



# D Health+Plus

D Health Plus Rider

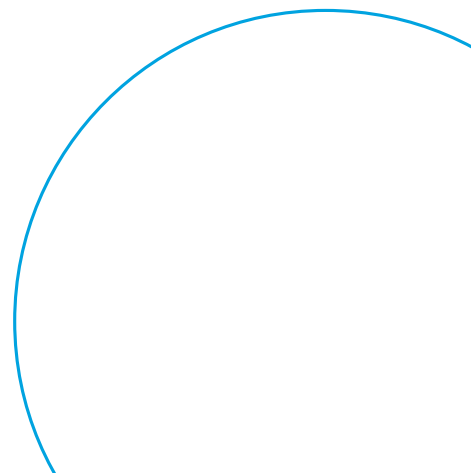
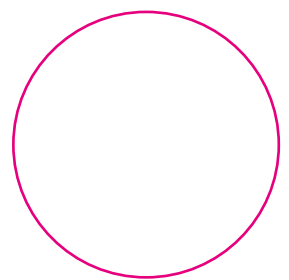


Get It Easily and Be Covered to the Max  
Plus Ultimate Coverage as You Wish



## D Health Plus Rider

**Plus additional coverage to help you live your life to the fullest**  
Plan your health in advance. When you get sick, your medical expenses will be taken care of while your savings are not disturbed.



# D Health+Plus

Get It Easily and Be Covered to the Max

**Lump sum coverage up to 5 million Baht\***  
per hospitalization

**Coverage for hospital admission including OPD benefit for continuous treatment and rehabilitation**

It covers standard single room fee, ICU room fee, doctor fee, medication fee, examination fee, surgery fee and physical therapy fee.

**OPD coverage**  
for major, minor surgery and injury from **an accident** within 24 hours



Entry age is 11-90 years old

**Long-term coverage until attaining the age of 99**



**Be covered to the max**

Coverage for cancer, kidney disease, critical illnesses, common diseases, epidemics and accidents



**Hospitalized in a standard single room**

in any hospital



**Choose what suits you**

Lump sum payment option since the first Baht or deductible option for more affordable premium



**Customize as needed**

After retirement, you can reduce deductible amount for higher coverage. No health declaration required



**Plus ultimate coverage as you wish**

Maternity Plus and Well-Being Plus

\*For choosing plan with sum insured of 5 million Baht

# Feel Free to Choose... Let's Choose Your Right Coverage

(Baht)

Coverage (per inpatient hospitalization)	Plan 1 MB			Plan 5 MB			
Maximum Benefit	1,000,000			5,000,000			
Deductible	None	20,000	50,000	None	30,000	50,000	100,000
<u>Example</u> Annual Insurance Premium Male aged 35 years	19,589	12,991	8,494	20,099	11,294	9,542	4,112
<u>Example</u> Annual Insurance Premium Female aged 35 years	20,813	15,101	8,754	21,356	12,394	9,833	4,258

Per Inpatient Hospitalization means hospitalization as an inpatient or treatment with major surgery that does not require inpatient hospitalization (day surgery) each time, and hospitalization as an inpatient or treatment with major surgery that does not require inpatient hospitalization (day surgery) regardless of how many times due to the same injuries or illnesses that have not been cured, including related or ongoing complications. If the hospitalization is not over 90 days apart, counting from the last discharge date, it will be regarded as the same hospitalization.

## Who Should Purchase D Health Plus ?

### Freelance : No existing welfare

Purchasing 5 MB plan of D Health Plus without deductible

Male aged 35 years : annual premium of **20,099 Baht**



**Illness**  
(hospitalized in  
a standard single room)  
with expenses of  
**200,000 Baht**

D Health Plus  
provides coverage  
from the first Baht  
**5,000,000 Baht**

Receive  
coverage  
to the max

### Salaried employee : existing welfare of 30,000 Baht

Purchasing 5 MB plan of D Health Plus with 30,000-Baht deductible

Male aged 35 years : annual premium of **11,294 Baht**



**Illness**  
(hospitalized in  
a standard single room)  
with expenses of  
**200,000 Baht**

Exercise  
the existing  
welfare of  
**30,000 Baht**

D Health Plus  
pays the exceeding  
amount of  
**5,000,000 Baht**

Lower premium,  
no overlapping  
premium payment

# D Health Plus, Change to Suit Your Needs

## Convertible Option

You can choose to reduce deductible **without health declaration required** during the age of 55-65 while having D Health Plus for at least 5 consecutive years. Conditions are as specified by the Company.

