

Elite Health Plus (UDR)

for Investment-Linked Insurance Plan⁽¹⁾



Create superior stability with a unit-linked life insurance policy
Plus health coverage of your choice with Elite Health Plus (UDR)

Fixed premiums throughout the contract, even as the insured's age increases⁽¹⁾
Premium payment holidays are available while health coverage remains⁽²⁾

⁽¹⁾ A rider with insurance premium payment deducted from the investment value for universal life insurance policy and unit-linked insurance policy

⁽²⁾ As long as the remaining investment value is sufficient to cover the insurance costs and policy expenses

Entry age is
**11 - 90
years**

Coverage period
until
the age of
99 years⁽¹⁾

Lump sum benefit
for medical expenses
20 - 100
million Baht
per year



**Coverage for
Epidemics, critical illnesses, common diseases and accidents**



IPD Coverage

**Standard single room at any hospital
or special single room at 10,000-25,000 Baht per day**

I.C.U Room
As charged, up to 365 days



OPD Coverage

Access treatment technologies
Targeted therapy, chemotherapy,
MRI and CT scan

Annual Lump Sum Benefit
Receive OPD coverage according
to the chosen plan



Choose Your Preferred Country
from 4 areas around the world



Fixed premiums throughout the contract⁽²⁾
Fixed premiums throughout the contract, even as the insured's age increases

⁽¹⁾ As long as the remaining investment value is sufficient to cover the insurance costs of rider

⁽²⁾ A rider with insurance premium payment deducted from the investment value for universal life insurance policy and unit-linked insurance policy

