

| NO | FORMULIR SURAT KETERANGAN DOKTER | KONDISI KRITIS | TAHAP | ASURANSI TAMBAHAN : | | | | | | | | | | | | | |
|---|---|---|---|-------------------------------|---|------------|----------------------|-----------------------------|-------------------------|-------------|------------------------|---------------------------|---------------------------|---|---|---|---|
| | | | | AXA CRITICAL ELITE SOLUTION | AXA CRITICAL CARE | PAYOR PLUS | WAIVER PLATINUM PLUS | MAESTROLINK WAIVER PLATINUM | MAESTROLINK CI PLATINUM | CI PLATINUM | AXA CRITICAL PROTECTOR | MAESTRO JUVENILE CI COVER | MAESTRO COMPLETE CI COVER | | | | |
| 3 | Penyakit Hati Kronis - Hepatitis - Sclerosing Cholangitis Primer Kronis -Sirosis Hati - Pembedahan Hati | Penyakit Hati Menahun (Chronic Liver Disease) | No staging | | | | | | | | | | | | | | |
| | | Penyakit Hati Kronik (Chronic Liver Disease) | Operasi hati (Liver Surgery) | Awal | | √ | √ | √ | √ | √ | √ | | | | √ | | |
| | | | Sirosis Hati (Liver Cirrhosis) | Menengah | | √ | | | | | | √ | | | √ | | |
| | | | Penyakit Hati Kronik/ Penyakit Hati Stadium Akhir (Chronic Liver Disease/End Stage Liver Disease) | Akhir | √ | √ | | | | | | √ | | | √ | | |
| | | Hepatitis Virus Fulminan (Fulminant Viral Hepatitis) | No Category | No staging | | | √ | √ | √ | √ | √ | √ | | | | | |
| | | | Operasi Rekonstruksi Saluran Biliar | Awal | | | √ | | | | | | √ | | | √ | |
| | | | Kolangitis Sklerosa Primer Kronik (Chronic Primary Sclerosing Cholangitis) | Menengah | | | √ | | | | | | √ | | | | |
| | | | Kolangitis Sklerosa Primer Kronik (Chronic Primary Sclerosing Cholangitis) | Akhir | √ | √ | | | | | | | √ | | | √ | |
| | | Hepatitis Autoimun Kronik | Hepatitis Autoimun Kronik Stadium Awal | Awal | | | √ | | | | | | √ | | | | |
| | | | No Category | Akhir | √ | √ | | | | | | | √ | | | | |
| 4 | Penyakit Paru Kronis | Penyakit Paru-Paru Menahun (Chronic Lung Disease) | No staging | | | √ | √ | √ | √ | √ | √ | | | | | | |
| | | Penyakit Paru Kronik (Chronic Lung Disease) | Asma Berat Dengan Status Asmatikus | Awal | | √ | | | | | | | √ | | | | |
| | | | Pemasangan Filter Veno-Cava | | | √ | | | | | | | √ | | √ | | |
| | | | Asma berat (Severe Asthma) | | | | | | | | | | | | √ | | |
| | | Operasi Pengangkatan Satu Paru (Surgical removal of one Lung) | Operasi Pengangkatan Satu Paru | Menengah | | | √ | | | | | | √ | | | | |
| | | | Penyakit Paru Stadium Akhir | Akhir | √ | √ | | | | | | | √ | | | | |
| | | No Category | No staging | | | | √ | √ | √ | √ | √ | | | | √ | | |
| | | 5 | Penyakit Dan Gagal Ginjal - Kista Medullary - Sindrom Nefrotik - Glomerulonefritis | Gagal Ginjal (Kidney Failure) | No Category | No staging | | | √ | √ | √ | √ | √ | | | | |
| | | | | | Operasi pengangkatan satu ginjal (Surgical removal of one kidney) | Awal | | | √ | | | | | √ | | | √ |