### Example Change of plan based on age range

Salaried employees can make the right plan in every stage of life. Your plan will not be disturbed because we provide you with continuous coverage.

At the age of **35** during the working stage, you have existing welfare.



#### Choose plan

With deductible

Existing welfare

Coverage  
(during the age of 35-54)

For lower premium, no overlapping premium payment

At the age of **55** upon retirement, you have no existing welfare.



Exercise convertible option

#### Choose plan (subject to the rules)

No deductible

Reduce deductible

Coverage  
(during the age of 55-99)

For consistency with changing welfare

Remark : Changing the plan is subject to the deductible reduction criteria. Please study additional details.

# Additional Coverage

You can choose together with **D Health Plus**



## Maternity Plus

To take care of expenses during the pregnancy and after child delivery with maximum benefit of 2-4 million Baht per policy year.



### **Pregnancy can come with unforeseen risks and expenses.**

- Risk of miscarriage
- Risk of pre- and post-natal complications
- High costs of child delivery



## Well-Being Plus

For good health and building shield before getting sick with coverage up to 24,000-38,500 Baht per policy year



### Annual Health Checkup

Plan for health checkup 1 time per year



### Vaccination

Certified by WHO with peace of mind



### Eye Care

i.e. eye examination fee, cost of spectacle frame and corrective lenses as prescribed by the ophthalmologist



### Annual Dental Checkup

including scaling and cleaning, dental filling and restoration, examinations, x-rays, extraction, root canal treatment, bridgework and crowns, gum disease treatment, etc.







## Coverage Schedule

# D Health Plus

Simply plus additional health coverage  
You can choose Maternity Plus or  
Well-Being Plus to suit your needs

Plus additional health coverage with  
D Health Plus Rider under the new health standard

# Coverage Schedule of D Health Plus

The Company shall pay the following benefits for the expenses which arise from medical treatment based on medical necessity and medical standard according to general service rate for the items stated in the benefit schedule in accordance with the actual expense after deducting deductible (if any) but not exceeding the benefit specified in the benefit schedule of this rider.

Brief Benefit	Plan 1 MB	Plan 5 MB
<b>1. Inpatient benefits</b>		
<b>Section 1</b> Room, board, and hospital service expenses (inpatient) per inpatient hospitalization Total benefits of the subsection 1.1 and 1.2 must not exceed 180 days.		
Subsection 1.1 Room, board, and hospital service expenses (inpatient) per inpatient hospitalization		As charged (Total benefits must not exceed the starting standard single room fee.)
Subsection 1.2 In case the insured is treated in intensive care inpatient room, the Company shall pay for room, board, and hospital service expenses (inpatient) per inpatient hospitalization up to 60 days		As charged
<b>Section 2</b> Medical expenses for diagnosis or treatment, blood bank and blood components expenses, nursing service fee, medication expenses, intravenous nutrition expenses and medical supply expenses per inpatient hospitalization		
Subsection 2.1 Medical expenses for diagnosis		As charged
Subsection 2.2 Medical expenses for treatment, blood bank and blood components expenses and nursing service fee		As charged
Subsection 2.3 Medication expenses, intravenous nutrition expenses and medical supply expenses		As charged
Subsection 2.4 Expenses for home medication and disposable medical supply (medical supply 1) (up to 7 days)		20,000 Baht
<b>Section 3</b> Attending medical professional (physician) fee per inpatient hospitalization (up to 180 days)		As charged
<b>Section 4</b> Surgical treatment expense (surgery) and medical procedure expenses per inpatient hospitalization		
Subsection 4.1 Operating room expense and medical procedure room expenses		As charged
Subsection 4.2 Medication expense, intravenous nutrition expenses, medical supply expenses and surgical equipment and medical procedure expenses		As charged
Subsection 4.3 Medical professional performing surgery and medical procedure fee for surgeon and surgeon's assistant (doctor fee)		As charged
Subsection 4.4 Anesthesiologist fee (doctor fee)		As charged
Subsection 4.5 Organ transplantation fee		As charged
<b>Section 5</b> Major surgery that does not require inpatient hospitalization (day surgery)		As charged