Additional Health Coverage

Together with **Elite Health Plus (UDR)**



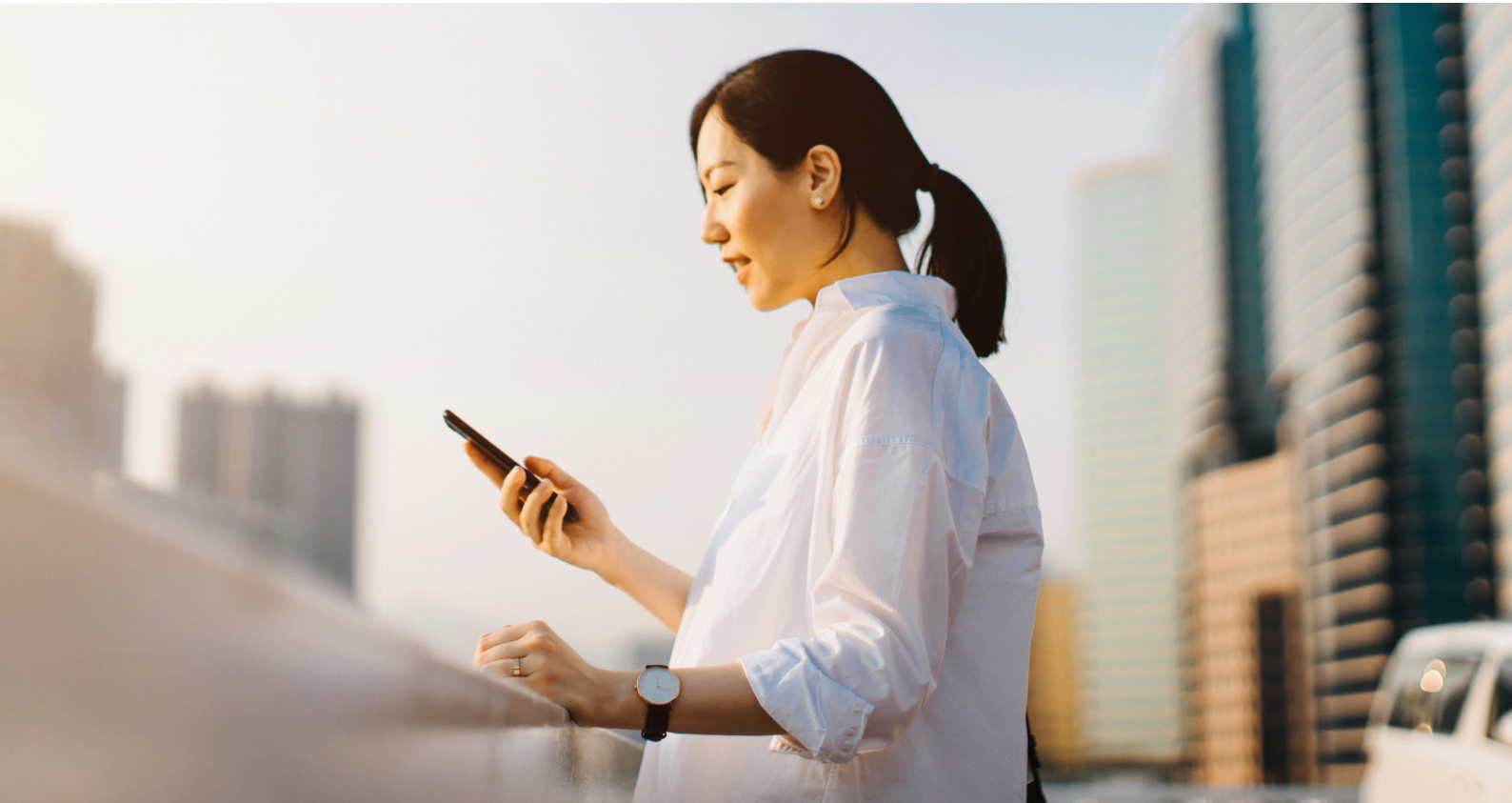
Maternity Plus

Getting pre and post-natal coverage
up to 2 - 4 million Baht per policy year



Pregnancy may have risks and unexpected expenses.

- Risk of miscarriage
- Risk of pre and post-natal complications
- High cost of delivery



Well-Being Plus

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



Annual health checkup

1 time per year



Getting vaccinations

Certified by WHO



Eye care

Eye examination fees,
cost of spectacle frames
and cost of corrective lenses as
prescribed by the ophthalmologist



Dental care every year

Scaling and cleaning, dental filling
and restoration, examinations,
X-rays, extraction, root canal
treatment, bridgework and crowns
and gum disease treatment

Steps to Choose the Right Ultimate Plan for You

01 Choose sum insured and coverage plan

Example Brief Benefit of Elite Health Plus (UDR)	Plan 20 million (Baht)	Plan 40 million (Baht)	Plan 75 million (Baht)	Plan 100 million (Baht)
Room expense (per day)	10,000	12,000	15,000	25,000
	or not exceeding the standard single room fee (whichever is higher)			
Intensive care unit (ICU) expense	As charged			
Inpatient (IPD) benefits				
Benefits in case of no admission to hospital including kidney disease treatment and cancer treatment by targeted therapy				
Medical emergency assistance fee				
Outpatient (OPD) benefits (per policy year)	Not cover	20,000	40,000	As charged
Acupuncture, naturopathy, chiropractic and osteopathy (per policy year)	Not cover		10,000	40,000
Other medical expenses Please study more details on pages 12-13.	According to the chosen plan			

02 Choose the coverage area

- ☐ Thailand
 ☐ Asia (46 countries)
- ☐ Worldwide, excluding USA and US Minor Outlying Islands
 ☐ Worldwide

03 Choose additional coverage of your choice

- ☐ Maternity Plus
 ☐ Well-Being Plus

• Annual health checkup fee
 • Vaccination fee
- ☐ None

• Eye care fee
 • Dentistry fee

Benefit Schedule of Elite Health Plus (UDR)

The Company shall pay the benefit for the reasonable and necessary expenses that occur from medical treatment performed based on medical necessity and medical standard according to actual expense amount, but not exceeding the benefits as stated in the benefit schedule.