| | | | | | Penyakit Ginjal Kronik | Menengah | | | √ | | | | | | √ | | |
| Gagal ginjal/penyakit ginjal stadium akhir (kidney failure/end stage Renal disease) | Gagal ginjal/penyakit ginjal stadium akhir (kidney failure/end stage Renal disease) | | | Akhir | √ | √ | | | | | | | √ | | | √ | |
| | Penyakit Kistik Meduler/Medullary Cystic disease | | | Awal | | | √ | | | | | | √ | | | √ | |
| | No Category | | | Akhir | √ | √ | | | | | | | √ | | | √ | |
| 6 | Demam Reumatik | Rheumatic Fever (Demam Reumatik) dengan Kerusakan Katup Jantung | No staging | | | √ | √ | √ | √ | √ | √ | | | | | | |
| | | | Demam reumatik dengan gangguan katup (Rheumatic fever with valvular impairment) | Akhir | | | | | | | | | | √ | | | |
| | | Demam Reumatik dengan Gangguan Vaskular | No staging | √ | √ | | | | | | | | √ | | | | |
| | | | Akhir | √ | √ | | | | | | | | | | √ | | |
| 7 | Stroke - Pembedahan Aneurisma Otak - Operasi Otak - Pemasangan Cerebral Shunt | Stroke | No Category | No staging | | | √ | √ | √ | √ | √ | | | | | | |
| | | | Pemasangan cerebral shunt (Cerebral shunt insertion) | Awal | | | √ | | | | | | √ | | √ | | |
| | | | Operasi Trombosis Sinus Kavernosus (Cavernous Sinus thrombosis surgery) | | | | √ | | | | | | √ | | √ | | |
| | | Stroke yang Memerlukan Operasi Endarterektomi Karotis (Stroke requiring carotid endarterectomy surgery) | Awal | | | √ | | | | | | | √ | | | | |
| | | | Akhir | | | √ | | | | | | | √ | | | | |
| | | Stroke Berat /Parah (Severe Stroke) | No Category | | | √ | √ | | | | | | √ | | | √ | |
| | | | Operasi otak (brain surgery) | Katastropik | | | √ | | | | | | | | | √ | |
| 8 | Aplastic Anemia - Hemophilia - Myelodysplastic Syndrom | Anemia Aplastik (Aplastic Anaemia) | No Category | No staging | | | √ | √ | √ | √ | √ | | | | | | |
| | | | Anemia Aplastik Reversibel (Reversible Aplastic Anaemia) | Awal | | | √ | | | | | | √ | | √ | | |
| | | | Sindrom Mielodisplastik Atau Mielofibrosis (Myelodysplastic Syndrome or Myelofibrosis) | Menengah | | | √ | | | | | | √ | | | | |
| | | Hemophilia (Gangguan Pembekuan Darah) A dan Hemophilia B | Sindrom Mielodisplastik Atau Mielofibrosis (Myelodysplastic Syndrome or Myelofibrosis) | Akhir | √ | √ | | | | | | | √ | | | √ | |
| No Category | Akhir | | √ | √ | √ | √ | √ | √ | √ | √ | √ | | | √ | | | |
| 9 | Colitis Ulcerativa - Penyakit Crohn | Kolitis Ulseratif Berat atau Penyakit Crohn (Severe Ulcerative Colitis or Crohn's Disease) | No Category | No staging | | | √ | √ | √ | √ | √ | | | | | | |
| | | | Penyakit Crohn Kronik (Chronic Crohn's Disease) | Awal | | | √ | | | | | | √ | | √ | | |
| | | | Kolitis Ulseratif Kronik (Chronic Ulcerative Colitis) | | | | √ | | | | | | √ | | √ | | |
| | | Penyakit Crohn dengan fistula (Crohn's Disease with Fistula) | Awal | | | √ | | | | | | | √ | | √ | | |