# Coverage Schedule of D Health Plus (Continued)

Brief Benefit	Plan 1 MB			Plan 5 MB			
<b>2. Non-inpatient benefits</b>							
<b>Section 6</b> Medical expenses for directly related diagnosis incurred before and after inpatient hospitalization or directly related outpatient medical expenses after inpatient hospitalization per inpatient hospitalization							
Subsection 6.1 Medical expenses for directly related diagnosis incurred within 30 days before and after inpatient hospitalization	As charged						
Subsection 6.2 Outpatient medical expenses after inpatient hospitalization per time for continuous medical treatments within 30 days from the date of inpatient discharge (excluding medical expense for diagnosis)	As charged						
<b>Section 7</b> Outpatient medical expenses for injury within 24 hours after accident per time	As charged						
<b>Section 8</b> Rehabilitation fee after each inpatient hospitalization per inpatient hospitalization	As charged						
<b>Section 9</b> Medical expenses for chronic kidney failure treatment by hemodialysis per policy year	Not cover						
<b>Section 10</b> Medical expenses for tumor and cancer treatment by radiotherapy, interventional radiology, nuclear medicine therapy per policy year	Not cover						
<b>Section 11</b> Medical expenses for cancer treatment by chemotherapy per policy year	Not cover						
<b>Section 12</b> Emergency ambulance fee	As charged						
<b>Section 13</b> Minor surgery treatment expenses	As charged						
<b>Cost sharing</b>							
Deductible (per inpatient hospitalization) (For total benefits of the sections 1 – 8 and 12 - 13)	0 Baht	20,000 Baht	50,000 Baht	0 Baht	30,000 Baht	50,000 Baht	100,000 Baht
Copayment (After deducting deductible per inpatient hospitalization) for total benefits of the sections 1-8 and 12-13	None						
<b>Maximum benefit</b>							
Total benefits of the sections 1-8 and 12-13 per inpatient hospitalization after deducting deductible and copayment (if any)	1,000,000 Baht			5,000,000 Baht			
Maximum benefit per policy year	None						

Remark : The coverage area of D Health Plus Rider is Thailand only.

This rider shall provide coverage for medical treatment in Thailand. However, in cases where medical treatment is required outside of Thailand, the Company shall provide coverage as indicated in the benefit schedule only under the following circumstances:

- 1) Physical injury due to accident
- 2) Illnesses only in case of overseas emergency according to the definition as specified in this endorsement

However, under both circumstances, the initial date of treatment at the overseas hospital must be within the first 90 days of each trip outside of Thailand. The Company shall provide coverage for necessary and reasonable expenses that are incurred due to treatments according to medical necessity and medical standard of that particular country.

# Coverage Schedule of Additional Health Coverage

## Maternity Plus

This endorsement is attached to and considered as part of the rider that this endorsement is attached to. All benefits under this endorsement will be paid when the insured meets the benefit payment provisions and conditions specified in the coverage conditions or when the insured has to be treated in a hospital or medical center according to medical necessity. The Company shall pay the following benefit for the expenses incurred or which arise from medical treatment based on medical necessity and medical standard according to general service rate, whichever the case may be. The benefits will be paid in accordance with the actual expense but not exceeding the benefit specified in the benefit schedule of the endorsement.

