	29.65	27.40	38.30
13	6.95	6.95	8.45	8.45	43	25.20	31.65	28.80	40.20
14	7.30	7.30	8.90	8.90	44	26.55	33.60	30.20	42.10
15	7.60	7.60	9.35	9.35	45	27.85	35.60	31.60	44.00
16	7.70	7.70	9.80	9.80	46	29.15	37.60	33.00	45.90
17	8.15	8.40	9.90	10.70	47	31.50	40.70	34.75	48.10
18	8.45	8.80	9.95	11.60	48	33.80	43.80	36.50	50.30
19	8.65	9.25	10.00	12.45	49	36.10	46.90	38.25	52.50
20	8.90	9.65	10.10	13.30	50	38.40	50.20	40.00	54.95
21	9.15	10.10	10.15	14.15	51	40.70	53.30	41.70	57.20
22	9.65	10.55	10.80	14.90	52	44.00	57.65	44.20	60.30
23	10.10	11.05	11.40	15.65	53	47.30	61.95	46.75	63.40
24	10.60	11.55	12.05	16.40	54	50.60	66.30	49.25	66.50
25	11.10	12.05	12.70	17.15	55	53.90	71.25	51.75	70.25
26	11.55	12.50	13.35	17.95	56	57.20	75.60	54.25	73.40
27	11.95	13.15	13.95	18.90	57	62.30	84.30	58.35	78.65
28	12.30	13.85	14.50	19.85	58	67.35	94.95	62.50	86.15
29	12.70	14.50	15.10	20.85	59	72.40	106.15	66.60	95.55
30	13.05	15.15	15.70	21.80	60	77.45	118.00	70.70	101.20

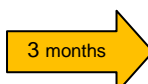
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Appendix 2: Claim Scenarios

Scenario 1: Claim early stage cancer and then claim Death Benefit before SA bounces back to 100%

Entry Age: 40 years old next birthday
 Basic sum assured: RM100,000
 Total Premium paid as at 1 Apr 2051: RM75,775
 Cash value for year 2051: RM79,120



	1 Jan 2017	1 Jan 2051	1 Apr 2051
Event/ Status	Policy commences	Diagnosis of early stage cancer	Claim Death Benefit. SA is not bounced back yet. Policy terminated thereafter.
Payout amount	N/A	50% x RM100,000 = RM50,000	Max[TPP, 50% of cash value] Max[RM75,775, 50%xRM79,120] Max(RM75,775, RM39,560) = RM75,775
Remaining sum assured	RM100,000	100,000 – RM50,000 = RM50,000	Policy Terminated
Total Payout = 125.78% of SA (RM50,000 + RM75,775 = RM125,775)			

Scenario 2: Claim early stage cancer, SA bounces back and then claim Death Benefit

Entry Age: 40 years old next birthday
 Basic sum assured: RM100,000
 Total Premium paid as at 1 Aug 2051: RM75,775
 Cash value for year 2051: RM79,120



	1 Jan 2017	1 Jan 2051	1 Jul 2051	1 Aug 2051
Event/ Status	Policy commences	Diagnosis of early stage cancer	SA bounces back to RM100,000	Claim Death Benefit. Policy terminated thereafter.
Payout amount	N/A	50% x RM100,000 = RM50,000	N/A	Max(TPP, 100% of cash value) Max (RM75,775, 100%xRM79,120) Max(RM75,775, RM79,120) = RM79,120
Remaining sum assured	RM100,000	100,000 – RM50,000 = RM50,000	RM100,000	Policy Terminated
Total Payout = 129.12% of SA (RM50,000 + RM79,120 = RM129,120)				

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Scenario 3: Claim early stage cancer and policy matures before SA bounces back to 100%