Brief Benefit		Plan 20 million (Baht)	Plan 40 million (Baht)	Plan 75 million (Baht)	Plan 100 million (Baht)
Benefits of Base Coverage					
1. Inpatient Benefits					
Section 1 Room, board, and hospital service expenses (inpatient) per any inpatient hospitalization (Total benefits of the subsections 1.1 and 1.2 must not exceed 365 days.)					
Subsection 1.1 Room, board, and hospital service expenses (inpatient) per any inpatient hospitalization Remark: Starting price of a hospital single room for an inpatient who is hospitalized in Thailand only.	10,000 Baht per day	12,000 Baht per day	15,000 Baht per day	25,000 Baht per day	
	or not exceeding the standard single room fee (whichever is higher)				
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 any inpatient hospitalization.					
Section 2 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 any inpatient hospitalization	As charged				
Subsection 2.1 Medical expenses for diagnosis					
Subsection 2.2 Medical expenses for treatment, blood bank and blood components expenses and nursing service fee					
Subsection 2.3 Medication expenses, intravenous nutrition expenses and medical supply expenses					
Subsection 2.4 Expenses for home medication and disposable medical supply (medical supply 1), up to 30 days	100,000 Baht				
Section 3 Attending medical professional (physician) fee per any inpatient hospitalization up to 365 days					
Section 4 Surgical treatment expense (surgery) and medical procedure expenses per any 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					
Subsection 4.3 Medical professional performing surgery and medical procedure fee for surgeon and surgeon's assistant (doctor fee)					
Subsection 4.4 Anesthesiologist fee (doctor fee)					
Subsection 4.5 Organ transplantation fee (once per lifetime)					
Section 5 Major surgery that does not require inpatient hospitalization (day surgery)					
2. Outpatient Benefits					
Section 6 Medical expenses for directly related diagnosis incurred before and after inpatient hospitalization or directly related outpatient medical expenses after inpatient hospitalization per any inpatient hospitalization					
Subsection 6.1 Medical expenses for directly related diagnosis incurred within 30 days before and after inpatient hospitalization					
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)					
Section 7 Outpatient medical expenses for injury within 24 hours after accident per time	As charged				
Section 8 Rehabilitation fee after each inpatient hospitalization per inpatient hospitalization					
Section 9 Medical expenses for chronic kidney failure treatment by hemodialysis per policy year					
Section 10 Medical expenses for cancer treatment by radiotherapy, interventional radiology, nuclear medicine therapy per policy year					
Section 11 Medical expenses for cancer treatment by chemotherapy and targeted therapy per policy year					
Section 12 Emergency ambulance fee					
Section 13 Minor surgery treatment expenses					

Benefit Schedule of Elite Health Plus (UDR)

Brief Benefit	Plan 20 million (Baht)	Plan 40 million (Baht)	Plan 75 million (Baht)	Plan 100 million (Baht)
Benefits of Endorsement				
1. Inpatient Benefits				
Specialist's consultation fee per any inpatient hospitalization, up to 365 days after combining with the section 3	As charged			
Hospital guest room fee for a father or a mother (extra bed)	Not cover	5,000 Baht per day		
Inpatient rehabilitation fee per policy year, up to 28 days per disease	Not cover	As charged		
Medical equipment and prosthetic device fees	Not cover	As charged Up to 100,000 Baht per lifetime	As charged Up to 100,000 Baht per lifetime	As charged Up to 200,000 Baht per lifetime
Inpatient psychotherapy fee per disease	Not cover		75,000 Baht Up to 300,000 Baht per lifetime	100,000 Baht Up to 400,000 Baht per lifetime
2. Benefits after inpatient hospitalization				
Personal nurse fee according to physician's suggestion after hospitalization, up to 40 days per policy year	Not cover	3,000 Baht per day	4,000 Baht per day	5,000 Baht per day
3. Emergency Benefits				
Dentistry expense due to accidental injury	As charged			
Medical emergency assistance fee				
4. Outpatient Benefits				
Advanced diagnostic body imaging fee	As charged			
General practitioner and specialist's consultation fee including diagnosis fee and medication expense, up to 2 times per day (Medication expense must not exceed 30 days from the date of outpatient treatment.)	Not cover	20,000 Baht per policy year	40,000 Baht per policy year	As charged Up to 360 times per policy year
Acupuncture, naturopathy, chiropractic, and osteopathy per policy year	Not cover		10,000 Baht	40,000 Baht
Maximum Benefits				
Maximum benefits of base-plan insurance and endorsement per policy year	20,000,000 Baht	40,000,000 Baht	75,000,000 Baht	100,000,000 Baht

Remarks: Coverage area for Elite Health Plus (UDR)

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

1. Physical Injury due to accident
2. Illnesses that require emergency treatment

However, under both circumstances, the initial date of treatment at the hospital outside of the coverage area must be within the first 90 days of each trip outside of the coverage area. 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.