Brief Benefit	Plan 1	Plan 2
Child delivery expense, maximum per time		
• Natural child delivery, including cesarean section planned in advance <u>without</u> medical indication	60,000 Baht	150,000 Baht
• Cesarean section <u>with</u> medical indication	80,000 Baht	200,000 Baht
Cervical dilation and curettage fee in case of miscarriage	As charged	
Expenses due to pre- and post-natal complications		
Maximum benefit per policy year	2,000,000 Baht	4,000,000 Baht

- Remarks :**
- The coverage area of Maternity Plus Endorsement is Thailand only.
  - Maternity Plus Endorsement must be purchased to be attached to D Health Plus Rider which is still effective only.

### Waiting Period

The Company shall pay benefit for expense of child delivery in a hospital or medical center after 280 days, for cervical dilation and curettage fee in case of miscarriage after 90 days, and for medical treatment expenses in a hospital or medical center due to pre- and post-natal complications after 280 days from the effective date of this rider.

## Well-Being Plus

This endorsement is attached to and considered as part of the rider that this endorsement is attached to. All benefits under this endorsement will be paid when the insured meets the benefit payment provisions and conditions specified in the coverage conditions or when the insured has to be treated in a hospital or medical center according to medical necessity. The Company shall pay the following benefit for the expenses incurred or which arise from medical treatment based on medical necessity and medical standard according to general service rate, whichever the case may be. The benefits will be paid in accordance with the actual expense but not exceeding the benefit specified in the benefit schedule of the endorsement.

Brief Benefit	Plan 1	Plan 2
Annual health checkup fee per policy year	5,000 Baht	10,000 Baht
Vaccination fee per policy year	4,000 Baht	6,000 Baht
Dentistry fee per policy year	10,000 Baht	15,000 Baht
Eye care fee per policy year	5,000 Baht	7,500 Baht

- Remarks :**
- The coverage area of Well-Being Plus Endorsement is Thailand only.
  - Well-Being Plus Endorsement must be purchased to be attached to D Health Plus Rider which is still effective only.

### Waiting Period

The Company shall pay for the annual health checkup for the insured 1 time per year after one year, and vaccination fee, dentistry fee, and eye care fee after 30 days from the effective date of this endorsement.



## Underwriting Criteria

Health Coverage	Insurable Age	Renewal	Coverage Period
D Health Plus Rider	11-90 years old	until the age of 98	Until the age of 99 or upon the maturity date of the base plan
Maternity Plus Endorsement	15-49 years old	until the age of 49	Until the age of 50 or upon the maturity date of the base plan or rider
Well-Being Plus Endorsement	11-90 years old	until the age of 98	Until the age of 99 or upon the maturity date of the base plan or rider

Health checkup is subject to the Company's rules.

### General provisions you should know before making a decision to purchase insurance are as follows:

#### Renewal

This rider may be renewed on the policy anniversary date without having to provide evidence but the Company still reserves the right to adjust the premium rate as specified in the provision regarding "Premium Adjustment" as approved by the registrar, except in any of the following event, the Company shall reserve the right not to renew the rider. the Company must notify the insured in advance in writing not less than 30 days.

- 1) In case there is the evidence that the insured omits to disclose any fact in the insurance application form or reinstatement form, health declaration form and other declarations related to the formation of health insurance rider which is so material that the Company may be induced to charge higher premium, or refuse to enter into the insurance contract, or provide the coverage with conditions.
- 2) The insured makes a claim from the fact that he/she has requested for the treatment for injury or illness without medical necessity.
- 3) The insured makes total claims from all companies for compensation from hospitalization higher than the actual income.

#### Premium Adjustment

The Company may adjust premium on the policy anniversary date according to the premium rate approved by the registrar due to the following factors.

- 1) Age and occupation class of each person
- 2) Higher medical expenses or overall claim experience of the portfolio of this rider or claim experience of each insured whereby the Company shall notify the insured in writing by registered mail or other methods allowed by the insured not less than 30 days.

For premium adjustment due to the claim experience of each insured, if the condition of premium adjustment due to the claim experience of each insured is revoked, the Company shall issue endorsement or insurance contract that does not contain such clause for every insured.

