

Glossary of Critical Illness Insurance Terms

Acute:

- a term used to describe a disorder or symptom that comes on suddenly. Acute conditions may or may not be severe and are usually of short duration.

Akinesia:

- a complete or almost complete loss of movement.

Alzheimer's Disease:

- a progressive condition in which nerve cells in the brain degenerate and the size of the brain substance shrinks. There are 3 stages: (1) increasing forgetfulness; (2) severe memory loss; (3) severely disoriented and confused.

Amyotrophic Lateral Sclerosis:

- also known as Lou Gehrig's disease it is the most common type of motor neuron disease. Wherever the disease first appears, all four extremities soon become involved in the wasting of muscles. Nerve degeneration cannot be slowed down and the disease typically goes on to affect the muscles involved in breathing and swallowing.

Aorta:

- it is an artery which originates at the heart's left ventricle, passes upward, curves behind the heart and runs downward, passing through the thorax (chest) and into the abdomen. The aorta is thick-walled and large in diameter to cope with the high pressure and large volume of blood that passes through it.

Atrophy:

- is the shrinkage or wasting away of a tissue or organ due to a reduction in the size or number of its cells.

Auditory:

- the auditory nerve, also called the acoustic nerve, is the eighth cranial nerve and is concerned with the sense of hearing.

Balloon Angioplasty:

- is a technique for treating narrowing or blockage of a blood vessel or artery by inserting a balloon into the vessel to widen the constricted area and increase or restore blood flow.

Basal Cell Carcinoma:

- is the most common skin cancer appearing most commonly on the face or neck. The tumor seldom spreads to other parts of the body. The tumor is named after cells in the innermost, or basal, skin layer. Treatment usually results in a complete cure.

Benign:

- a term used to describe a non-cancerous and relatively mild form of tumor or disease.

Biopsy:

- a diagnostic test during which tissue or cells are removed from a patient to be microscopically examined.

BPH:

- BPH, or Benign Prostatic Hypertrophy, is a term used when the inner zone of the prostate gland becomes enlarged.

Bradykinesia:

- is an abnormal slowness of movement manifesting in a sluggishness of physical and mental responses.

Bypass Grafts:

- a term most commonly referring to the surgical procedure of transplanting arteries or veins from another part of the body to repair or replace diseased or defective arteries or veins and eliminate blockage.

Carcinoma:

- a malignant cancerous tumor originating in the epithelial tissue, the outer layer of cells in the covering surface or lining membrane of a body organ. Carcinomas include the most common types of cancers of the breast, cervix, colon, lung, rectum, skin and stomach.

Cardiac Biochemical Markers:

- Cardiac Biochemical Markers is a broadly based term that includes the following 3 indicators of a heart attack: 1) Myoglobin, 2) CK-MB, and 3) Troponin I or T

Cardiac Enzyme CK-MB (Creatine Kinase-MB):

- Every cell in the body produces various enzymes. Cardiac enzymes refers to ones from the heart. An enzyme is a protein that acts as a catalyst to regulate the rate of a chemical reaction in the body. Measuring enzyme levels in the blood can be useful for diagnosing disorders of certain organs such as the heart. The level of heart enzymes is raised after a heart attack because the damaged heart muscle cells release enzymes into the bloodstream. An enzyme called CK-MB is normally found in heart muscle and is released into the blood when heart muscle is damaged. Elevated levels show up in the blood within 6 hours of a heart attack and persist for 36 to 48 hours.

Cardiologist:

- a medical doctor, physician, specializing in the branch of medicine concerned with diseases and abnormalities of the heart.

Cell:

- the human body is composed of billions of cells, structurally and functionally integrated to perform the numerous complex tasks necessary for life. Most cells are basically similar in structure. Each is an invisibly small bag containing a fluid material called cytoplasm which is surrounded by an outer membrane.

Cerebrovascular Incident (Accident or Event):

- a sudden rupture or blockage of a blood vessel within the brain, causing serious bleeding or obstruction of blood circulation which leads to nervous system disturbance and damage.

Chronic:

- a term describing a disorder or set of symptoms that persist for a long time. A person with a chronic condition usually shows little change in symptoms from day to day.

Cognitive Impairment:

- a deterioration of mental faculties resulting in a loss of intellectual ability to remember, reason and perceive.