| | | | Akhir | | | √ | | | | | | | √ | | √ | | |
| 10 | Insufisiensi Adrenal - Pheochromocytoma - Adrenalektomi | Insufisiensi Adrenal Kronik | No Category | No staging | | | √ | √ | √ | √ | √ | | | | | | |
| | | | Adrenalektomi untuk Adenoma Adrenal | Awal | | | √ | | | | | | √ | | | | |
| | | | No Category | Akhir | √ | √ | | | | | | | √ | | | | |
| Feokromositoma | Feokromositoma | Feokromositoma | Awal | | | √ | | | | | | √ | | | | | |
| | | | Akhir | | | √ | | | | | | | √ | | | | |

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| 19 | Poliomyelitis - Bulbar Palsi Progresif - Supranuclear Palsy-Muscular Dystrophy - Myastenia Gravis-Penyakit Neuron Motorik (Motor Neurone Disease)-Amyotrophic Lateral Sclerosis (Penyakit Sistem Saraf) | Poliomyelitis/Kelumpuhan (Poliomyelitis) | No Category | No staging | | | √ | √ | √ | √ | √ | | √ | | | |
| | | | Neuropati Perifer (Peripheral Neuropathy) | Awal | | √ | | | | | | | √ | | √ | |
| | | | Poliomyelitis Moderat | Menengah | | | √ | | | | | | √ | | | |
| | | | No Category | Akhir | | √ | √ | | | | | | √ | | √ | |
| | | | Bulbar Palsy Progresif | | | | √ | √ | √ | √ | √ | √ | | | | |
| | | | Supranuclear Palsy (Ketidakmampuan Bergerak) | | | | √ | √ | √ | √ | √ | √ | | | | |
| | | | Kelumpuhan Supranuklear Progresif | | Akhir | | √ | √ | | | | | √ | | √ | |
| | | | Atrofi Spinal Muskular Progresif | | | | | √ | √ | √ | √ | √ | | | | |
| | | | | No Category | No staging | | | √ | √ | √ | √ | √ | | √ | | |
| | | | Distrofi otot/gangguan fungsi otot (Muscular dystrophy) | No Category | Awal | | | | | | | | | | | √ |
| | | | | Distrofi Muskular Moderat | Menengah | | | √ | | | | | | √ | | |
| | | | | No Category | Akhir | | √ | | | | | | | | | √ |
| | | | Miastenia Gravis | Miastenia Gravis Yang Tidak Terlalu Berat | Awal | | | √ | √ | √ | √ | √ | | √ | | |
| | | | | No Category | Akhir | | √ | √ | | | | | | √ | | |
| | | No Category | No staging | | | √ | √ | √ | √ | √ | | √ | | | | |
| | Penyakit Neuron Motorik (Motor Neurone Disease) | Penyakit Neuron Motor Stadium Awal | Awal | | | √ | | | | | | √ | | √ | | |
| | | Penyakit Neuron Motor Moderat | Menengah | | | √ | | | | | | √ | | | | |
| | | No Category | Akhir | | √ | √ | | | | | | √ | | √ | | |
| | | Amyotrophic Lateral Sclerosis (Penyakit Sistem Saraf) | | | | √ | √ | √ | √ | √ | √ | | | | | |
| 20 | Osteogenesis Imperfecta - Osteoporosis | Osteogenesis Imperfecta (Penyakit Rapuh Tulang) | No Category | No staging | | | √ | √ | √ | √ | √ | | √ | | | |
| | | | Osteoporosis Berat dengan fraktur | Awal | | √ | | | | | | √ | | | | |
| | | | No Category | Akhir | | √ | √ | | | | | √ | | √ | | |
| 21 | Penyakit Kaki Gajah -Penyakit Creutzfeldt Jakob - Demam Pendarahan Ebola-Penyakit Tangan Kaki Dan Mulut-DBD | Penyakit Kaki Gajah/Elefantiasis (Elephantiasis) | No staging | No staging | | | √ | √ | √ | √ | √ | | √ | | | |
