

OPD Maochai Rider (UDR)

for Investment-Linked Insurance Plan⁽¹⁾



Rest assured every time you see your doctor.

- 🕒 Covers outpatient medical expenses with whole-year lump sum payment, no limit per time.⁽²⁾
- 🕒 Fixed premiums throughout the contract.⁽¹⁾

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

⁽²⁾ Unlimited outpatient treatment expenses per time, with the annual total not exceeding the chosen plan's coverage.

OPD Maochai Rider (UDR) for Investment-Linked Insurance Plan⁽¹⁾

- ✓ Don't worry about expenses. You are covered even without hospitalization.
- ✓ Lump sum OPD coverage.



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

OPD Maochai Rider (UDR)

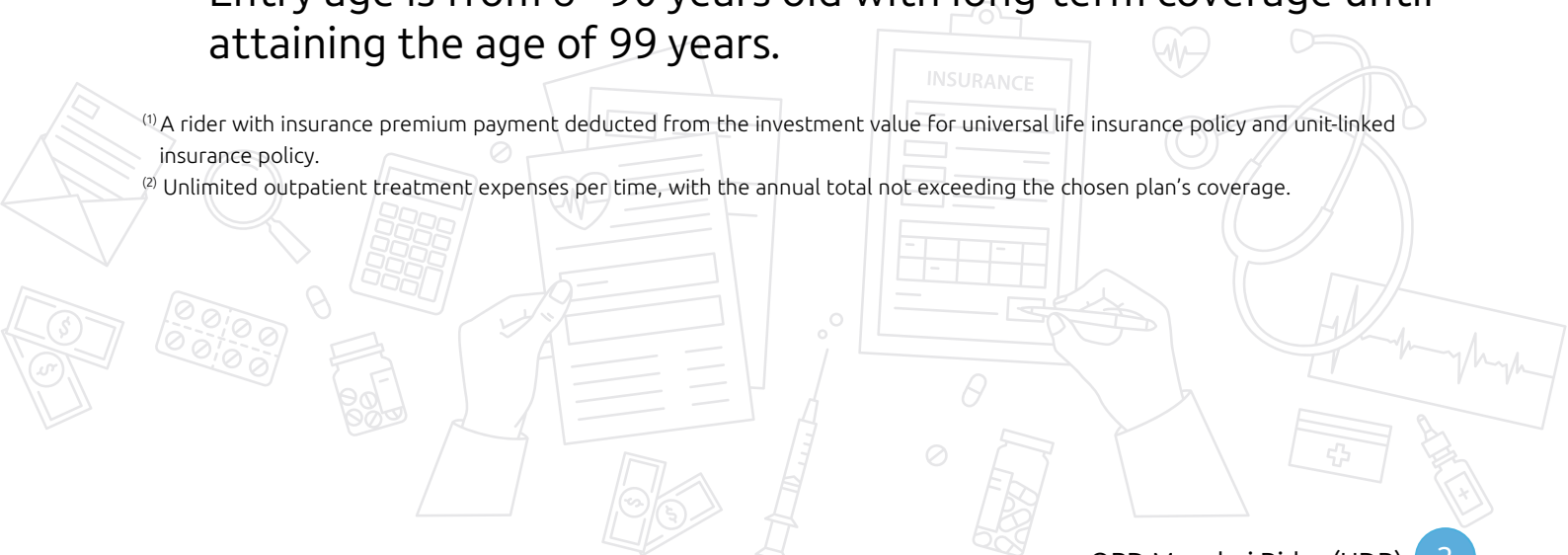
for Investment-Linked Insurance Plan⁽¹⁾

- Covers **outpatient medical expenses** with whole-year lump sum payment, no limit per time⁽²⁾.
- Provides coverage for **outpatient treatment worldwide**, whether it is a critical illness, a minor illness or an accident to give you peace of mind.
- **Lump sum coverage** payment of 15,000 - 100,000 Baht per year
- Confident with **comprehensive coverage**:
 - Diagnostic, telemedicine and medication fee
 - X-ray, ultrasound, chemotherapy, lab test expenses
 - Dialysis, physical therapy and occupational therapy
- Visit a doctor up to 2 times per day and receive a second opinion for the same condition.
- Worthy product of your choice. You **don't have to purchase with** inpatient health coverage.
- **Fixed premium** throughout the contract even the insured's age increases.⁽¹⁾

Entry age is from 6 - 90 years old with long-term coverage until attaining the age of 99 years.

