

Stroke - Cerebral Vascular Accident (CVA) - Transient Ischemic Attack (TIA) - Subarachnoid Hemorrhage

A lot of terms to describe the loss of oxygen to the brain. The severity of the event can usually be determined by the residual effects. Loss of speech, memory, body function, vision, neurological deficits are present during the event and persist during recovery. The rate will be based on time, usually the best cases require a 3 month recovery, residual effects, and other health problems. The cause of the event is also a consideration. Generally the longer since the event and no residuals will receive the best offer.

The rate is generally in the Table 2 to Table 4 plus a temporary flat extra of \$2.50 - \$5.00 per thousand of face amount for up to 5 years. For the mild cases Standard is usually not available for 3 - 5 years.