

## Long-Term Care Illness Examples

**Critical Illness** - A life-threatening condition that requires immediate pharmacological and/or medical support of vital organ functions otherwise death would be imminent.

### Critical Illness Examples

- Heart Attack
- Paralysis
- Kidney Failure
- Stroke
- Major burns covering at least 20% of the body
- Major Organ Transplant
- Loss of Limbs
- Some forms of Cancer
- Motor Neuron Disease (MND)

**Chronic Illness** - Conditions that typically last a year or more and require ongoing medical attention. Depending on severity, the condition may reduce or limit activities of daily living.

### Chronic Illness Examples

- Multiple Sclerosis
- Cystic Fibrosis
- Diabetes
- Arthritis
- Chronic Obstructive Pulmonary Disease (COPD)
- Asthma
- Heart Disease
- Crohn's Disease
- Alzhiemers
- Hypertension
- Some forms of Mental illness

**Terminal Illness** - An individual who has been certified by a physician as having an illness or physical condition which can reasonably be expected to result in death within 24 months or less.

### Terminal Illness Examples

- Advanced Stage Cancer
- Liver Disease
- Amyotrophic Lateral Sclerosis (ALS)
- Dementia
- HIV and AIDS
- Coma
- Pulmonary Disease
- Parkinson's

\*List is for informational purposes only. It is important to note that this is not an all inclusive list and may be subject to change with medical diagnosis and individual care plans. Level Up Consultants is not implying and does not guarantee long term care will cover all related medical conditions or costs. It is highly recommended to consult a medical professional before implementing and applying for a long term care policy.