Myriad lump sum disability and impairment benefit range

Last Modified on 29/01/2025 10:39 am CAT

Myriad has a range of lump sum disability and impairment solutions which include different disability definitions and a choice of how comprehensive the cover should be. This ensures that Myriad has a solution to meet every client's unique needs and pocket.

The Comprehensive Disability Benefit provides a lump sum if the insured life is unable to perform the duties of his/her own occupation or is moderately or severely impaired.

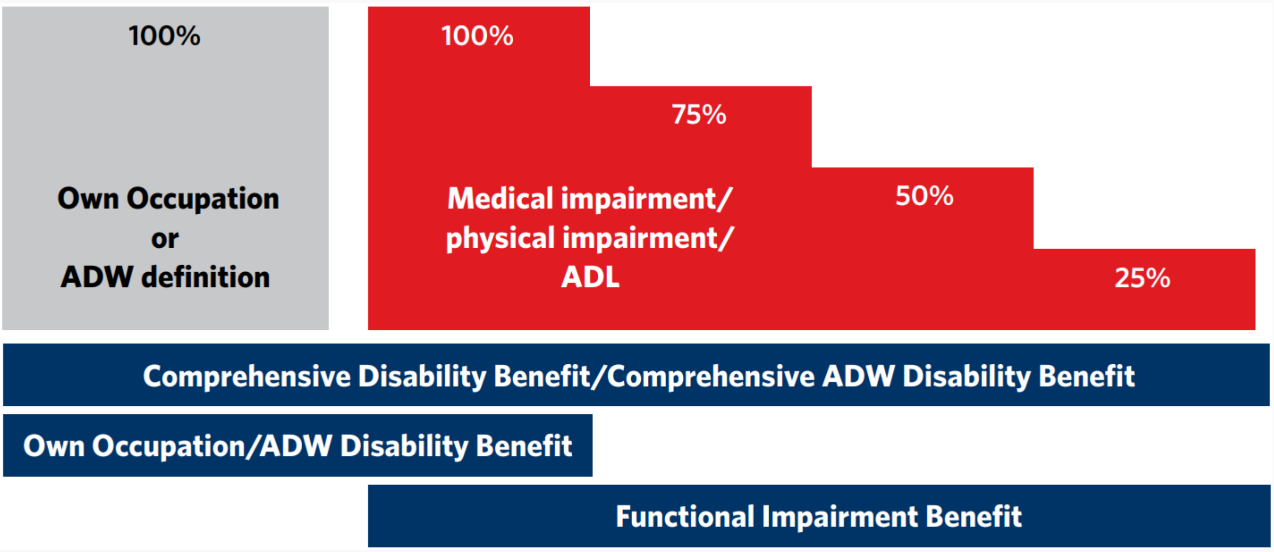
The Own Occupation Disability Benefit provides a lump sum if the insured life is unable to perform the duties of his/her own occupation or is severely impaired (100% events only).

The Comprehensive ADW Disability Benefit provides a lump sum if the insured life is unable to perform his/her activities of daily work (based on a scoring system) or is moderately or severely impaired.

The ADW Disability Benefit provides a lump sum if the insured life is unable to perform his/her activities of daily work (based on a scoring system) or is severely impaired (100% events only).

The Functional Impairment Benefit provides a lump sum if the insured life is moderately or severely impaired.

Myriad's disability and impairment benefits at a glance



Myriad also offers the unique **Longevity Protector® – Disability Benefit**, which provides longevity payments every five years if the insured life meets the defined requirements or a lump sum at age 80 if the client did not claim.

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What is the Comprehensive Disability Benefit?