| | | | Akhir | | √ | √ | | | | | | √ | | √ | | |
| | | Penyakit Creutzfeldt - Jakob /Creutzfeldt-Jacob Disease (Penyakit saraf)(Mad Cow Disease) | No staging | No staging | | | √ | √ | √ | √ | √ | | √ | | | |
| | | | Akhir | | √ | √ | | | | | | | √ | | √ | |
| | | Penyakit tangan, kaki dan mulut dengan komplikasi berat/mengancam nyawa (hand foot and mouth disease with severe (life-threatening complications) | No staging | No staging | | | √ | √ | √ | √ | √ | √ | | √ | | |
| | Ebola | No staging | No staging | | | √ | √ | √ | √ | √ | | √ | | √ | | |
| | | Akhir | | √ | √ | | | | | | | √ | | √ | | |
| | Demam Berdarah Dengue Berat (Kondisi Juvenil, Hanya Dijamin Sampai usia 18) | Demam Berdarah Dengue Berat yang membutuhkan perawatan di ICU. | Akhir | | | √ | | | | | | √ | | | | |
| 22 | Rheumatoid Arthritis - Arthritis Sistemik Kronik Pada Anak | Arthritis sistemik kronik pada anak dan remaja (Sistemic juvenile Chronic Arthritis/Still's disease) (Kondisi Juvenil, Hanya Dijamin Hingga Usia 18) | No Category | No staging | | | | | | | | | | √ | | |
| | | | Arthritis Sistemik (Penyakit Still) | Akhir | | √ | | | | | | √ | | | | |
| | | | Arthritis Reumatoid Ringan | | | | √ | | | | | | √ | | | |
| | | | Reumatoid Arthritis Sedang Berat (Moderately Rheumatoid Arthritis) | Awal | | | | | | | | | | | √ | |
| | | | Arthritis Reumatoid Moderat | Menengah | | | √ | | | | | | √ | | | |
| | | | Reumatoid Arthritis Sedang Berat (Moderately Rheumatoid Arthritis) | Akhir | | | | | | | | | | | √ | |
| | | | No Category | | | √ | √ | | | | | | √ | | | |
| | Arthritis reumatoid berat pada anak dan remaja (severe juvenile rheumatoid arthritis) | | | | | | | | | | | | √ | | | |
| 23 | Trauma Kepala Mayor - Keretakan / Fraktur Pada Kolom Tulang Belakang-Kelumpuhan Anggota Gerak Tubuh (Quadriplegia) | Cedera Kepala Berat/Trauma Kepala Mayor (Major Head Trauma) | Trauma Kepala Ringan | Awal | | | √ | | | | | | √ | | | |
| | | | Cedera Kepala Berat | Akhir | | √ | √ | | | | | √ | √ | √ | | |
| | | | No Category | Akhir | | √ | √ | | | | | √ | | √ | | |
| | Fraktur Tulang Belakang Akibat Kecelakaan | | Akhir | | √ | | | | | | √ | | | | | |
| 24 | Tuli - Operasi Implan Koklea-Kehilangan Kemampuan Berbicara- Kebutaan - Retinitis Pigmentosa - Atrofi Saraf Mata - Kehilangan Kemampuan Melihat Pada Satu Mata | Ketuliaan/gangguan pendengaran/ Kehilangan Pendengaran (Deafness/Loss of hearing) | No Category | No staging | | | √ | √ | √ | √ | √ | | √ | | | |
| | | | Hilangnya Pendengaran Parsial (Sebagian) (Partial loss of hearing) | Awal | | √ | | | | | | | √ | | √ | |
| | | | Operasi Implan Koklea | | | | | | | | | | | | √ | |
| | | | Operasi Implan Koklea | Menengah | | | √ | | | | | | √ | | | |
| | | | No Category | Akhir | | √ | √ | | | | | | √ | | √ | |
