

**NGC Bodily Injury Trust
Medical Disease Quick Reference Guide**

Mesothelioma:

{ Pathological evidence of Mesothelioma }

Lung Cancer:

{ Diagnosis of an asbestos related malignancy	and	Option 1	Diagnosis of Unilateral pleural disease of at least ILO Grade B	}	<i>Has to be asbestos-related if the Lung Cancer is not asbestos-related</i>
or					
{ Diagnosis of a malignancy		Option 2	Diagnosis of Bilateral pleural condition (plaques or thickening)	}	<i>Has to be asbestos-related if the Lung Cancer is not asbestos-related</i>
			or		
		Option 3	Asbestos-related bilateral interstitial lung disease (Asbestosis)	}	
			or		
		Option 4	Pathological evidence of asbestos bodies	}	
			or		
		Option 5	Demonstration of at least ten (10) years of exposure to asbestos-containing materials in employment regularly requiring work in the immediate area of visible dust.	}	

Pharyngeal Cancer:

{ Diagnosis of an asbestos related malignancy	and	Option 1	Allowable Non-Malignant I disease	}
			or	
		Option 2	Allowable Non-Malignant II disease	}

Laryngeal Cancer:

{ Diagnosis of an asbestos related malignancy	and	Option 1	Allowable Non-Malignant I disease	}
			or	
		Option 2	Allowable Non-Malignant II disease	}

Esophageal Cancer:

{ Diagnosis of an asbestos related malignancy	and	Option 1	Allowable Non-Malignant I disease	}
			or	
		Option 2	Allowable Non-Malignant II disease	}

Stomach Cancer:

{ Diagnosis of an asbestos related malignancy	and	Option 1	Allowable Non-Malignant I disease	}
			or	
		Option 2	Allowable Non-Malignant II disease	}

Colon Cancer:

{ Diagnosis of an asbestos related malignancy	and	Option 1	Allowable Non-Malignant I disease	}
			or	
		Option 2	Allowable Non-Malignant II disease	}

Rectal Cancer:

{ Diagnosis of an asbestos related malignancy	and	Option 1	Allowable Non-Malignant I disease	}
			or	
		Option 2	Allowable Non-Malignant II disease	}

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Non-Malignant I							
Asbestosis I-A:							
{ ILO Grade = 2/1, 2/2, 2/3, 3/2, 3/3, or 3/+	and	(FVC = \leq 70 or TLC = \leq 70))	and	NIOSH Certified B-Reader or Certified Radiologist	and	Diagnosing report of asbestos-related disease provided	} OR { Path/Pulm Diagnosis - Asbestos-related disease caused death }
Asbestosis I-B:							
{ ILO Grade = 1/0, 1/1, 1/2, 2/1, 2/2, 2/3, 3/2, 3/3, 3/+	and	Option 1 If less than 68 years old then (FVC<80 and FEV/FVC \geq 72) If 68 years old or older then (FVC<80 and FEV/FVC \geq 65)	and	NIOSH Certified B-Reader or Certified Radiologist	and	Diagnosing report of asbestos-related disease provided	} OR { Pathologist Diagnosis - Lung demonstrates bilateral interstitial fibrosis uninvolved with any other process (e.g., cancer or emphysema), in the presence of characteristic asbestos bodies }
		or					
		Option 2 TLC <80					
		or					
		Option 3 If less than 68 years old then (FEV/FVC \geq 72 and DLCO <76) If 68 years old or older then (FEV/FVC \geq 65 and DLCO <76)					
		or					
		Option 4 (FVC \leq 80 and Bilateral basilar crackles = True)					
Diffuse Pleural Thickening I:							
{ ILO - Right and ILO - Left = B-2, B-3, C-1, C-2, or C-3	and	Option 1 If less than 68 years old then (FVC<80 and FEV/FVC \geq 72) If 68 years old or older then (FVC<80 and FEV/FVC \geq 65)	and	NIOSH Certified B-Reader or Certified Radiologist	and	Diagnosing report of asbestos-related disease provided	}
{ Both Diffuse boxes are checked	and	Option 2 TLC <80					}
Non-Malignant II							
Asbestosis II:							
{ ILO Grade = 1/0, 1/1, 1/2, 2/1, 2/2, 2/3, 3/2, 3/3, 3/+	and	Diagnosing report of asbestos-related disease provided	and	NIOSH Certified B-Reader or Certified Radiologist			}
Pleural Thickening II:							
{ ILO - Right and ILO - Left = B-2, B-3, C-1, C-2, or C-3	and	Diagnosing report of asbestos-related disease provided	and	NIOSH Certified B-Reader or Certified Radiologist			}
Non-Malignant III							
Fibrosis III							
{ ILO Grade = 0/- , 0/0, 0/1	and	Option 1 Diagnosing report of asbestos-related disease provided	and	NIOSH Certified B-Reader or Certified Radiologist	} OR {	Asbestos related bilateral interstitial lung disease (Asbestosis)	}
		or					
		Option 2 Diagnosing report of an asbestos-caused abnormality					
Pleural Changes III							
{ Bilateral pleural condition (plaques or thickening)	and	Option 1 Diagnosing report of asbestos-related disease provided	and	NIOSH Certified B-Reader or Certified Radiologist			}
		or					
		Option 2 Diagnosing report of an asbestos-caused abnormality					

Notes:
 Diagnosis must be provided by a Qualified Physician
 < is less than
 > is greater than
 \leq is less than or equal to
 \geq is greater than or equal to