Colon Cancer (Duke's Stage "A"):

- a malignant tumor of the colon. Classification of the tumor depends upon the stage of its development and the degree to which it has invaded surrounding tissue. Stage "A" indicates that the tumor is at an early stage.

Coronary:

- a term used to describe any structure that encircles like a crown. The term usually refers to the coronary arteries that encircle and supply the heart.

Coronary Artery Disease:

- a disease of the arteries that supply blood to the heart resulting in damage to, or malfunction of, the heart caused by narrowing or blockage of those arteries.

Coronary Bypass:

- an operation to circumvent narrowed or blocked coronary arteries by grafting on additional blood vessels, taken from another part of the body, to permit the regular flow of blood.

Cyst(s):

- an abnormal lump or swelling, filled with fluid or semisolid matter or particles, that may occur in any body tissue or organ.

Dementia:

- a general decline in all areas of mental ability. It is usually due to progressive brain disease.

Dementing Organic Brain Disorders:

- refers to dementia caused by the presence of disease, usually from unknown causes.

Demyelination:

- refers to the breakdown of the fatty sheath (myelin) that surrounds and electrically insulates nerve fibers and is vital to the passage of electrical impulses along them. Demyelination causes the nerves to short-circuit resulting in the loss of feeling, co-ordination and power in various areas of the body.

Dermis:

- the skin is the largest organ of the body. The skin consists of a thin outer layer (the epidermis) and a thicker inner layer, the dermis. The dermis is composed of connective tissue interspersed with various structures such as, hair follicles, sweat glands, sebaceous glands, nerves, blood and lymph vessels.

Duct:

- a tubelike passage leading from a gland to allow the flow of fluids.

Early Prostate Cancer:

- often referred to as Stage "A" (or T1a & T1b) is easily treated. Stage "A" is not considered life threatening and has not spread outside the prostate gland. It is diagnosed at time of "TRUP" for "BPH".

Electrocardiogram:

- frequently referred by the abbreviated form ECG or EKG. It produces a record of the electrical impulses that immediately precede contraction of the heart muscle. It is used for diagnosing disorders of the heart, many of which produce deviations from normal electrical patterns.

Electrocardiograph:

- a method of obtaining an image of the structure of the heart using ultrasound. The sound waves are reflected differently by each part of the heart, resulting in a complex series of echoes which can be detected and displayed visually. It is a major diagnostic technique used to detect structural and functional abnormalities of the heart wall, heart valves and the heart's major vessels.

Embolism:

- the blockage of an artery by a fragment of material traveling in the bloodstream. The particle causing the blockage is called an embolus and may consist of a blood clot, a bubble of air, fat or any other substance.

Granulomas:

- a group of cells usually resulting from a reaction to an infectious agent or the presence of a foreign body.

Heart Valve:

- a structure at the exit of each of the four heart chambers that allows blood to only flow out. The proper functioning of these valves is vital to the heart's efficiency.

Hemiplegia:

- a paralysis on one side of the body caused by damage, from injury or disease, affecting the motor nerve tracts in the opposite side of the brain.

Hemodialysis:

- one of two methods used to remove waste products from the blood in people suffering kidney disease or failure. Hemodialysis filters out wastes by passing blood through an artificial kidney machine.

Hemorrhage:

- is a medical term that refers to bleeding.

Histology:

- is the study of tissues, including their cellular structure and function. The main practical use is in the diagnosis and detection of disease.

HIV (Human Immunodeficiency Virus):

- Human Immunodeficiency Virus belongs to the class of retroviruses. It is responsible for causing AIDS and AIDS-related complex. HIV is an RNA virus and, after invading a cell, it manufactures an enzyme called reverse transcriptase, which it uses to make copies of itself. HIV works by weakening the cell-mediated arm of the immune system. It invades and disrupts one type of T-lymphocyte so that the body's normal defenses are lost.

Hodgkin's Disease:

- also known as Hodgkin's lymphoma, a malignant disorder in which there is a proliferation of cells in the lymphoid tissue (found mainly in the lymph nodes and spleen) and a resultant enlargement of the lymph nodes. Lymphoid tissue is an important part of the immune system. The most common sign is painless enlargement of a group of lymph nodes usually in the neck or armpit.

