

7. Moderately Severe Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis

Moderately Severe Systemic Lupus Erythematosus (S.L.E) with Lupus Nephritis means an autoimmune illness in which tissues and cells are damaged by deposition of pathogenic autoantibodies and immune complexes and damage of the kidney function.

The diagnosis of S.L.E. with Lupus Nephritis will be based on the following conditions:

(1) Clinically there must be at least four (4) out of the following presentations suggested by The American College of Rheumatology.

- 1.1 Malar rash;
- 1.2 Discoid rash;
- 1.3 Photosensitivity;
- 1.4 Oral ulcers;
- 1.5 Arthritis;
- 1.6 Serositis;
- 1.7 Renal disorder;
- 1.8 Leukopenia ($<4,000/\mu\text{L}$), or Lymphopenia ($< 1,500/\mu\text{L}$), or Haemolytic anaemia, or Thrombocytopenia ($< 100,000/\mu\text{L}$); or
- 1.9 Neurological disorder;

AND

(2) 2 or more of the following tests being positive:

- 2.1 Anti-nuclear Antibodies;
- 2.2 L.E. cells;
- 2.3 Anti-DNA; or
- 2.4 Anti-Sm (Smith IgG Autoantibodies);

AND

(3) There is lupus nephritis causing impaired renal function with a creatinine clearance rate of 50 ml per minute or less.

8. Severe Central or Mixed Sleep Apnea

An unequivocal Diagnosis of Central Sleep Apnea or Mixed Sleep Apnea by a Medical Practitioner who is a Specialist in the relevant field, provided that such condition has been treated by a Medically Necessary permanent tracheostomy and proof of undergoing permanent tracheostomy can be provided.