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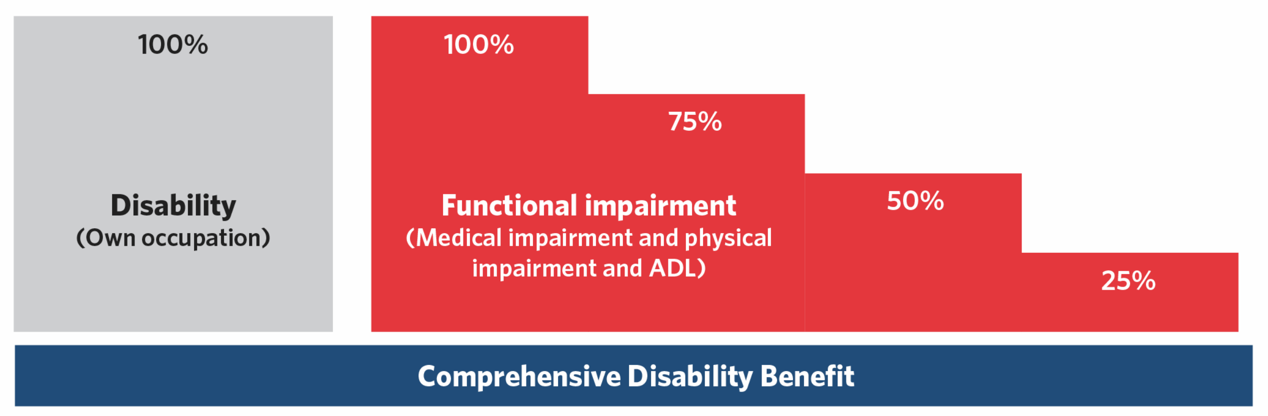
The Comprehensive Disability Benefit is Myriad's flagship lump sum disability offering, as it broadens the own occupation disability claims definition to take account of both severe as well as moderate impairments listed under the Myriad Functional Impairment Benefit. Clients are therefore covered even if they are not totally disabled or severely impaired. Moderate impairments qualify for a percentage payout. This can compensate clients who can continue to work but in a reduced capacity and with a partial loss of income.

The Comprehensive Disability Benefit pays:

- the full benefit amount as a lump sum if the insured life suffers a disability caused by a bodily injury or illness to such an extent that he/she is totally and permanently unable to perform the normal duties of his own occupation (up to the policy anniversary before the insured life's 65th birthday), OR
- a percentage of the benefit amount as a lump sum if the insured life meets the requirements of one of the defined functional impairment claim events.



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Comprehensive Disability Benefit

The Comprehensive Disability Benefit pays:

- the full benefit amount as a lump sum if the insured life suffers a disability caused by a bodily injury or illness to such an extent that he is totally and permanently unable to perform the normal duties of his own occupation (up to the policy anniversary before the insured life's 65th birthday)

OR

- a percentage of the benefit amount as a lump sum if the insured life meets the requirements of one of the defined functional impairment claim events

Application

- The Comprehensive Disability Benefit is a cost-effective way of providing for functional impairment and occupational disability needs.

Occupational disability

- Loss of income: Provides funds that can replace the income lost in the event that the insured life becomes unable to perform the duties of his own occupation.
- Financial security: Provides funds that may be used to ensure that the current standards of living of the insured life can be maintained.
- Debt protection: Provides funds that may be used to help pay off mortgages and other outstanding debts.

Functional Impairment

- Limited capabilities as a result of the impairment:
  An injury or illness could physically limit the capabilities of the insured life although not necessarily limit his ability to earn an income.
- Funding for specialised equipment: Provides funds that may be used to finance specialised equipment and building needs and any other changes needed by the insured life to adjust his lifestyle.

Features

- The benefit is a combination of the Own Occupation Disability Benefit and the Functional Impairment Benefit.
- The benefit is available as a stand-alone or as an ancillary benefit.
- This benefit qualifies for LifeReturns®.
- The policyholder has a choice of premium patterns:
  - Level,
  - LifeStage,
  - Aggressive LifeStage or
  - Compulsory.
- The policyholder has a choice of premium guarantee options:
  - Standard or
  - Extended.
- The Premium Guarantee Term Extender rewards rewards the policyholder by extending the guarantee term by one year for every two premium or benefit amount increases, subject to certain conditions.
- The policyholder may choose either premium or benefit amount increases, subject to the choice of premium pattern.

- The following ancillary benefits may be attached to the Comprehensive Disability Benefit:
  - Premium Waiver – Death
  - Premium Waiver – Comprehensive Disability
  - Premium Waiver – Functional Impairment
  - Premium Waiver – Retrenchment
  - Longevity Protector® – Disability Benefit.
- There is no explicit waiting period. A claim will only be admitted once we have established the permanency of the disability according to our definition. No claim will be admitted if the insured life dies before permanency is established.
- There is no explicit survival period. A claim will only be admitted if the insured life meets the requirements of the defined claim event, prior to their death. No medical test or examination concluded after the insured life's death will be considered in evaluating a claim.
- The policyholder has a choice of:
  - tapering the benefit over the last five years (20% per year) or,
  - tapering the benefit over the last 10 years (10% per year) or,
  - not tapering the benefit.
- The full benefit amount is paid if an own occupation disability claim is admitted.
- The functional impairment claim events are divided into certain categories. For certain categories claim payments are divided into severity levels, depending on the severity of the functional impairment event. Multiple claims are therefore possible under functional impairment.
- A claim will only be paid if the claim event is a permanent condition.
- A policyholder has the option to convert this benefit to a Functional Protector or Complete Functional Protector, which pays a monthly claim amount for the remainder of the insured's life if he is permanently impaired, subject to certain conditions.