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

⁽²⁾ Unlimited outpatient treatment expenses per time, with the annual total not exceeding the chosen plan's coverage.



Lump Sum OPD Coverage

Who Is This Coverage For?



If you...

- ✓ Lack sufficient existing welfare benefits.
- ✓ Need access to innovative treatments and convenient services.
- ✓ Face rising medical costs with every doctor visit.
- ✓ Are a business owner without existing welfare benefits and desire top-notch health protection.
- ✓ Prefer insurance with fixed premiums.

Choose

OPD Maochai Rider (UDR)

for Investment-Linked Insurance Plan⁽¹⁾

Lump Sum Coverage Per Policy Year
with No Limits Per Time⁽²⁾

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

⁽²⁾ Unlimited outpatient treatment expenses per time, with the annual total not exceeding the chosen plan's coverage.

Benefit Schedule of OPD Maochai Rider (UDR)

While this rider is still in force and if the insured has an injury or an illness that occurs after the waiting period and has a medical necessity to undergo a medical treatment in the hospital, 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 but not exceeding the benefit specified in the benefit schedule of this rider or endorsement (if any).

Outpatient benefits	Benefit (Baht)					
	Plan 15,000	Plan 20,000	Plan 25,000	Plan 30,000	Plan 50,000	Plan 100,000
General practitioner and specialist's consultation fees as well as fees of physical therapy, occupational therapy, diagnosis, laboratory examination, x-ray, ultrasound and medication (Medication fee benefit is up to 30 days after OPD treatment date) (up to 2 times per day)	15,000	20,000	25,000	30,000	50,000	100,000

Examples of OPD Coverage

OPD Coverage	OPD Maochai Rider (UDR)
Maximum Benefit	20,000 Baht per year
<u>Example:</u> Admitted to the hospital due to food poisoning with total medical expenses of 2,000 Baht.	Coverage provided: 2,000 Baht. Remaining coverage limit: 18,000 Baht.
<u>Example:</u> Admitted to the hospital due to injuries from an accident with total medical expenses of 3,500 Baht.	Coverage provided: 3,500 Baht. Remaining coverage limit: 16,500 Baht.
<u>Example:</u> Admitted to the hospital due to injuries from an accident requiring an MRI with total medical expenses of 18,000 Baht. The employee benefits provided outpatient treatment coverage of 15,000 Baht.	Coverage by employee benefits: 15,000 Baht Coverage by OPD Maochai Rider (UDR) : 3,000 Baht Remaining coverage limit: 17,000 Baht

➔ **Example:** An insured male, aged 35, in excellent health, with a moderate to moderately low risk tolerance, would like to take out the **OPD Maochai Rider (UDR), 30,000-Baht Plan**, attached to mDesign. Assuming a return rate of 5%, 2%, and -1%.

Sum Insured
750,000 Baht

Annual Premium
50,000 Baht (per year)

Policy Year	Age	Investment Value E(R) = 5%	Investment Value E(R) = 2%	Investment Value E(R) = -1%
1	35	29,247.92	29,117.35	29,104.85
10	44	319,755.44	281,017.62	247,781.61
20	54	869,708.12	645,234.12	486,247.66
30	64	1,747,648.45	1,077,017.65	692,425.63
40	74	3,129,553.83	1,560,099.33	842,929.35
50	84	5,211,066.07	2,001,944.64	851,167.42
59	93	8,001,367.07	2,322,767.34	718,760.54
64	98	10,051,363.53	2,417,923.37	523,055.55

➔ **Example:** An insured female, aged 35, in excellent health, with a moderate to moderately low risk tolerance, would like to take out the **OPD Maochai Rider (UDR), 30,000-Baht Plan**, attached to mDesign. Assuming a return rate of 5%, 2%, and -1%.