#### Exclusions of D Health Plus Rider with a total of 21 clauses, for example:

This rider shall not cover medical expenses or damages incurred from injury or illness (including its complications), conditions, or abnormality that arises from:

1. Cosmetic surgery or any other diagnosis or treatments for skin beauty purposes, pimple, blemish, and freckles treatment, dandruff and hair fall treatment, or weight control, or elective surgeries, except for reconstructive surgery required after an accident incurred whilst the rider is effective.
2. Anti-aging diagnosis, treatment or prevention by consuming drugs or substances, hormone replacement therapy for perimenopausal and postmenopausal women, male or female sexual malfunction, any sexual disorder treatments and sex change surgery.
3. Treatment or rehabilitation for narcotic substance, cigarette, alcohol or psychotropic substances.
4. Treatment under experiment, treatment or diagnosis on obstructive sleep apnea, treatment or diagnosis on sleep disorders and snoring.
5. Expenses incurred from the diagnosis and treatment that the insured as physician prescribed for himself/herself and also such expenses that incurred from order of physician who is the Insured's father, mother, spouse, or child.

#### Waiting period

- (a) The Company shall not pay the benefit for any illness which incurs within 30 days from the effective date or the latest date of renewal of this rider, whichever is the latest.
- (b) Illnesses due to the following diseases or abnormalities (including its complications) which incur within 120 days from the effective date or the latest date of renewal of this rider, whichever is the latest.

- |  |                        |                        |                          |
|--|------------------------|------------------------|--------------------------|
| 1. Tumors, cysts, or all types of cancer | 2. Hemorrhoid          | 3. All types of hernia | 4. Pterygium or cataract |
| 5. Tonsillectomy or adenoidectomy        | 6. All types of stones | 7. Varicose vein       | 8. Endometriosis         |

Remarks : • Underwriting is subject to the Company's rules.

- Premium is eligible for tax deduction. Conditions are as specified by the Revenue Department.
- D Health Plus Rider must be purchased to be attached to the policy which is still effective.

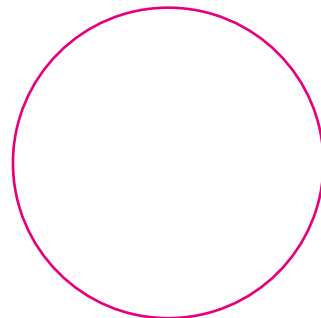
**Warning :** Buyers should have an understanding in the details of coverage and conditions every time before making a decision to purchase insurance.



# D Health+Plus

D Health Plus Rider

**Get It Easily  
and Be Covered to the Max**





MUANG THAI LIFE  
ASSURANCE

## Happier and More Special with Privileges for Our Important Customers



**Muang Thai Smile Club members**  
enjoy a variety of activities and privileges for all lifestyles.

- Be happy and smile with a variety of activities and privileges.
- Fulfilled with happiness by redeeming Smile Points via MTL Click Application anywhere and anytime, 24/7.
- Be happier with top-notch experience from being a member in The Ultimate & Beyond Prestige Tier.



**MTL HEALTH BUDDY**

**Comprehensive Health Care Privileges for MTL Customers**

Health privileges for our valued customers to consult MTL Health Buddy by calling Tel. 0 2290 2424, press 3, for the following health services and benefits.

- Consult about health problems
- Find a specialist physician
- Find a specialized medical center
- Make appointment for hospitalization
- Targeted Therapy
- Receive advice and consult a pharmacist by phone
- Receive many more benefits

Muang Thai Life Assurance PCL only suggests the services to the customers.



**MTL Click Application**

All-in-One Services from MTL to make it easy for you, convenient anywhere and anytime

**No concern about your policy. Wherever you are, you can receive our following services.**

- Check policy information
- Make online claim
- Pay premiums
- Consult physician online
- Make a transaction through video call service
- Redeem Smile Points
- Many more benefits



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Sales representative ..... ID LINE .....

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