Technical details

- The benefit is available for a selected term (five to 20 years) or up to the policy anniversary preceding attainment of age 65 or 70 years. Claims related to own occupation disability will only be paid up to the policy anniversary before the insured life's 65th birthday.
- The minimum entry age depends on the premium pattern selected.
- The maximum entry age depends on the premium pattern selected.
- The maximum expiry age is either 65 or 70 years next birthday.
- The minimum benefit amount is R100 000 and the maximum is R25 million.

Claim events covered by Comprehensive Disability Benefits

- Occupational disability

  OR

- Functional impairment
  - Cardiac and arterial system
  - Arrhythmia
  - Peripheral arterial disease
  - Peripheral venous disease
  - Hypertension
  - Red blood cell disorders
  - White blood cell disorders
  - Clotting disorders
  - Respiratory system
  - Gastro-intestinal tract and Liver and Biliary disease
  - Anorectal impairment
  - Impairment of the bladder
  - Renal system
  - Endocrine system
  - Diabetes mellitus. (Type 1 and 2)
  - Gait disorders
  - Impairment of consciousness and awareness
  - Psychiatric condition
  - Epilepsy
  - Dementia
  - Aphasia
  - Hearing
  - Visual
  - Speech
  - Facial disorders and/or disfigurement
  - Cranial nerve VII (Facial Nerve)
  - Cranial nerve VIII (Vestibulocochlear Nerve)
  - Cranial Nerves IX, X, XII
  - Neurological impairment of respiration
  - Cancer
  - Chronic back and neck conditions
  - Paraplegia
  - Quadriplegia
  - Hemiplegia
  - Diplegia
  - Locomotor system: Upper extremities
  - Locomotor system: Lower extremities
  - Combination of upper and lower extremities
  - Major burns (Third degree burns)
  - Skin disorders
  - Activities of Daily Living (ADL).

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What is the Own Occupation Disability Benefit?

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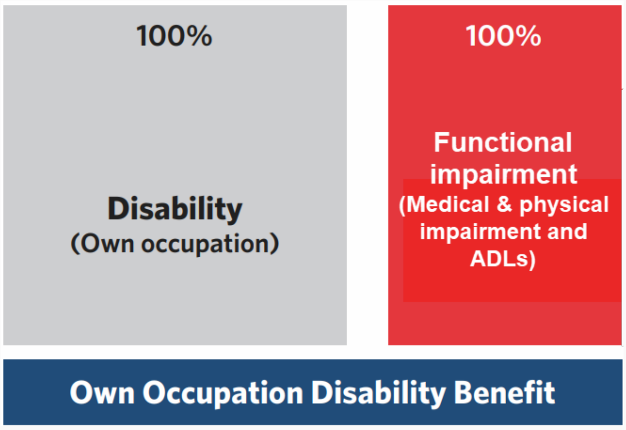
Myriad's Own Occupation Disability Benefit includes the own occupation disability claims definition as well as severe impairments listed under the 100% severity levels of the Functional Impairment Benefit (including the ADL definitions). This means that Momentum always acknowledges the full claim in the event of a severe impairment, even where the client can continue with their own occupation. This is particularly important for claim events such as paraplegia and blindness.

The Own Occupation Disability Benefit pays the full benefit amount as a lump sum if:

- the insured life suffers a disability caused by a bodily injury or illness to such an extent that he/she is totally and permanently unable to perform the normal duties of his own occupation, OR
- the insured life meets the requirements of one of the defined functional impairment claim events (100% severity levels only)



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Own Occupation Disability Benefit

The Own Occupation Disability Benefit pays the full benefit amount as a lump sum if:

- the insured life suffers a disability caused by a bodily injury or illness to such an extent that he is totally and permanently unable to perform the normal duties of his own occupation

OR

- the insured life meets the requirements of one of the defined functional impairment claim events.

Application

Occupational disability

- **Loss of income:** Provides funds that can replace the income lost in the event that the insured life becomes unable to perform the duties of his own occupation.
- **Financial security:** Provides funds that may be used to ensure that the current standards of living of the insured life can be maintained.
- **Debt protection:** Provides funds that may be used to help pay off mortgages and other outstanding debts.