Entry Age: 40 years old next birthday

Basic sum assured: RM100,000

Total premium paid as at 1 Jan 2057: RM86,600

3 months

	1 Jan 2017	1 Oct 2056	1 Jan 2057
Event/ Status	Policy commences	Diagnosis of early stage cancer	Policy Matures at age 80. SA has not bounced back.
Payout amount	N/A	50% x RM100,000 = RM50,000	Max(100% BSA – payout on early stage cancer, TPP) Max (100%xRM100,000 – RM50,000, RM86,600) Max(RM50,000, RM86,600) = RM86,600
Remaining sum assured	RM100,000	RM100,000 – RM50,000 = RM50,000	Policy Terminated
Total Payout = 136.60% of SA (RM50,000 + RM86,600 = RM136,600)			

Scenario 4: Claim early stage cancer and policy matures after SA bounces back to 100%

Entry Age: 40 years old next birthday

Basic sum assured: RM100,000

Total premium paid as at 1 Jan 2057: RM86,600

6 months

	1 Jan 2017	1 Jan 2018	1 Jul 2018	1 Jan 2057
Event/ Status	Policy commences	Diagnosis of early stage cancer	SA bounces back to RM100,000	Policy Matures at age 80.
Payout amount	N/A	50% x RM100,000 = RM50,000	N/A	Max(100% BSA, TPP) Max(100%xRM100,000 , RM86,600) Max(RM100,000, RM86,600) = RM100,000
Remaining sum assured	RM100,000	RM100,000 – RM50,000 = RM50,000	RM100,000	Policy Terminated
Total Payout = 150% of SA (RM50,000 + RM100,000 = RM150,000)				

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Scenario 5: Claim early stage cancer and then claim intermediate/advanced stage cancer before SA bounces back to 100%

Entry Age: 40 years old next birthday

Basic sum assured: RM100,000

Total premium paid as at 1 Apr 2018: RM4,330

3 months



	1 Jan 2017	1 Jan 2018	1 Apr 2018
Event/ Status	Policy commences	Diagnosis of early stage cancer	Occurrence of intermediate/advanced stage cancer. Policy terminated thereafter
Payout amount	N/A	50% x RM100,000 = RM50,000	1. Cancer Benefit: Max (100% BSA - payout on early stage cancer, TPP) Max[(100%xRM100,000-RM50,000), RM4,330] Max(RM50,000, RM4,330) = RM50,000 2. Recovery Benefit: 50% x RM100,000= RM50,000 Total Payout = Cancer Benefit + Recovery Benefit =RM50,000 + RM50,000 = RM100,000
Remaining sum assured	RM100,000	100,000 – RM50,000 = RM50,000	Policy Terminated
Total Payout = 150% of SA (RM50,000 + RM100,000 = RM150,000)			

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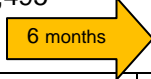
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Scenario 6: Claim early stage cancer, SA bounces back and then claims intermediate/advanced stage cancer

Entry Age: 40 years old next birthday

Basic sum assured: RM100,000

Total premium paid as at 1 Apr 2019: RM6,495



	1 Jan 2017	1 Jan 2018	1 Jul 2018	1 Jul 2019
Event/ Status	Policy commences	Diagnosis of early stage cancer	SA bounces back to RM100,000	Occurrence of intermediate/advanced stage cancer. Policy terminated thereafter
Payout amount	N/A	50% x RM100,000 = RM50,000	N/A	1. Cancer Benefit: 2. Max(100% BSA, TPP) Max(100%xRM100,000, RM6,945) Max(RM100,000, RM6,945) = RM100,000 3. Recovery Benefit: 50% x RM100,000= RM50,000 Total Payout = Cancer Benefit + Recovery Benefit =RM100,000 + RM50,000 = RM150,000
Remaining sum assured	RM100,000	100,000 – RM50,000 = RM50,000	RM100,000	Policy Terminated
Total Payout = 200% of SA (RM50,000 + RM150,000 = RM200,000)				

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Scenario 7: Claim intermediate/advanced stage cancer