Benefit Schedule of Endorsement

Maternity Plus Endorsement

Brief Benefit	Plan 1	Plan 2
Child delivery expense, up to (per time)		
• Natural child delivery includes cesarean section planned in advance without medical indication	60,000 Baht	150,000 Baht
• Cesarean section with 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:

- Coverage area for Maternity Plus Endorsement is Thailand only.
- Maternity Plus Endorsement must be attached to the in force health riders only.

Waiting Period

The Company shall pay benefit for expense of child delivery after 280 days, benefit for cervical dilation and curettage fee in case of miscarriage after 90 days, and benefit for medical treatment expenses due to pre- and post-natal complications after 280 days after the effective date of this endorsement or the date the Company approves the increase in benefits of this endorsement, whichever is the latest.

Well-Being Plus

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:

- Coverage area for Well-Being Plus Endorsement is Thailand only.
- Well-Being Plus Endorsement must be attached to the in force health riders only.

Waiting Period

The Company shall pay for the annual health checkup for the insured once a year (1 time) after one year (1 year), and vaccination fee, dentistry fee and eye care fee after 30 days from the effective date of this endorsement or the date the Company approves the increase in benefits of this endorsement, whichever is the latest.

mDesign Attached to Elite Health Plus (UDR)

Example: Mr. Muang Thai, a 35-year-old healthy male insured, can take moderate to low risk and wants to have a financial plan for life coverage, to take investment opportunities, and to obtain superior health coverage, so he purchases Elite Health Plus (UDR) (Plan 1 with coverage area in Thailand) to attach to mDesign. Assumptions of return rate are 5%, 2% and -1%.

Sum insured
2,250,000 Baht

Annual Premium
150,000 Baht
(per year)

Apply premium holiday
from the age
of 60 years onwards

Age	Investment Value E(R) = 5%	Investment Value E(R) = 2%	Investment Value E(R) = -1%
35	59,757	57,548	55,344
40	606,799	548,190	494,855
45	1,340,721	1,117,772	934,013
50	2,269,006	1,735,496	1,336,304
55	3,401,248	2,372,936	1,677,031
60	4,594,442	2,836,024	1,776,923
65	5,261,018	2,570,577	1,142,927
70	5,877,707	2,059,388	222,663
75	6,367,026	1,170,223	
80	6,597,717		
85	6,451,898		
90	5,800,167		
95	4,108,904		
98	2,376,778		

Remarks:

- Example that shows calculation as of January 2024 is just an assumption for understanding only. It does not show actual return from the insurance policy. In this regard, return depends on situation of investment in mutual funds. If the actual investment return of the customer is less than those stated in the schedule, it might impact some qualifications of the insurance policy such as partial investment withdrawal might not be able to be made, the insurance policy might end before the insured attains the age of 99; moreover, benefit value and coverage might not be as specified in the schedule.
- For the insured who has high-risk investment portfolio or considerably invests in risky assets, in case situation of investment is not as expected, investment value might decrease which might not be sufficient for policy expenses. As a result, the insured may have to pay top-up premium.
- If the investment returns grow sufficiently to cover all future monthly expenses, the insured can consider taking a premium payment holiday.
- Premium holiday will be effective as long as the investment value is sufficient to pay the policy expenses.
- mDesign is the marketing name of Muang Thai Unit-Linked 1 insurance plan (Regular Premium).
- Elite Health Plus (UDR) is the marketing name of Elite Health Plus Rider.