Functional impairment

- **Limited capabilities as a result of the impairment:** An injury or illness could physically limit the capabilities of the insured life although not necessarily limit his ability to earn an income.
- **Funding for specialised equipment:** Provides funds that may be used to finance specialised equipment and building needs and any other changes needed by the insured life to adjust his lifestyle.

Features

- The benefit is available as a stand-alone or as an ancillary benefit.
- This benefit qualifies for LifeReturns®.
- The policyholder has a choice of premium patterns:
  - Level,
  - LifeStage,
  - Aggressive LifeStage or
  - Compulsory
- The policyholder has a choice of premium guarantee options:
  - Standard or
  - Extended.
- The Premium Guarantee Term Extender rewards the policyholder by extending the guarantee term by one year for every two premium or benefit amount increases, subject to certain conditions.
- The policyholder may choose either premium or benefit amount increases, subject to the choice of premium pattern.

- The following ancillary benefits may be attached to the Own Occupation Disability Benefit:
  - Premium Waiver – Death
  - Premium Waiver – Comprehensive Disability
  - Premium Waiver – Functional Impairment
  - Premium Waiver – Retrenchment
  - Longevity Protector® – Disability Benefit.
- There is no explicit waiting period. A claim will only be admitted once we have established the permanency of the disability according to our definition. No claim will be admitted if the insured life dies before permanency is established.
- There is no explicit survival period. A claim will only be admitted if the insured life meets the requirements of the defined claim event, prior to their death. No medical test or examination concluded after the insured life's death will be considered in evaluating a claim.
- The policyholder has a choice of:
  - tapering the benefit over the last five years (20% per year) or,
  - tapering the benefit over the last 10 years (10% per year) or,
  - not tapering the benefit.
- A claim will only be paid if the claim event is a permanent condition.
- A policyholder has the option to convert this benefit to a Functional Protector or Complete Functional Protector, which pays a monthly claim amount for the remainder of the insured's life if he is permanently impaired, subject to certain conditions.

Technical details

- The benefit is available for a selected term (5 to 20 years) or up to the policy anniversary before age 65 years.
- The minimum entry age depends on the premium pattern selected.
- The maximum entry age depends on the premium pattern selected.
- The maximum expiry age is 65 years next birthday.
- The minimum benefit amount is R100 000 and the maximum is R25 million.

Claim events covered by Own Occupation Disability

- Occupational disability

OR

- Functional impairment
  - Cardiac and arterial system
  - Arrhythmia
  - Peripheral arterial disease
  - Hypertension
  - Red blood cell disorders
  - White blood cell disorders
  - Clotting disorders
  - Respiratory system
  - Gastro-intestinal tract and Liver and Biliary disease
  - Anorectal impairment
  - Impairment of the bladder
  - Renal system
  - Endocrine system
  - Diabetes mellitus (Type 1 and 2)
  - Gait disorders
  - Impairment of consciousness and awareness
  - Psychiatric condition
  - Epilepsy
  - Dementia
  - Aphasia
  - Hearing
  - Visual
  - Speech
  - Facial disorders and/or disfigurement
  - Cranial nerve VII (Facial Nerve)
  - Cranial nerve VIII (Vestibulocochlear Nerve)
  - Cranial Nerves IX, X, XII
  - Neurological impairment of respiration
  - Cancer
  - Chronic back and neck conditions
  - Paraplegia
  - Quadriplegia
  - Hemiplegia
  - Diplegia
  - Locomotor system
  - Major burns (Third degree burns)
  - Skin disorders
  - Activities of Daily Living (ADL).

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What is the Comprehensive ADW Disability Benefit?