Infarction:

- is the death of an area of tissue caused by ischemia (lack of blood supply).

In-Situ:

- the phrase 'carcinoma in situ' is used to describe tissue (particularly of the skin or cervix) that is cancerous only in its surface cells and is completely surrounded by normal cells without any signs that it has spread to deeper layers.

Internist:

- a physician trained in the diagnosis and non-surgical treatment of diseases in adults. Most internists specialize in a particular organ system such as the cardiovascular system (cardiology) and the digestive system (gastroenterology).

Kaposi's Sarcoma:

- a condition characterized by malignant skin tumors, which is a prominent feature of AIDS.

Lacunar:

- refers to a small, hollow space.

Laser Embolectomy:

- a surgical removal of an embolus (a fragment of material carried in the blood stream) that has blocked a blood vessel by the use of a device that produces a concentrated beam of light radiation which cuts through or destroys the embolus.

Lesion:

- an all-encompassing term for any abnormality of structure or function in any part of the body referring to a wound, infection, tumor, or chemical abnormality.

Leukemia:

- any of several types of cancer in which the production of red blood cells, platelets, and normal white blood cells is impaired as normal cells are squeezed out from the bone marrow by abnormal white cells (leukemic cells).

Malignant:

- a term used to describe a condition that tends to become progressively worse and to result in death. It is a term commonly used to refer to a cancerous tumor that spreads from its original location to other parts of the body.

Malignant Melanoma:

- is the most serious of all types of skin cancer. The tumor usually develops on exposed skin, but may occur anywhere on the body, including under the nails and in the eye. Melanoma usually grows from an existing mole; but may occasionally develop on normal skin.

Measurable Neurological Deficit:

- refers to the outward physical symptoms or signs that show damage to the brain has occurred. Typical examples are paralysis of the limbs or slurred speech.

Meninges:

- are the three membranes that cover and protect the brain and the spinal cord.

Meningioma:

- a benign brain tumor that develops from the meninges. Meningiomas are rare but may occur at any age. They may be operable or inoperable in nature.

Metastasis:

- a secondary malignant tumor, one that has spread from a primary cancer site to other parts of the body.

Motor Neuron Disease:

- a group of disorders in which there is degeneration of the nerves within the central nervous system that control muscular activity. This degeneration leads to weakness and wasting of the muscles.

Multiple Sclerosis:

- a progressive disease of the central nervous system in which patches of the myelin sheath covering nerve fibers in the brain and spinal cord are destroyed causing a short circuit effect for nerve impulses to various parts of the body.

Myocardial Infarction:

- a sudden death of part of the heart muscle, commonly referred to as a heart attack.

Myoglobin:

- a protein found in the heart, which is tested by blood samples to indicate if a heart attack occurred. Myoglobin levels become elevated within 2 – 3 hours of a heart attack and return to normal levels after about 24 hours. Myoglobin is also found in other muscles; so additional tests are usually required to determine if there has been damage to the heart muscle.

Neurologist:

- a physician trained in the medical discipline concerned with the diagnosis, treatment and study of the nervous system and its disorders.

Noninvasive:

- a term used to describe any medical procedure that does not involve penetration of the skin or entry into the body through any of the natural openings. The term also applies to benign tumors that do not spread throughout body tissue.

Oncologist:

- a physician specializing in the study and treatment of cancers.

Ophthalmologist:

- a physician specializing in the study of the eye, including the diagnosis and treatment of all disorders that affect the eye.

Organ:

- is a collection of various tissues integrated into distinct structural units that perform specific functions, ie: the skin (body's largest organ), brain, heart, kidney, and liver.

Otolaryngologist:

- a physician specializing in the diseases and functions of the ear and throat.

Paralysis:

- refers to a complete loss of controlled movement caused by the inability to contract one or more muscles. Paralysis can be temporary or permanent and can affect any muscle in the body.

Paraplegia:

- a paralysis of both legs and sometimes part of the body's trunk caused by nerve damage in the brain or spinal cord.

Pathology:

- is the study of disease, its causes, mechanisms and effects on the body.

Peritoneal Dialysis:

- peritoneal dialysis uses a natural filtering membrane within the body's abdomen (the peritoneum) by inserting a catheter into the abdomen, to remove waste products from the body of patients with kidney failure.