| | | | No Category | No staging | | | | √ | √ | √ | √ | √ | | √ | | |
| | | | Hilangnya Penglihatan pada Satu Mata | Awal | | | √ | | | | | | √ | | | |
| | | | Retinitis Pigmentosa | Menengah | | | √ | | | | | | √ | | | |
| | | | Atrofi Saraf Optik | | | | √ | | | | | | √ | | | |
| | | | No Category | Akhir | | √ | √ | | | | | | √ | | √ | |
| | | | No Category | No staging | | | | √ | √ | √ | √ | √ | | √ | | |
| | Kehilangan Kemampuan Berbicara (Loss of Speech) | Kehilangan Kemampuan Wicara karena Penyakit atau Cedera Neurologis | Awal | | | | | | | | | | | √ | | |
| | | Kehilangan Kemampuan Wicara karena Penyakit atau Cedera Neurologis | Menengah | | | √ | | | | | | √ | | | | |
| | | Kehilangan Kemampuan Wicara karena Penyakit atau Cedera Neurologis | Akhir | | | | | | | | | | | √ | | |
| | | No Category | | | √ | √ | | | | | | √ | | | | |
| 25 | Penyakit Wilson(Wilson's disease) | Penyakit Wilson (Wilson's disease) | No Category | Akhir | | √ | | | | | | √ | √ | | | |

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| | | | | AXA CRITICAL ELITE SOLUTION | AXA CRITICAL CARE | PAYOR PLUS | WAIVER PLATINUM PLUS | MAESTRO LINK WAIVER PLATINUM | MAESTRO LINK CI PLATINUM | CI PLATINUM | AXA CRITICAL PROTECTOR | MAESTRO JUVENILE CI COVER | MAESTRO COMPLETE CI COVER | | |
| 26 | Pankreatitis Berulang/Kambuhan Kronik - Necrohemorrhagic Pankreatitis Akut | Pankreatitis Berulang Kronik/Pankreatitis Kronis Kambuhan (Chronic Relapsing Pancreatitis) | Akhir | √ | √ | | | | | | √ | | √ | | |
| | | Pankreatitis Nekrohemoragik Akut | Akhir | √ | √ | | | | | | √ | | | | |
| 27 | Komplikasi Diabetes - Diabetes Mellitus Yang Bergantung Insulin | Diabetes Mellitus yang bergantung pada Insulin (Insulin Dependent Diabetes Mellitus / IDDM/Diabetes Mellitus Type 1) | No staging | | | √ | √ | √ | √ | √ | | √ | | | |
| | | Komplikasi Diabetik (Diabetic Complications) | Akhir | √ | √ | | | | | | √ | | | | |
| 28 | Meningitis Bakteri - Tuberkulosis Meningeal-Radang Otak/Ensefalitis | Meningitis bakteri (bacterial meningitis) | No Category | No staging | | | √ | √ | √ | √ | √ | | √ | | |
| | | | Meningitis Bakteri Dengan Pemulihan Penuh (Bacterial Meningitis with full recovery) | Awal | | √ | | | | | | √ | | √ | |
| | | | Meningitis Bakteri Dengan Defisit Neurologis Reversibel | Menengah | | √ | | | | | | √ | | | |
| | | | No Category | Akhir | √ | √ | | | | | | √ | | √ | |
| | | | Tuberkulosis Meningeal/Meningeal Tuberculosis (Penyakit TB di Selaput Otak) | No staging | | | √ | √ | √ | √ | √ | √ | | | |
| | | Radang Jaringan Otak/Ensefalitis (Encephalitis) | Mielitis Tuberkulosis | Awal | | √ | | | | | | | √ | | |
| | | | No Category | Akhir | √ | √ | | | | | | | √ | | √ |
| | | | Ensefalitis dengan pemulihan penuh/semurna (Ensefalitis with full recovery) | Awal | | √ | | | | | | | √ | | √ |