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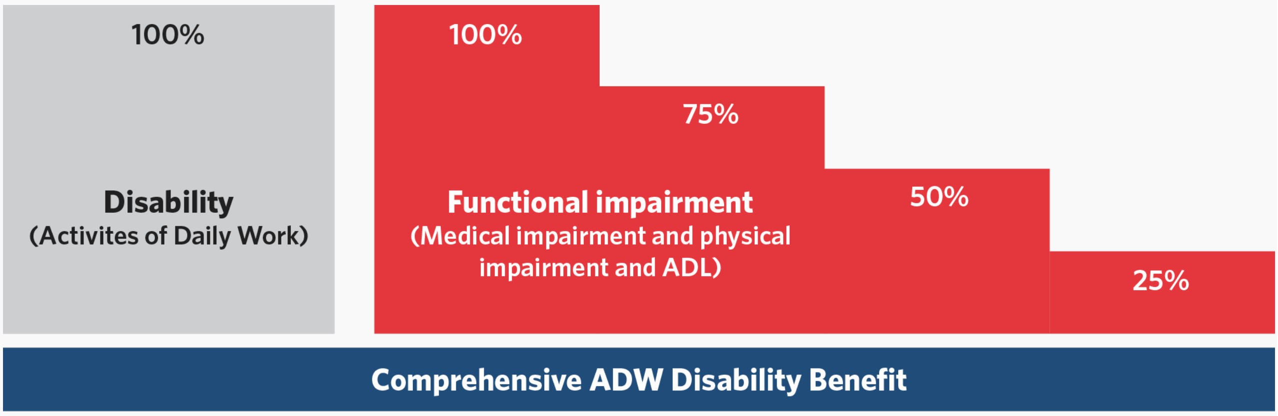
The Comprehensive ADW Disability Benefit is Myriad's most comprehensive lump sum disability offering for clients not qualifying for the 'own occupation disability' definition. It includes the ADW disability definition as well as severe and moderate impairments listed under the Myriad Functional Impairment Benefit. Clients are therefore covered even if they are not totally disabled or severely impaired. Moderate impairments qualify for a percentage payout. This can compensate clients who can continue to work but in a reduced capacity and with a partial loss of income.

The Comprehensive ADW Disability Benefit pays:

- the benefit amount as a lump sum if the insured life is totally and continuously unable to perform the specified Activities of Daily Work (ADW) and achieves a total score of six or more on a series of tests (up to the policy anniversary before the insured life's 65th birthday), OR
- a percentage of the benefit amount as a lump sum if the insured life meets the requirements of one of the defined functional impairment claim events.



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Comprehensive ADW Disability Benefit

The Comprehensive ADW Disability Benefit pays:

- the benefit amount as a lump sum if the insured life is totally and continuously unable to perform the specified Activities of Daily Work (ADW) and achieves a total score of six or more on a series of tests

OR

- a percentage of the benefit amount as a lump sum if the insured life meets the requirements of one of the defined functional impairment claim events.

Application

The Comprehensive ADW Disability Benefit is available to insured lives who do not qualify for the Own Occupation Disability Benefit.

Activities of Daily Work (ADW)

- **Loss of income:** Provides funds that can replace the income lost in the event that the insured life becomes unable to perform the daily activities of his own occupation.
- **Financial security:** Provides funds that may be used to ensure that the current standards of living of the insured life can be maintained.
- **Debt protection:** Provides funds that may be used to help pay off mortgages and other outstanding debts.

Functional impairment

- **Limited capabilities as a result of the impairment:** An injury or illness could physically limit the capabilities of the insured life although not necessarily limit his ability to earn an income.
- **Funding for specialised equipment:** Provides funds that may be used to finance specialised equipment and building needs and any other changes needed by the insured life to adjust his lifestyle.

Features

- The benefit is available as a stand-alone or as an ancillary benefit.
- This benefit qualifies for LifeReturns®.
- The policyholder has a choice of premium patterns:
  - Level,
  - LifeStage,
  - Aggressive LifeStage or
  - Compulsory.
- The policyholder has a choice of premium guarantee options:
  - Standard or
  - Extended.
- The premium guarantee term extender rewards the policyholder by extending the guarantee term by one year for every two premium or benefit amount increases (subject to certain conditions).
- The policyholder may choose either premium or benefit amount increases, subject to the choice of premium pattern.
- The following ancillary benefits may be attached to the Comprehensive ADW Disability Benefit:
  - Premium Waiver – Death
  - Premium Waiver – Comprehensive Disability
  - Premium Waiver – Functional Impairment
  - Premium Waiver – Retrenchment
  - Longevity Protector® – Disability Benefit.

- There is no explicit survival period. A claim will only be admitted if the insured life meets the requirements of the defined claim event, prior to their death. No medical test or examination concluded after the insured life's death will be considered in evaluating a claim.
- The policyholder has a choice of:
  - tapering the benefit over the last five years (20% per year) or,
  - tapering the benefit over the last 10 years (10% per year) or,
  - not tapering the benefit.
- The full benefit amount is paid if an Activities of Daily Work claim is admitted.
- The functional impairment claim events are divided into certain categories (refer to the list of claim events on this page). For certain categories claim payments are divided into severity levels, depending on the severity of the functional impairment event. Multiple claims are therefore possible under functional impairment.
- A claim will only be paid if the claim event is a permanent condition.
- A policyholder has the option to convert this benefit to a Functional Protector or Complete Functional Protector, which pays a monthly claim amount for the remainder of the insured's life if he is permanently impaired, subject to certain conditions.

