



CLHIA Critical Illness Benchmark Definitions
Munich Re's Cheat Sheet

January 2025

Changes to Critical Illness Benchmark Definitions

At a Glance

Condition Name¹

2008	2013	2018	2024
Cancer (Life-Threatening)		Cancer	
Coronary Artery Bypass Surgery			
Heart Attack		Heart Attack (Acute myocardial infarction)	Severe Heart Attack (Acute myocardial infarction)
Stroke (Cerebrovascular accident)		Stroke (Cerebrovascular accident resulting in persistent neurological deficits)	Stroke (resulting in severe neurological deficits)
Alzheimer's Disease	Dementia, including Alzheimer's Disease		
Aortic Surgery			
Bacterial Meningitis			
Benign Brain Tumour			
Coma			
Heart Valve Replacement	Heart Valve Replacement or Repair		
Loss of Independent Existence (LOIE)			
Multiple Sclerosis			
Parkinson's Disease	Parkinson's Disease and Specified Atypical Parkinsonian Disorders		
Severe Burns			

Changes relative to previous version

2013	2018	2024
Exclusions (New/updated)	Exclusions (New/updated)	Exclusions (New/updated)
Exclusions (Clarification)	Clarification (Other)	Clarification (Other)
Exclusions (Clarification)		
	Exclusions (Clarification)	Reduced coverage
	Exclusions (Clarification)	Exclusions (Clarification)
	Clarification (Other)	Clarification (Other)
Expanded coverage		
Exclusions (Clarification)		Exclusions (Clarification)
Clarification (Other)		
	Clarification (Other)	
	Clarification (Other)	Clarification (Other)
	Exclusions (Clarification)	
		Expanded coverage
Expanded coverage		
Exclusions (Clarification)		
Reduced coverage	Reduced coverage	Exclusions (New/updated)
		Clarification (Other)
	Reduced coverage	
	Exclusions (Clarification)	Expanded coverage
	Clarification (Other)	
Expanded coverage		
Exclusions (New/updated)		
		Expanded coverage

Changes to Critical Illness Benchmark Definitions

Top 4 most prevalent conditions

Condition Name ¹	2013	2018	2024
Cancer	<p>Exclusions (New/modified)</p> <ul style="list-style-type: none"> ▪ Thyroid cancer = <2.0 cm and classified as T1, without lymph node or distant metastasis ▪ Chronic lymphocytic leukemia classified less than Rai stage 1 ▪ Malignant gastrointestinal stromal tumours (GIST) and malignant carcinoid tumours, classified less than AJCC Stage 2 	<p>Exclusions (New/modified)</p> <ul style="list-style-type: none"> ▪ Gastro-intestinal stromal tumours classified as AJCC Stage 1 ▪ Grade 1 neuroendocrine tumours (carcinoid) confined to the affected organ, treated with surgery alone and requiring no additional treatment, other than medication to counteract the effects from hormonal oversecretion by the tumour ▪ Thymomas (stage 1) confined to the thymus, without evidence of invasion into the capsule or spread beyond the thymus 	<p>Exclusions (New/modified)⁷</p> <ul style="list-style-type: none"> ▪ Any pituitary neuroendocrine tumour (PitNET) for which the insured has not undergone surgery, radiation treatment or embolization, or the tumour must have caused new irreversible objective neurological deficits on clinical examination³ ▪ Prostate cancer unless described as AJCC T2 or higher and/or Gleason grade 7 or higher
	<p>Exclusions (Clarification)</p> <p>Lesions described as benign, pre-malignant, uncertain, borderline, non-invasive, carcinoma in-situ (Tis), or tumors classified as Ta</p>	<p>Clarification (Other)</p> <p>Diagnosis confirmed by a pathology report</p>	<p>Clarification (Other)</p> <ul style="list-style-type: none"> ▪ Added clarification of non-malignant Tumours⁴ ▪ Diagnosis confirmed by a histopathological report ▪ Removed exclusion: Thymomas (stage 1) confined to the thymus, without evidence of invasion into the capsule or spread beyond the thymus
Coronary Artery Bypass Surgery	<p>Exclusions (Clarification)</p> <p>Clarified what is not covered with a separate list of exclusions</p>		
Severe Heart Attack (acute myocardial infarction)		<p>Exclusions (Clarification)</p> <p>Other acute coronary syndromes, including angina pectoris and unstable angina</p>	<p>Reduced coverage</p> <p>Definition modified to cover Severe Heart Attack⁵</p>
Stroke (resulting in severe neurological deficits)		<p>Exclusions (Clarification)</p> <ul style="list-style-type: none"> ▪ Ischaemic disorders of the vestibular system ▪ Death of tissue of the optic nerve or retina without total loss of vision of that eye 	<p>Exclusions (Clarification)</p> <p>Removed exclusion: Lacunar infarcts which do not meet the definition of stroke</p>
		<p>Clarification (Other)</p> <p>Clarified "Neurological Deficits"²</p>	<p>Clarification (Other)</p> <p>Clarified "Neurological Deficits"⁶</p>