Entry Age: 40 years old next birthday

Basic sum assured: RM100,000

Total Premium paid as at 1 Jan 2027: RM23,815

	1 Jan 2017	1 Jan 2027
Event/ Status	Policy commences	Occurrence of intermediate/advanced stage cancer. Policy terminated thereafter.
Payout amount	N/A	<p>1. Cancer Benefit: $\text{Max}(100\% \text{ BSA, TPP})$ $\text{Max}(100\% \times \text{RM}100,000, \text{RM}23,815)$ $\text{Max}(\text{RM}100,000, \text{RM}23,815) = \text{RM}100,000$</p> <p>2. Recovery Benefit: $50\% \times \text{RM}100,000 = \text{RM}50,000$</p> <p>Total Payout = Cancer Benefit + Recovery Benefit = $\text{RM}100,000 + \text{RM}50,000$ = RM150,000</p>
Remaining sum assured	RM100,000	Policy Terminated
Total Payout = 150% of SA (RM150,000)		

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Appendix 3: Definition

i. Early Stage

(a) Carcinoma in situ

Carcinoma in situ (CIS) means the focal autonomous new growth of carcinomatous cells confined to the cells in which it originated and has not yet resulted in the invasion and/or destruction of surrounding tissues. 'Invasion' means an infiltration and/or active destruction of normal tissue beyond the basement membrane.

The diagnosis of the Carcinoma in situ must always be supported by a histopathological report. Furthermore, the diagnosis of Carcinoma in situ must always be positively diagnosed upon the basis of a microscopic examination of the fixed tissue, supported by a biopsy result. Clinical diagnosis does not meet this standard.

In the case of the cervix uteri, Pap smear alone is not acceptable and should be accompanied with cone biopsy or colposcopy with the cervical biopsy report clearly indicating presence of CIS. Clinical diagnosis or Cervical Intraepithelial Neoplasia (CIN) classification which reports CIN I, CIN II and CIN III (where there is severe dysplasia without carcinoma in situ) does not meet the required definition and are specifically excluded. Non-melanoma CIS of the skin is also specifically excluded. This coverage is available to the first occurrence of CIS only; or

(b) Early Prostate Cancer

Prostate Cancer that is histologically described using the TNM Classification as T1N0M0 or Prostate cancers described using another equivalent classification; or

(c) Early Thyroid Cancer

Thyroid Cancer that is histologically described using the TNM Classification as T1N0M0 including Papillary microcarcinoma of thyroid; or

(d) Early Bladder Cancer

Bladder Cancer that is histologically described using the TNM Classification as T1N0M0 including Papillary carcinoma (Ta) of Bladder; or

(e) Early Chronic Lymphocytic Leukaemia

Chronic Lymphocytic Leukaemia (CLL) RAI Stage 1 or 2. CLL RAI stage 0 or lower is not covered.

ii. Intermediate Stage

(a) Mastectomy for CIS Breast or

The actual undergoing of a mastectomy due to Carcinoma-in-situ of the breast. The mastectomy must be certified to be absolutely necessary by a specialist in the relevant field. Partial mastectomy and lumpectomy are specifically not covered; or

(b) Prostatectomy for Early Prostate Cancer

The actual undergoing of prostatectomy where the histological findings thereafter indicate the presence of Stage 1 Prostate Cancer. The prostatectomy must be certified to have been absolutely necessary by a specialist in the relevant field. Partial prostatectomy is specifically not covered.

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iii. Advanced Stage

Cancer

Any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue.

The term malignant tumour includes leukemia, lymphoma and sarcoma.

For the above definition, the following are not covered:

- a) All cancers which are histologically classified as any of the following:
 - pre-malignant;
 - non-invasive;
 - carcinoma in situ;
 - having borderline malignancy;
 - having malignant potential.
- b) All tumours of the prostate histologically classified as T1N0M0 (TNM classification).
- c) All tumours of the thyroid histologically classified as T1N0M0 (TNM classification).
- d) All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification).
- e) Chronic Lymphocytic Leukemia less than RAI Stage 3.
- f) All cancers in the presence of HIV.
- g) Any skin cancer other than malignant melanoma.

END