Technical details

- The benefit is available for a selected term (five to 20 years) or up to the policy anniversary preceding attainment of age 65 or 70 years.
- The minimum entry age depends on the premium pattern selected.
- The maximum entry age depends on the premium pattern selected.
- The maximum expiry age is either 65 or 70 years next birthday.
- The minimum benefit amount is R100 000 and the maximum is R25 million.

Claim events covered by Comprehensive ADW Disability Benefits

- Activities of Daily Work (ADW)

OR

- Functional impairment
  - Cardiac and arterial system
  - Arrhythmia
  - Peripheral arterial disease
  - Peripheral venous disease
  - Hypertension
  - Red blood cell disorders
  - White blood cell disorders
  - Clotting disorders
  - Respiratory system
  - Gastro-intestinal tract and Liver and Biliary disease
  - Anorectal impairment
  - Impairment of the bladder
  - Renal system
  - Endocrine system
  - Diabetes mellitus. (Type 1 and 2)
  - Gait disorders
  - Impairment of consciousness and awareness
  - Psychiatric condition
  - Epilepsy
  - Dementia
  - Aphasia
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  - Facial disorders and/or disfigurement
  - Cranial nerve VII (Facial Nerve)
  - Cranial nerve VIII (Vestibulocochlear Nerve)
  - Cranial Nerves IX, X, XII
  - Neurological impairment of respiration
  - Cancer
  - Chronic back and neck conditions
  - Paraplegia
  - Quadriplegia
  - Hemiplegia
  - Diplegia
  - Locomotor system: Upper extremities
  - Locomotor system: Lower extremities
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  - Major burns (Third degree burns)
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What is the ADW Disability Benefit?

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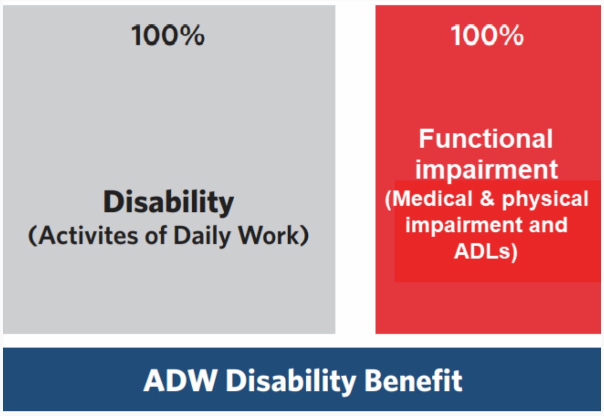
Myriad's ADW Disability Benefit includes the ADW disability claims definition as well as severe impairments listed under the 100% severity levels of the Functional Impairment Benefit (including the ADL definitions). This means that Momentum always acknowledges the full claim in the event of a severe impairment, even where the client can continue with an occupation. This is particularly important for claim events such as paraplegia and blindness.

The ADW Disability Benefit pays the full benefit amount as a lump sum if the insured life:

- is totally and continuously unable to perform the specified Activities of Daily Work (ADW) and achieves a total score of six or more on a series of tests, OR
- meets the requirements of one of the defined functional impairment claim events. (100% severity levels).



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ADW Disability Benefit

The ADW Disability Benefit pays the full benefit amount as a lump sum if the insured life:

- is totally and continuously unable to perform the specified Activities of Daily Work (ADW) and achieves a total score of six or more on a series of tests

OR

- meets the requirements of one of the defined functional impairment claim events.

Application

The ADW Disability Benefit is available to insured lives who do not qualify for the Own Occupation Disability Benefit.

Activities of Daily Work (ADW)

- **Loss of income:** Provides funds that can replace the income lost in the event that the insured life becomes unable to perform the daily activities of his own occupation.
- **Financial security:** Provides funds that may be used to ensure that the current standards of living of the insured life can be maintained.
- **Debt protection:** Provides funds that may be used to help pay off mortgages and other outstanding debts.

Functional impairment

- **Limited capabilities as a result of the impairment:** An injury or illness could physically limit the capabilities of the insured life although not necessarily limit his ability to earn an income.
- **Funding for specialised equipment:** Provides funds that may be used to finance specialised equipment and building needs and any other changes needed by the insured life to adjust his lifestyle.

