

FWD Big 3 Critical Illness Benefit

What is Neurological and Heart Disorder Benefit?

This added Neurological and Heart Disorder Benefit to the FWD Big 3 Critical Illness Protection Cover gives 1-time full payout should you suffer from any of the 24 covered conditions that affect your brain or heart function. This enhances your coverage to protect against early neurological and heart conditions.

Please refer to the below table for the list of neurological and heart disorders which will be covered under this plan:

Heart Disorders	
Procedures/Illnesses	Description
Cardiac defibrillator insertion	An artificial device inserted into the body that can automatically detect abnormality of the heart and can shock the heart back to normal.
Cardiac pacemaker insertion	For those with abnormal heart rhythm, an artificial device inserted into the body to help regulate the beating of heart.
Cardiomyopathy	Disease of the heart muscle.
Coronary artery atherectomy	Mechanical device to remove a blockage in the artery of the heart.
Coronary artery disease	Narrowing of artery of the heart.
Enhanced external counter pulsation	Insertion of a balloon pump into the main artery of the body, to aid the heart function.
Increased pulmonary blood pressure	Increased in blood pressure in the arteries of the lungs.
Keyhole coronary bypass surgery	Using keyhole surgery technique to bypass a block artery of the heart.
Large Asymptomatic Aortic Aneurysm	Aortic Aneurysm is when there is a weakness in the wall of the artery, and the vessel wall is forced by the pressure inside to balloon outward, or to split the wall of the blood vessel. This damaged blood vessel wall increases the risk of stroke, and the risk of the artery from bursting, therefore surgery might be required. This can be an emergency, however in some cases where a person may not be experiencing any symptoms, this is called "Asymptomatic Aortic Aneurysm".
Minimally Invasive Surgery to Aorta	Aorta is the biggest artery in the body, and it is the first artery leaving the heart. In cases where the wall of this aorta is damaged, then the goal will be to avoid further or repair the damage. Depending on the diseased portion of the aorta, treatment can be by open or minimally invasive surgery. Open surgery requires large incisions, in which incisions made can leave large wounds that are painful and take a long time to heal. Minimally invasive procedures have been enabled by the advance of various medical technologies to allow repairs that require much smaller incisions than the corresponding open surgery procedure.
Myocardial laser revascularisation	Using laser technique to remove a blockage in the artery of the heart.

Heart Disorders	
Procedures/Illnesses	Description
Percutaneous valvuloplasty, Valvotomy, Percutaneous valve replacement, or Device repair	By feeding a wire device inside the artery from the skin to the heart, to treat abnormalities of the heart valve.
Pericardiectomy	A cut is made to the surrounding tissue of the heart to relieve pressure and allow the heart to beat normally.

Neurological disorder	
Procedures/Illnesses	Description
Amyotrophic lateral sclerosis	Disease of the brain and spinal cord that causes impairment of control of voluntary muscle, mainly affecting the muscles of the arms, legs, mouth, and respiratory system.
Brain aneurysm surgery (via craniotomy)	Open surgery of the head to treat a bulge caused by weakening of the artery wall in the brain.
Brain aneurysm surgery (via endovascular procedures)	By feeding a wire device inside the artery of the brain to treat a bulge caused by weakening of the artery wall.
Carotid artery surgery	Surgery to treat the main artery supplying blood to the brain situated at either sides of the neck.
Cavernous sinus thrombosis surgery	Surgery to treat a blood clot collected in the brain cavity at the base of the brain which drains deoxygenated blood from the brain, back to the heart.
Cerebral shunt insertion	Insertion of a tube into the brain to lower the pressure and swelling in the brain.
Minor bacterial meningitis	Bacteria infection of the membrane of the brain.
Polio Induced Muscle Weakness	A crippling and potentially deadly infectious disease. It is caused by a virus that can invade an infected person's brain and spinal cord, causing paralysis.
Primary lateral sclerosis	Disease of the nerve cells of the brain that causes weakness in the voluntary muscles, mainly affecting walking, speaking, swallowing, or arm weakness.
Progressive supranuclear palsy	A degenerative disease of the brain involving the gradual deterioration in balance, slowing of movement, difficulty moving the eyes, and dementia.
Severe progressive bulbar palsy	This involves the brain cells at the base of the brain, and initially causes choking, difficulty speaking, eating, and swallowing.

Note: Please refer to the certificate for full definitions of the disorders.