Changes to Critical Illness Benchmark Definitions

Other conditions

Condition Name ¹	2013		2018		2024	
Dementia, including Alzheimer's Disease	Expanded coverage	Added Dementia to include both cognitive impairment and Alzheimer's Disease				
Aortic Surgery	Exclusions (Clarification)	Clarified what is not covered with a separate list of exclusions			Exclusions (Clarification)	No benefit is payable for heart valve replacement
Bacterial Meningitis			Clarification (Other)	Clarified "Neurological Deficits" ²		
Benign Brain Tumour			Clarification (Other)	Clarified "Neurological Deficits" ²	Clarification (Other)	<ul style="list-style-type: none"> The neurological deficits must persist continuously for more than 30 days following the date of diagnosis Removed exclusion: No benefit will be payable under this condition for pituitary adenomas less than 10 mm
Coma			Exclusions (Clarification)	Vascular malformations, cholesteatomas, infectious or inflammatory tumours	Expanded coverage	Modified the eligibility criteria: <ul style="list-style-type: none"> 72 continuous hours of a state of unconsciousness (previous version was 96 hours) Glasgow coma score must be 6 or less (previous version was 4 or less)
Heart Valve Replacement or Repair	Expanded coverage	Added Heart Valve Repair				
	Exclusions (Clarification)	Angioplasty, intra-arterial procedures, percutaneous trans-catheter procedures or non-surgical procedures				
Loss of Independent Existence (LOIE)	Reduced coverage	Cognitive Impairment moved to "Dementia including Alzheimer's Disease"	Reduced coverage	Require 3/6 ADLS instead of 2/6	Exclusions (New/modified)	No benefit will be payable under this condition if the Loss of Independent Existence is the result of a condition for which the Critical Illness Insurance benefit was declined for the 90-day or 1-Year Exclusion
			Reduced coverage	1-year exclusion from effective date of the policy or last reinstatement	Clarification (Other)	Changed from 3 out of 6 to 2 out of 5 ADLS (combined Toileting with Transferring)
Multiple Sclerosis			Exclusions (Clarification)	Solitary sclerosis, clinically isolated syndrome, radiologically, isolated syndrome, neuromyelitis optica spectrum disorders, suspected multiple sclerosis or probable multiple sclerosis	Expanded coverage	<ul style="list-style-type: none"> Requires a diagnosis of Multiple Sclerosis by a neurologist Removed eligibility criteria
			Clarification (Other)	Clarified "Neurological Deficits" ²		
Parkinson's Disease and Specified Atypical Parkinsonian Disorders	Expanded coverage	<ul style="list-style-type: none"> Added Specified Atypical Parkinsonian Disorders Removed 2/6 ADL requirement 				
	Exclusions (New/modified)	1-year exclusion from effective date of the policy or last reinstatement				
Severe Burns					Expanded coverage	<ul style="list-style-type: none"> Reduced body surface affected from 20% to 18% Added "Full thickness" burns terminology

Changes to Benchmark Definitions

Notes

1 No changes to the following conditions

Aplastic Anemia	Blindness	Coronary Angioplasty
Deafness	Kidney Failure	Loss of Limbs
Loss of Speech	Major Organ Failure on Waiting List	Major Organ Transplant
Motor Neuron Disease	Occupational HIV Infection	Paralysis

2

Neurological deficits 2018: For the purposes of the policy, neurological deficits must be detectable by the Specialist and may include, but are not restricted to, measurable loss of hearing, measurable loss of vision, measurable changes in neuro-cognitive function, objective loss of sensation, paralysis, localized weakness, dysarthria (difficulty with pronunciation), dysphasia (difficulty with speech), dysphagia (difficulty swallowing), impaired gait (difficulty walking), difficulty with balance, lack of coordination, or new-onset seizures undergoing treatment. Headache or fatigue will not be considered a neurological deficit.

3

PitNET: Any pituitary neuroendocrine tumour (PitNET) unless the insured has undergone surgery, radiation treatment or embolization, or the PitNET has caused new, irreversible, objective neurological deficits on clinical examination. The new neurological deficits must be detectable and measurable by a specialist and must be corroborated by diagnostic imaging. Headache, fatigue or the presence of hormonal imbalances caused by the tumour will not be considered a neurological deficit.

4

Tumours: Tumours (neoplasms) that are classified as uncertain malignant potential, borderline, or that are not classified as cancer (malignant) are not covered under this covered condition. Classification is based on the most current WHO Classification of Tumours series, also known as the ICD-O (International Classification of Diseases for Oncology), published by the International Agency of Research on Cancer (IARC).

5

Severe Heart Attack: Definite diagnosis of death of heart muscle due to obstruction of blood flow, that results in: Heart attack symptoms, accompanied by a rise and fall of cardiac biomarkers to levels considered diagnostic of acute myocardial infarction, with at least one of the following: New electrocardiographic (ECG) changes consistent with an acute myocardial infarction; New diagnostic imaging changes consistent with an acute myocardial infarction; Development of new pathological Q waves on ECG after an intra-arterial cardiac procedure including, but not limited to, coronary angiography and/or angioplasty.

6

Neurological deficits 2024: The neurological deficits must be detectable and measurable by a Specialist. Examples of neurological deficits are measurable weakness in a limb, impaired speech and measurable changes in cognition. Headache or fatigue will not be considered a neurological deficit.

7

Exclusions 2024: A recent litigation decision has recommended that all general policy exclusions and covered condition exclusions should be grouped together under an easy to find and prominent standalone section for benefit of the consumer.

A photograph showing two men in business attire looking at a large sheet of medical MRI scans. The scans are displayed in a grid format, showing various views of a spine. The man on the right is holding the sheet, and both are looking intently at the images. The background is a plain, light-colored wall.

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