



Smile even when hospitalized  
Worry less...with daily compensation plan  
**Health Care Plus (UDR)**  
for Investment-Linked Insurance Plan<sup>(1)</sup>

mtl | Investment



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



## Health Care Plus (UDR)<sup>(1)</sup> fixed premium payment



Ease your concerns about **injuries or illnesses** requiring inpatient hospitalization, because **we've got you covered.**



**Reassured with income** during your inpatient hospitalization.



Receive **3x benefits** for ICU hospitalization, up to 14 days.<sup>(3)</sup>



Choose daily benefits of **up to 8,000 Baht**<sup>(2)</sup> for a maximum of 365 days.



Enjoy coverage until **age 65.**<sup>(4)</sup>

### Underwriting Criteria

Insurable Age: 6 – 64 years old<sup>(5)</sup>

Premium payment period/Coverage period: Premiums can be paid until the age of 64, with coverage provided until the age of 65.<sup>(4)</sup>

Premium Payment: Deduction from the investment value at the beginning of each month.<sup>(1)</sup>

Health Checkup: Subject to the Company's rules

Only 1 rider can be purchased per 1 policy.

### Remarks:

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

(2) For choosing the Health Care Plus Rider with the highest plan of 8,000.

(3) Total daily compensation benefits for up to a maximum of 365 days.

(4) The coverage period must not exceed the coverage period of the life insurance policy that this rider is attached to, as long as the investment value is sufficient to cover the insurance cost of the rider.

(5) Underwriting is subject to the Company's rules.

Unexpected illnesses requiring inpatient hospitalization can cause worries about your income and daily expenses of your family during hospitalization.



**Wouldn't it be better...?**  
if you secure daily compensation today  
to give your family and yourself peace of mind.

### Benefit Schedule of Health Care Plus (UDR)<sup>(1)</sup>

If the insured has an injury or illness that requires hospitalization as an inpatient of a hospital based on medical necessity, the Company shall pay the following benefits:

Benefits	Examples of Coverage (Baht)				
	Plan 500	Plan 1,000	Plan 2,000	Plan 3,000	Plan 8,000
1. In case of inpatient hospitalization in a standard room* (up to 365 days), receive daily compensation of:	500	1,000	2,000	3,000	8,000
2. In case of inpatient hospitalization in an intensive care unit (ICU)* (up to 14 days), receive daily compensation of:	1,500	3,000	6,000	9,000	24,000
3. In case of undergoing major surgery from any of the listed surgical procedures** based on medical necessity (paid in addition to Item 1 as a lump sum) per that injury or illness.	10,000	20,000	40,000	60,000	160,000

\* Maximum benefit of No. 1 and No. 2 combined per injury or illness up to 365 days

\*\* Major Surgery means medical treatment that involves surgery or medical procedures based on medical necessity, and requires inpatient hospitalization. These include:

1. Complete thoracotomy
2. Removal of total or portion of a lung
3. Removal of aortic aneurysm
4. Inner ear surgery for hearing restoration
5. Surgery for retinal detachment
6. Kidney transplantation
7. Total removal of urinary bladder
8. Radical hysterectomy, including surrounding tissues
9. Major colorectal cancer surgery involving the rectum and creation of a new stoma
10. Craniotomy, excluding craniectomy or the burr hole procedure.

**Exclusions of Health Care Plus (UDR)<sup>(1)</sup>, with a total of 20 clauses, for example:**

This rider shall not cover inpatient hospitalization arising from injury or illness (including its complications), conditions, or abnormalities arising from:

1. General medical checkup, individual request for admission in a hospital, or individual request for surgery, rest recovery or rest cure, diagnosis of injury or illness, treatment or diagnosis to find a cause which is not a medical necessity or not based on medical standards.
2. Diagnosis and treatment other than conventional medicine, including alternative medicine.
3. Diagnosis and treatment for mental illnesses or disorders, psychiatric or psychological or behavioral illnesses, or personality disorders, attention deficit hyperactivity disorder (ADHD), autism, stress, eating disorders, or anxiety.
4. 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, etc.

The Company shall not pay the benefits under this rider for any illness which occurs within 30 days from the effective date of this rider or from the latest date of reinstatement date if this rider has been reinstated, whichever is the latest, or

The Company shall not pay the benefits under this rider for the following illnesses: tumors, cysts or all types of cancer, hemorrhoid, all types of hernia, pterygium or cataract, tonsillectomy or adenoidectomy, all types of stones, varicose vein, and endometriosis, which incur within 120 days from the effective date of this rider or from the latest date of reinstatement date if this rider has been reinstated, whichever is the latest.

Premium of this rider is ineligible for personal tax deduction according to the Notification of the Director-General of the Revenue Department on Income Tax

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

Remarks:

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



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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