Sum Insured
750,000 Baht

Annual Premium
50,000 Baht (per year)

Policy Year	Age	Investment Value E(R) = 5%	Investment Value E(R) = 2%	Investment Value E(R) = -1%
1	35	29,263.39	29,192.78	29,120.25
10	44	320,168.32	281,404.81	248,139.92
20	54	859,533.43	638,024.12	482,125.86
30	64	1,701,389.78	1,041,555.70	666,061.61
40	74	3,004,724.38	1,475,758.58	784,942.50
50	84	5,035,817.85	1,924,415.83	821,485.36
59	93	7,769,358.19	2,264,787.16	721,861.11
64	98	9,770,055.68	2,367,521.21	549,354.69

Remarks:

- Example showing calculations as of May 2023 is for illustrative purposes only. It is an assumption to aid understanding and does not represent the actual returns that will be received from the policy. Returns depend on the investment conditions of the mutual funds. If the actual investment returns of the customer be lower than those shown in the table, it may impact certain policy features such as the partial withdrawal of the investment, and the policy may be terminated before reaching the age of 99, affecting the value of benefits and coverage as indicated in the table.
- 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.
- mDesign is the marketing name of Muang Thai Unit-Linked 1 Insurance Plan (regular premium).

Underwriting Criteria

Health Coverage	Insurable Age	Renewal	Coverage Period
OPD Maochai Rider (UDR)	6 - 90 years	Until the age of 98 years	Until the age of 99 years or as long as the remaining investment value is sufficient to cover the insurance costs of rider.

- Coverage period of this rider must not exceed the coverage period of the life insurance policy that this rider is attached to.
- Underwriting is subject to the Company's rules.

General conditions that should be acknowledged before applying for OPD Maochai Rider (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

This rider might be renewed on the policy anniversary date specified in the insurance policy until the policy year when the insured reaches the age specified in the policy by deducting cost of insurance of this rider based on increasing age of the insured and/or changing occupations of the insured from the investment value on the beginning of every policy month according to the effective cost of insurance rate of the Company. The Company reserves the right to renew in the next policy year.

- Premium Adjustment

The Company may adjust premium on the policy anniversary date 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 by registered mail or other methods allowed by the insured not less than 30 days.

In this regard, the rider's cost of insurance must be adjusted according to the rate approved by the Registrar.

Exclusions of OPD Maochai Rider (UDR) with a total of 26 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) Chronic disease, illness or injury that has not been cured prior to the insurance contract issue date, treatment for congenital disorder, or pervasive developmental disorder or genetic disorder.
- 2) 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.
- 3) Pregnancy, miscarriage, abortion, childbirth, any pregnancy complications, infertility resolutions (including diagnosis and treatment), sterilization or birth control.
- 4) AIDS, venereal disease, or sexually transmitted diseases.
- 5) 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 sex change surgery.

Waiting period

The Company shall not pay the benefits under this rider for:

- 1) Any illness which incurs within 30 days from the effective date of this rider or the date that the Company approves to increase benefits of this rider or the last reinstatement date of this rider, whichever is the latest; or
- 2) The following illnesses which incur within 120 days from the effective date of this rider or the date that the Company approves to increase benefits of this rider or the last reinstatement date of this rider, whichever is the latest.

- Tumors, cysts or all types of cancer	- Hemorrhoid	- All types of hernia	- Pterygium or cataract
- Tonsillectomy or adenoidectomy	- All types of stones	- Varicose vein	- Endometriosis or
- 3) The Company shall not pay the benefits under this rider for the following illnesses which incur within 180 days from the effective date of this rider or the date that the Company approves to increase benefits of this rider or the last reinstatement date of this rider, whichever is the latest.

- Thyroid disease	- Epilepsy	- Diabetes	- Allergy
- Hypertension	- Heart disease	- Stomach disease	

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 including chronic disease, injury or illness (including complications) that is not cured before the initial effective date of this rider, or the last reinstatement date of this rider, whichever is the latest, 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, or the last reinstatement date of this rider, whichever is the latest, and within 3 years from the initial effective date of this rider, or the last reinstatement date of this rider, whichever is the latest.

Remarks:

- Premium of this rider is eligible for tax deduction. Conditions are as specified by the Revenue Department.
- Underwriting is subject to the Company's rules.

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



With outpatient coverage,
You are covered even without hospitalization.



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

Phone number Sales presentation date

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