Features

- The benefit is available as a stand-alone or as an ancillary benefit.
- This benefit qualifies for LifeReturns®.
- The policyholder has a choice of premium patterns:
  - Level,
  - LifeStage,
  - Aggressive LifeStage or
  - Compulsory.
- The policyholder has a choice of premium guarantee options:
  - Standard or
  - Extended.
- The Premium Guarantee Term Extender rewards the policyholder by extending the guarantee term by one year for every two premium or benefit amount increases (subject to certain conditions).
- The policyholder may choose either premium or benefit amount increases, subject to the choice of premium pattern.

- The following ancillary benefits may be attached to the ADW Disability Benefit:
  - Premium Waiver – Death
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  - Premium Waiver – Retrenchment
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- There is no explicit survival period. A claim will only be admitted if the insured life meets the requirements of the defined claim event, prior to their death. No medical test or examination concluded after the insured life's death will be considered in evaluating a claim.
- The policyholder has a choice of:
  - tapering the benefit over the last five years (20% per year) or,
  - tapering the benefit over the last 10 years (10% per year) or,
  - not tapering the benefit.
- The full benefit amount is paid if an Activities of Daily Work claim is admitted.
- The functional impairment claim events are divided into categories (refer to the list of claim events on this page).
- A claim will only be paid if the claim event is a permanent condition.
- A policyholder has the option to convert this benefit to a Functional Protector or Complete Functional Protector, which pays a monthly claim amount for the remainder of the insured's life if he is permanently impaired, subject to certain conditions.

Technical details

- The benefit is available for a selected term (five to 20 years) or up to the policy anniversary preceding attainment of age 65 years.
- The minimum entry age depends on the premium pattern selected.
- The maximum entry age depends on the premium pattern selected.
- The maximum expiry age is 65 years next birthday.
- The minimum benefit amount is R100 000 and the maximum is R25 million.

Claim events covered by ADW Disability Benefits

- Activities of Daily Work (ADW)

OR

- Functional impairment
  - Cardiac and arterial system
  - Arrhythmia
  - Peripheral arterial disease
  - Peripheral venous disease
  - Hypertension
  - Red blood cell disorders
  - White blood cell disorders
  - Clotting disorders
  - Respiratory system
  - Gastro-intestinal tract and Liver and Biliary disease
  - Anorectal impairment
  - Impairment of the bladder
  - Renal system
  - Endocrine system
  - Diabetes mellitus. (Type 1 and 2)
  - Gait disorders
  - Impairment of consciousness and awareness
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  - Cranial Nerves IX, X, XII
  - Neurological impairment of respiration
  - Cancer
  - Chronic back and neck conditions
  - Paraplegia
  - Quadriplegia
  - Hemiplegia
  - Diplegia
  - Locomotor system
  - Major burns (Third degree burns)
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What is the Functional Impairment Benefit?

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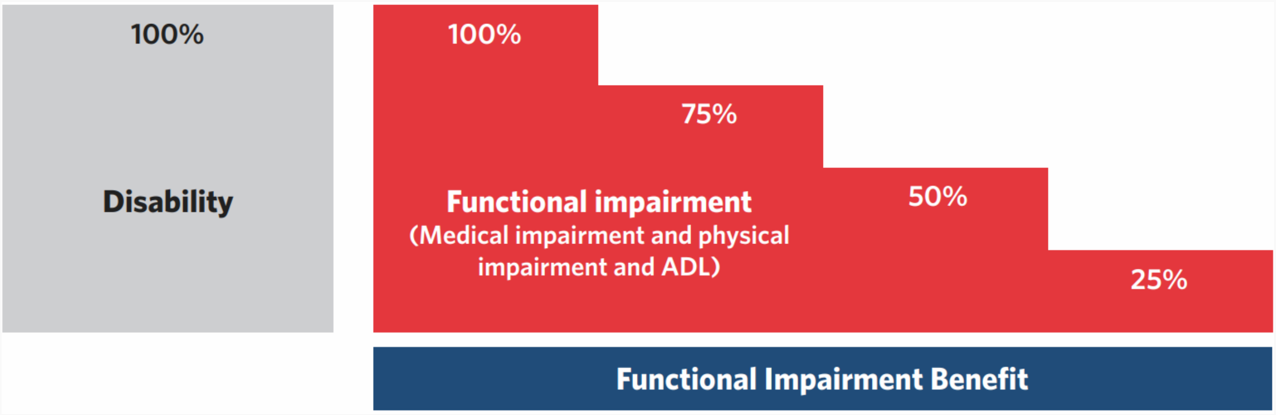
The Functional Impairment Benefit uses a tiered approach and covers both severe and moderate impairments. The severity of the permanent impairment determines the level of claim payable.