Underwriting Criteria

Health Coverage	Insurable Age	Renewal	Coverage Period
Elite Health Plus (UDR)	From 11-90 years old	Until the age of 98 years	Until the age of 99 years or until the base plan is terminated
Maternity Plus Endorsement	From 15-49 years old	Until the age of 49 years	Until the age of 50 years or until the base plan or rider is terminated
Well-Being Plus Endorsement	From 11-90 years old	Until the age of 98 years	Until the age of 99 years or until the base plan or rider is terminated
การตรวจสอบสุขภาพเป็นไปตามเกณฑ์ที่บริษัท กำหนด			

General conditions that should be acknowledged before applying for Elite Health Plus (UDR).

The Company shall neither contest nor object the validity of this rider.

When this rider is in force while the insured is alive from 2 years onwards from the effective date of this rider or the date that the insured has entered into this rider with the Company for at least 2 years consecutively or the date that the Company approves to increase benefits of this rider, whichever is the latest. In case the Company approves to increase benefits, the Company shall be able to either contest or object the validity of the rider for the increased benefits only.

Renewal of Policy on Anniversary Date

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 General Provisions under "Premium Adjustment" as approved by the registrar, except in any of the following events, the Company shall reserve the right not to renew the rider whereby the Company shall notify the insured at least 30 days in advance in writing.

- 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.

In this regard, for the renewal of this rider, the Company reserves the right to amend the conditions of coverage by adding a condition requiring copayment from the insured according to the following rates and criteria.

- (1) Copayment at 30% of the covered expenses in cases where the insured has claimed benefits for simple diseases and has been hospitalized as an inpatient 3 or more times within the policy year, with a claim ratio under this rider exceeding 200%, or
- (2) Copayment at 30% of the covered expenses in cases where the insured has claimed benefits for inpatient hospitalization 3 or more times within the policy year, with a claim ratio under this rider exceeding 400%, excluding claims for critical illness treatment and/or major surgeries.

If the claims of each insured under this rider meet the criteria (1) and (2), the Company shall impose a copayment condition of 50% of the covered expenses.

If the Company imposes a copayment condition on the insured and later the insured's claims or claim ratio decreases below the specified criteria, the Company shall consider reducing the copayment rate for the insured, in accordance with the Company's terms and conditions.

The claim ratio is calculated by dividing the total claims approved and paid by the Company during the policy year by the premium for that policy year.

If the Company adds a condition requiring copayment from the insured according to the rates and criteria above, the Company shall issue evidence regarding the copayment rates and criteria to the insured at least 15 days before the policy anniversary date.

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 whereby the Company shall notify the insured in writing via a registered mail or other means accepted by the insured at least 30 days in advance.

Exclusions of Elite Health Plus (UDR) (New Health Standard) with a total of 21 clauses. For example:

1. Cosmetic surgery or any other diagnoses or treatments for skin beauty purposes, pimple, blemish, freckle, dandruff, hair fall or weight control, or elective surgeries, except for reconstructive surgery required due to accident under the coverage
2. Anti-aging diagnosis, treatment or prevention by consuming drugs or substances, hormone replacement therapy for peri-menopausal and postmenopausal women, male or female sexual malfunction, any sexual disorder treatments and sexual reassignment 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) Not cover any illness which incurs within 30 days from the effective date of this rider or the date the Company approves the increase in benefits of this rider, whichever is the latest, or;
- b) Not cover the following illnesses which incur within 120 days from the effective date or the date the Company approves the increase in benefits of this rider, whichever is the latest:

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

In case the Company approves to increase benefits, the Company shall not provide coverage for the increased benefits only. Conditions of the waiting period shall not be applied if the Insured has injury or emergency surgery which is not caused by pre-existing conditions.

Exclusions

For example, pre-existing conditions: chronic disease, injury or illness (including complications) that is not cured before the initial effective date of this rider, unless

1. The Insured has declared to the Company and the Company has approved to accept risk without exclusions of such coverage; or
2. Chronic disease, injury or illness (including its complications) is asymptomatic and has not been treated or diagnosed by a physician, or has not been seen or consulted a physician within 5 years before the initial effective date of this rider and within 3 years from the initial effective date of this rider.

• Insurance cost of this rider is eligible for tax deduction. Conditions are as specified by the Revenue Department.

Warning: Buyers should understand details of coverage, conditions and risks before making a decision to purchase insurance





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ASSURANCE

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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
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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

Phone number Sales presentation date

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