Permanent Neurological Deficit:

- refers to damage to the brain resulting in the death of brain cells, as evidenced by scar tissue in the case of a stroke.

Pituitary Gland:

- a pea-sized structure that hangs from the base of the brain. It is an endocrine gland that regulates and controls the activities of other endocrine glands and many body processes.

Plastic Surgeon:

- a physician specializing in operating to reconstruct or repair skin and underlying tissue that has been damaged by injury or disease. Plastic surgery is usually performed to repair damage caused by severe burns, injuries, cancer and certain operations. Operations performed mainly to improve appearance in otherwise healthy individuals are known as cosmetic surgery.

Polyp(s):

- a growth that projects, frequently on a stalk, from the lining of the nose, the cervix, the intestine, the larynx or any other mucous membrane.

Primary Idiopathic:

- a term applied to a disease of unknown cause that has originated within the affected organ or tissue, and was not derived from any other cause or source.

Primary Lateral Sclerosis:

- a motor neuron disease of unknown cause which causes the degeneration of nerves within the central nervous system primarily affecting muscles in the arms and legs.

Progressive Bulbar Palsy:

- a motor neuron disease of unknown cause that leads to the degeneration of nerves of the central nervous system affecting the muscles of chewing, swallowing and talking.

Progressive Spinal Muscular Atrophy:

- a motor neuron disease of unknown cause which leads to a progressive weakness of nerves of the central nervous system until eventually affecting the muscles involved with breathing and swallowing.

Prostatectomy:

- is an operation to surgically remove part or all of the prostate gland, usually when enlargement is obstructing urine flow.

Pseudo Bulbar Palsy:

- a rare slowly progressive variant of amyotrophic lateral sclerosis which affects the muscles of the face, jaw and throat.

Psychiatric Illness:

- a broad term referring to mental illness, including emotional and behavioral problems.

Quadriplegia:

- a paralysis of all four limbs and the trunk caused by damage to the spinal cord in the neck region.

Renal:

- a term meaning related to the kidney.

Rigidity:

- increased tone in one or more muscles, which causes them to feel tight; the affected part of the body becomes stiff and inflexible due to injury or disease.

Sarcoma:

- a cancer of connective tissue (material that surrounds body structures and holds them together).

Silent Myocardial Infarct:

- a heart attack with the absence of chest pain.

Squamous Cell Carcinoma:

- one of three common types of skin cancer which starts as a small, firm, painless lump or patch, usually on the lip, ear or back of the hand.

Third Degree Burns:

- the most severe type of burn, one which destroys the full skin thickness and usually requires special treatment and skin grafts.

Thrombosis:

- is the formation of a thrombus (blood clot) within an intact blood vessel. Thrombus formation is abnormal and dangerous to one's health.

Transient Ischemic Attack:

- a brief interruption of the blood supply to part of the brain that results in temporary impairment of vision, speech, sensation, or movement. Typically, the attack lasts for several minutes or, at most, a few hours but definitely not longer than 24 hours. An attack is followed by a full recovery.

Tremor:

- an involuntary, rhythmic, oscillating movement in the muscles of part of the body, most commonly the hands, feet or head.

Troponin:

- a family of proteins found in the blood. Blood samples are tested for elevated Troponin levels when a heart attack is diagnosed. Troponin levels remain elevated for 1 – 2 weeks after a heart attack, which is longer than any other substance tests used for diagnosing a heart attack. Troponin testing involves modern diagnostic technology, which is not currently universally available in all hospitals.

TRUP:

- TRUP, or Transurethral prostatectomy, is the most commonly used method of removal of the prostate gland. It avoids an abdominal incision and usually permits a shorter hospital stay.

Visual Acuity:

- visual acuity is concerned with the sharpness of central vision, not with the extent or clarity of the peripheral field of vision.

Notice:

The terms and definitions outlined in this glossary have been compiled from various sources for the convenience of our brokers and although every effort has been made to ensure the accuracy of this information Megacorp Insurance Agencies Inc. is not liable for errors or omissions.

MEGACORP Insurance Agencies Inc.
Britannia Business Centre
405D Britannia Rd. E., Suite 220
Mississauga, Ontario
L4Z 3E6

E-mail: megacorp@vitalcheque.com
www.vitalcheque.com