The Functional Impairment Benefit will pay a percentage of the benefit amount as a lump sum if the insured life meets the requirements of one of the defined functional impairment claim events.



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Functional Impairment Benefit

The Functional Impairment Benefit will pay a percentage of the benefit amount as a lump sum if the insured life meets the requirements of one of the defined functional impairment claim events.

Application

- **Limited capabilities as a result of the impairment:** An injury or illness could physically limit the capabilities of the insured life although not necessarily limit his ability to earn an income.
- **Funding for specialised equipment:** Provides funds that may be used to finance specialised equipment and building needs and any other changes needed by the insured life to adjust his lifestyle.
- **Loss of income:** Provides funds that can replace the income lost in the event that the insured life becomes unable to perform the duties of his own occupation.
- **Financial security:** Provides funds that may be used to ensure that the current standards of living of the insured life can be maintained.
- **Debt protection:** Provides funds that may be used to help pay off mortgages and other outstanding debts.

Features

- The claim amount that is paid is not in any way related to the ability of the insured life to perform the duties of his own occupation.
- The benefit is available as a stand-alone or as an ancillary benefit.
- This benefit qualifies for LifeReturns®.
- The policyholder has a choice of premium patterns:
  - Level,
  - LifeStage,
  - Aggressive LifeStage or
  - Compulsory.
- The policyholder has a choice of premium guarantee options:
  - Standard or
  - Extended.
- The Premium Guarantee Term Extender rewards the policyholder by extending the guarantee term by one year for every two premium or benefit amount increases, subject to certain conditions.
- The policyholder may choose either premium or benefit amount increases, subject to the choice of premium pattern.
- The following ancillary benefits may be attached to the Functional Impairment Benefit:
  - Premium Waiver – Death
  - Premium Waiver – Comprehensive Disability
  - Premium Waiver – Functional Impairment
  - Premium Waiver – Retrenchment.
- There is no explicit survival period. A claim will only be admitted if the insured life meets the requirements of the defined claim event, prior to their death. No medical test or examination concluded after the insured life's death will be considered in evaluating a claim.

- The policyholder has a choice of:
  - tapering the benefit over the last five years (20% per year) or,
  - tapering the benefit over the last 10 years (10% per year) or,
  - not tapering the benefit.
- For certain categories, claim payments are divided into severity levels, depending on the severity of the functional impairment event. Multiple claims are therefore possible.
- A claim will only be paid if the claim event is a permanent condition.
- A policyholder has the option to convert this benefit to a Functional Protector or Complete Functional Protector, which pays a monthly claim amount for the remainder of the insured's life if he is permanently impaired, subject to certain conditions.

Technical details

- The benefit is available for a selected term (five to 20 years) or up to the policy anniversary preceding attainment of age 65 or 70 years.
- The minimum entry age depends on the premium pattern selected.
- The maximum entry age depends on the premium pattern selected.
- The maximum expiry age is either 65 or 70 years next birthday.
- The minimum benefit amount is R100 000 and the maximum is R25 million for policyholders, and R1 000 000 for the Student Package.

Claim events covered by Functional Impairment Benefit

- Functional impairment
  - Cardiac and arterial system
  - Arrhythmia
  - Peripheral arterial disease
  - Peripheral venous disease
  - Hypertension
  - Red blood cell disorders
  - White blood cell disorders
  - Clotting disorders
  - Respiratory system
  - Gastro-intestinal tract and Liver and Biliary disease
  - Anorectal impairment
  - Impairment of the bladder
  - Renal system
  - Endocrine system
  - Diabetes mellitus. (Type 1 and 2)
  - Gait disorders
  - Impairment of consciousness and awareness
  - Psychiatric condition
  - Epilepsy
  - Dementia
  - Aphasia
  - Hearing
  - Visual
  - Speech
  - Facial disorders and/or disfigurement
  - Cranial nerve VII (Facial Nerve)
  - Cranial nerve VIII (Vestibulocochlear Nerve)
  - Cranial Nerves IX, X, XII
  - Neurological impairment of respiration
  - Cancer
  - Chronic back and neck conditions
  - Paraplegia
  - Quadriplegia
  - Hemiplegia
  - Diplegia
  - Locomotor system: Upper extremities
  - Locomotor system: Lower extremities
  - Combination of upper and lower extremities
  - Major burns (Third degree burns)
  - Skin disorders
  - Activities of Daily Living (ADL).

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