

## CHRONIC CONDITION DECLARATION FORM

### POLICYHOLDER INFORMATION

|                     |  |
|---------------------|--|
| Policyholder Number |  |
| Full Names          |  |
| Contact Number      |  |

### CHRONIC CONDITION DETAILS

|                             |  |
|-----------------------------|--|
| Chronic Condition Diagnosis |  |
| Date of Diagnosis           |  |
| Treating Physician          |  |
| Physician Contact           |  |

### MEDICATION DETAILS

|                      |  |
|----------------------|--|
| Medication Name(s)   |  |
| Dosage and Frequency |  |
| Preferred Pharmacy   |  |

*Please attach: Doctor's prescription and supporting medical reports.*

Signature: \_\_\_\_\_ Date (DD/MM/YYYY): \_\_\_\_\_

## ANNEXURE A – GENERAL

### 1. INDIVIDUAL COVER

- 1.1. For Policyholders covered under Individual Policy, the calculation of Premium payable shall follow the Insurer's Individual Risk Rating Model, which considers relevant health risk factors for the Policyholder and their dependents and adjusts pricing dynamically. For Policyholders covered under Individual Policy, the calculation of Premium payable shall follow the Insurer's Individual Risk Rating Model, which considers relevant health risk factors for the Policyholder and their dependents and adjusts pricing dynamically.
- 1.2. Individual Policy shall be available only to those persons identified under Clause 5.2 of the Policy Wordings, and any other categories of individual Policyholders specified in this Policy. Once a Policyholder has transitioned to Individual Policy, any corporate pricing terms, subsidies, or benefits shall cease to apply.
- 1.3. The Insurer may, at its discretion, apply differential pricing on Premiums for Individual Policyholders based on benefit utilization patterns, health risk profile, and Underwriting results.
- 1.4. All Premium rates, benefit structures and growth strategies for this Policy are determined by the Insurer in accordance with its underwriting, capital and risk-management policies and applicable prudential requirements. No service provider or Administrator is authorised to vary such rates or strategies, or to implement incentives, in a manner inconsistent with the Insurer's prudential obligations or the Regulatory Authority's expectations.

### 2. WAITING PERIODS

#### 2.1. Policyholders with Recognized Prior Cover

- 2.1.1. Where a Policyholder or their dependent has maintained continuous Cover Policy in a Alpha Direct Insured Product or in a Alpha Direct Insurance Policy or health insurance Policy recognized by the Insurer for at least twelve (12) consecutive months, and applies for cover under this Policy within three (3) months of terminating such Policy:
  - 2.1.1.1. Any Waiting Period that had already expired under the prior cover shall not apply.
  - 2.1.1.2. Where a Waiting Period was still in force under the prior cover, only the unexpired portion of that Waiting Period shall apply to this Policy.
- 2.1.2. The Insurer may require documentary proof of such prior cover before granting Waiting Period exemptions or applying the balance of an existing Waiting Period.

#### 2.2. Policyholders without Recognized Prior Cover

Where a Policyholder or their dependent does not meet the criteria in Clause 5 of the Policy Wordings, the following Waiting Periods shall apply from the Policy Commencement Date:

##### 2.2.1. General Waiting Period

- 2.2.2. A general Waiting Period of thirty (30) days shall apply, during which hospitalization resulting from an Accident will remain covered.

### **2.2.3. Pre-Existing Conditions – Cancer, Kidney Dialysis, Organ Transplants**

Treatment for any pre-existing condition related to cancer, kidney dialysis, or organ transplants shall be excluded from cover for twenty-four (24) months.

### **2.2.4. Recognized Pre-Existing Conditions**

2.2.5. For the purposes of this Policy, and in line with Clauses 2.2.2 of the Policy Wordings, the Insurer maintains a reference list of medical conditions that are generally regarded as pre-existing. This list serves as a guideline for Underwriting and claims assessment and is not exhaustive; other conditions may also be classified as pre-existing based on individual medical history, health declarations, and the Insurer's Underwriting guidelines. The most common recognized pre-existing conditions are set out in the table below:

| Category                        | Condition                                    | Description                                                                                   |
|---------------------------------|----------------------------------------------|-----------------------------------------------------------------------------------------------|
| <b>Cardiovascular</b>           | Hypertension (High Blood Pressure)           | A condition where the force of the blood against artery walls is too high.                    |
|                                 | Coronary Artery Disease (CAD)                | Damage or disease in the heart's major blood vessels.                                         |
|                                 | Congestive Heart Failure (CHF)               | A condition where the heart doesn't pump blood as well as it should.                          |
|                                 | Stroke                                       | Occurs when the blood supply to part of the brain is interrupted or reduced.                  |
| <b>Diabetes &amp; Endocrine</b> | Type 1 Diabetes                              | A chronic condition where the pancreas produces little or no insulin.                         |
|                                 | Type 2 Diabetes                              | A chronic condition that affects the way the body processes blood sugar (glucose).            |
|                                 | Thyroid Disorders                            | Conditions that affect the thyroid gland, including hypothyroidism and hyperthyroidism.       |
|                                 | Chronic Obstructive Pulmonary Disease (COPD) | A group of lung diseases that block airflow and make it difficult to breathe.                 |
| <b>Musculoskeletal</b>          | Arthritis                                    | Inflammation of one or more joints, causing pain and stiffness.                               |
|                                 | Osteoporosis                                 | A condition in which bones become weak and brittle.                                           |
| <b>Gastrointestinal</b>         | Crohn's Disease                              | A chronic inflammatory bowel disease that affects the lining of the digestive tract.          |
|                                 | Ulcerative Colitis                           | A chronic inflammatory bowel disease that causes inflammation in the digestive tract.         |
| <b>Cancer</b>                   | Any type of cancer                           | Diseases characterized by abnormal cell growth with the potential to spread.                  |
| <b>Mental Health</b>            | Depression                                   | A mood disorder that causes a persistent feeling of sadness and loss of interest.             |
| <b>Mental Health</b>            | Anxiety Disorders                            | Mental health disorders characterized by significant anxiety and fear.                        |
| <b>Autoimmune</b>               | Lupus                                        | An autoimmune disease that occurs when the body's immune system attacks its own tissues.      |
| <b>Autoimmune</b>               | Rheumatoid Arthritis                         | A chronic inflammatory disorder affecting many joints, including those in the hands and feet. |
| <b>Neurological</b>             | Epilepsy                                     | A central nervous system disorder in which brain activity becomes abnormal, causing seizures. |
|                                 | Multiple Sclerosis (MS)                      | A disease in which the immune system eats away at the protective covering of nerves.          |
| <b>Infectious Diseases</b>      | AIDS                                         | A virus that attacks the body's immune system and, if not treated, leads to AIDS.             |
|                                 | Hepatitis B or C                             | Infections that cause liver inflammation, potentially leading to serious liver damage.        |

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Clause references: Alpha Direct Health Insurance Policy Wording, effective 1 September 2025 – Clause 17.6 (full cover for beneficiaries registered under a Managed Care Programme for chronic conditions, subject to the terms of such programme and the availability of benefits); Clause 6.4 (all information provided must be true, complete and accurate; misrepresentation or non-disclosure may result in cancellation of the policy and/or rejection of claims).

**2.2.6. Maternity Care (Inpatient and Outpatient)**

2.2.7. Maternity care benefits shall be excluded from cover for ten (10) months.

**2.2.8. Neo-Natal Care**

2.2.9. Neo-natal care benefits shall be excluded from cover for ten (10) months.

**2.2.10. Psychiatric or Psychological Treatment (Inpatient and Outpatient)**

Psychiatric or psychological treatment shall be excluded from cover for ten (10) months.

**2.2.11. Major Medical Interventions (Elective Procedures)**

2.2.11.1. For a Continuing Individual Policyholder as provided under Clause 5.1.1 or 5.2.2 to 5.2.4 of the Policy Wordings, where the condition was not disclosed but could reasonably have been known based on clinical data, a Waiting Period of six (6) months shall apply.

2.2.11.2. For all other new Policyholders without recognized prior cover, any elective procedure requiring a Major Intervention scheduled or recommended within three (3) months from the Policy Commencement Date shall be excluded from cover for twenty-four (24) months.

**2.2.12. Hospitalization at Policy Commencement Date**

Where a Policyholder or dependent is hospitalized on the Policy Commencement Date, treatment for that condition shall be excluded from cover for twenty-four (24) months.

**2.2.13. Birth or Adoption of Infants**

A Dependent infant who is not registered within thirty (30) days of birth or Adoption shall be excluded from cover for three (3) months from the date of registration.