| | | | Ensefalitis Virus Ringan | Menengah | | √ | | | | | | | √ | | |
| | | | No Category | Akhir | √ | √ | | | | | | | √ | | √ |
| 29 | Skleroderma Progresif | Skleroderma/Skleroderma (Pengerasan dan Kontraksi Kulit yang Semakin Parah) Progressif (Progressive Scleroderma) | No Category | No staging | | | √ | √ | √ | √ | √ | | | | |
| | | | Skleroderma Progresif Stadium Awal | Awal | | √ | | | | | | √ | | | |
| | | Skleroderma Progresif Dengan Sindrom CREST | Menengah | | √ | | | | | | | √ | | | |
| | | Skleroderma Progresif Dengan Sindrom CREST | Akhir | √ | √ | | | | | | | √ | | √ | |
| 30 | Kematian Selaput Otot - Gangren - Necrotizing Fasciitis | Fasilitis Nekrotik/ Necrotizing Fasciitis (sehubungan dengan matinya jaringan) | No Category | No staging | | | √ | √ | √ | √ | √ | | √ | | |
| | | | Fasilitis Nekrotikans | Akhir | | √ | | | | | | √ | | | |
| | | Fasilitis Nekrotikans atau Gangrene (Necrotizing Fasciitis or Gangrene) | Fasilitis Nekrotis /radang selaput otot yang menyebabkan kematian jaringan (Necrotizing Fasciitis) | Akhir | | | | | | | | | | | √ |
| | | | No Category | Akhir | √ | √ | | | | | | | | | |
| 31 | Systemic Lupus Erythematosus | Systemic Lupus Erythematosus (Penyakit Radang yang Menyebabkan Kulit Menjadi Merah) dengan Lupus Nephritis | | | | | √ | √ | √ | √ | √ | | | | |
| | | Lupus Eritematosus Sistemik (Systemic Lupus Erythematosus) | Lupus Eritematosus Sistemik Ringan (Mild Systemic Lupus Erythematosus) | Awal | | √ | | | | | | | √ | | √ |
| | | | Lupus Eritematosus Sistemik dengan Nefritis Lupus (Systemic Lupus Erythematosus with lupus nephritis) | Akhir | | √ | | | | | | | √ | | √ |
| 32 | Transplantasi Organ Mayor -Transplantasi sumsum tulang - Transplantasi Jantung maupun/dan Paru-Terminal Illnes | Transplantasi/Pencangkokan organ besar/Mayor (Major Organ Transplantation) | No Category | No staging | | | √ | √ | √ | √ | √ | | | | |
| | | | Transplantasi usus kecil/Halus (Small Bowel Transplant) | Awal | | √ | | | | | | √ | | √ | |
| | | | Transplantasi kornea | Menengah | | √ | | | | | | | √ | | √ |
| | | | Transplantasi Organ Mayor/Sumsum Tulang (dalam daftar tunggu) | Akhir | √ | √ | | | | | | | √ | | √ |
| | | Transplantasi sumsum tulang (Bone marrow Transplantation) | | | | | | | | | | | √ | | |
| | | Transplantasi Jantung maupun/dan Paru | Katastropik | | √ | | | | | | | | | √ | |
| | | Penyakit Terminal /Penyakit Tahap Akhir/Terminal Illness | No staging | | | √ | √ | √ | √ | √ | √ | | | | |
| 33 | Hilangnya Kemandirian Hidup | Hilangnya Kemandirian | Kehilangan Jari-Jari Tangan | Awal | | √ | | | | | | √ | | √ | |
| | | Kehilangan Kemandirian | | Menengah | | √ | | | | | | √ | | | |
| | | Kehilangan Kemampuan untuk Hidup Mandiri (Loss of independent living) | | Akhir | √ | √ | | | | | | √ | | √ | |