

# Care + Plus Rider (UDR) for Investment-Linked Insurance Plan<sup>(1)</sup>



Plan ahead for critical illness treatments!  
Greater value with fixed premiums throughout the contract  
Coverage for Cancer And Chronic Kidney Failure at All Stages

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



## Care Plus Coverage

is for Cancer and Chronic Kidney Failure at all stages, eliminating worries about medical expenses with high coverage. This includes modern treatment innovations for both IPD and OPD, as well as treatments for mental illnesses, and continues to cover you even if you experience recurrence.

**Greater value with fixed premiums throughout the contract <sup>(1)</sup>**

<sup>(1)</sup> A rider with insurance premium payment deducted from the investment value.

# Plus coverage for Cancer and Chronic Kidney Failure at all stages



Covers medical expenses for Cancer And Chronic Kidney Failure at all stages Up to 10 Million Baht<sup>(1)</sup> per policy year. including doctor's fees, medication, surgery, physical therapy, advanced diagnostic tests, CT Scan, MRI, PET, and gait scans.



## Choose critical illness coverage as preferred

Coverage for Cancer or Chronic Kidney Failure. If both are selected, the insurance cost is reduced by up to 10%.



## Access to modern treatment innovations for a better quality of life

**Cancer:** Covers treatments such as chemotherapy, targeted therapy, stem cell transplantation, and immunotherapy, etc.

**Chronic kidney failure:** Covers treatments such as kidney transplantation, regular dialysis, online hemodiafiltration, and vascular access, etc.



## Plus coverage for treatments of mental illnesses

Supporting the patient's mental health from the beginning of treatment. Covers psychiatric consultations, room fees, medications, and treatment.



## No need to worry about recurrence, we got it covered!

Entry age from 30 days to 80 years, with critical illness coverage extended to age 99 years.<sup>(2)</sup>



## Greater value with fixed premiums throughout the contract

Fixed premiums throughout the contract, even as the insured gets older.


<sup>(1)</sup> In case of choosing 5 million Baht coverage for cancer and chronic kidney disease

<sup>(2)</sup> As long as the investment value is sufficient to cover the insurance cost of the rider.


# Choose Your Preferred Coverage Plan

**A** Choose Care Plus for Cancer And Chronic Kidney Failure.


5 Million Baht Plan



Diagnosed with end-stage Chronic Kidney Failure  
**Requiring OPD regular dialysis** and has accumulated stress that requires hospitalization for mental illness treatment<sup>(1)</sup>



Diagnosed with end-stage Chronic Kidney Failure  
Requiring hospitalization and kidney transplantation.




Diagnosed with **leukemia**  
Treated with stem cell transplantation, also experiencing stress requiring psychiatric consultation<sup>(1)</sup> outpatient medication.

**Total 10 Million Baht per year**


Or

**B** Choose only Care Plus for Cancer.


5 Million Baht Plan



Diagnosed with **breast Cancer**  
**Treated first with chemotherapy** and experiencing stress requiring psychiatric consultation<sup>(1)</sup> and outpatient medication.



Treated with immunotherapy in the second round  
**Successfully cured of breast cancer.**



Diagnosed with **recurrent breast cancer** Treated with targeted therapy.

**Total 5 Million Baht per year**



<sup>(1)</sup> Coverage for mental illnesses must not exceed 1% of the maximum benefits per policy year within a period of 5 policy years after the policy year when the insured begins to receive cancer and/or chronic kidney disease treatment, with a separate limit for each illness.

**Example:** An insured male, aged 35, in excellent health, with a moderate to moderately low risk tolerance, purchased Care Plus, 5-million-Baht plan for [Cancer And Chronic Kidney Failure](#), attached to mDesign, with a sum insured of 750,000 Baht. The annual premium was 50,000 Baht (assuming a return rate of 5%, 2%, and -1%).

| Policy Year | Policy Month | Age (Year) | Annual Premium (Per Year) | Investment Value E(R) = 5% | Investment Value E(R) = 2% | Investment Value E(R) = -1% |
|-------------|--------------|------------|---------------------------|----------------------------|----------------------------|-----------------------------|
| 1           | 1            | 35         | 50,000                    | 30,394.41                  | 30,321.08                  | 30,245.74                   |
| 10          | 109          | 44         | 50,000                    | 476,069.44                 | 416,926.02                 | 366,177.69                  |
| 20          | 229          | 54         | 50,000                    | 1,278,616.44               | 944,079.08                 | 709,093.81                  |
| 30          | 349          | 64         | 50,000                    | 2,488,614.49               | 1,503,506.36               | 948,666.02                  |
| 40          | 469          | 74         | 50,000                    | 4,291,473.12               | 2,038,799.98               | 1,036,989.21                |
| 50          | 589          | 84         | 50,000                    | 6,873,968.75               | 2,382,955.15               | 847,569.36                  |
| 59          | 697          | 93         | 50,000                    | 10,034,698.38              | 2,294,062.20               | 80,910.96                   |
| 64          | 757          | 98         | 50,000                    | 12,158,049.21              | 1,931,421.08               |                             |

**Example:** An insured male, aged 35, in excellent health, with a moderate to moderately low risk tolerance, purchased Care Plus, 5-million-Baht plan for [Cancer only](#), attached to mDesign, with a sum insured of 750,000 Baht. The annual premium was 50,000 Baht (assuming a return rate of 5%, 2%, and -1%).

| Policy Year | Policy Month | Age (Year) | Annual Premium (Per Year) | Investment Value E(R) = 5% | Investment Value E(R) = 2% | Investment Value E(R) = -1% |
|-------------|--------------|------------|---------------------------|----------------------------|----------------------------|-----------------------------|
| 1           | 1            | 35         | 50,000                    | 30,478.00                  | 30,404.46                  | 30,328.92                   |
| 10          | 109          | 44         | 50,000                    | 489,009.10                 | 428,236.14                 | 376,083.22                  |
| 20          | 229          | 54         | 50,000                    | 1,317,432.63               | 973,234.50                 | 731,479.99                  |
| 30          | 349          | 64         | 50,000                    | 2,565,691.03               | 1,550,815.19               | 978,937.38                  |
| 40          | 469          | 74         | 50,000                    | 4,429,724.98               | 2,107,455.22               | 1,073,901.72                |
| 50          | 589          | 84         | 50,000                    | 7,122,701.50               | 2,487,010.38               | 898,624.06                  |
| 59          | 697          | 93         | 50,000                    | 10,438,706.36              | 2,433,877.21               | 215,319.46                  |
| 64          | 757          | 98         | 50,000                    | 12,674,158.83              | 2,086,139.33               |                             |

- Example showing calculations as of February 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).
- Care Plus is the marketing name of Care Plus Rider (UDR)

## Care Plus Rider (UDR) Coverage

**Cancer** means malignant tumors that have been pathologically confirmed to be Cancer, which grow uncontrollably and spread to other tissues. This includes leukemia, lymphoma, and sarcoma.

**Chronic Kidney Disease** means the unequivocal diagnosis of chronic and permanent renal insufficiency confirmed by a nephrologist, supported by clinical evidence of reduced renal function, persisting for a consecutive period of 90 days or more. However, acute kidney failure or acute renal insufficiency is not considered as Chronic Kidney Disease.

**Mental Illness** means the unequivocal diagnosis of a disorder characterized by a clinically significant disturbance in cognition, emotional regulation or behavior by a psychiatrist, which as a consequence, resulted in social and functional impairment of the insured.



# Coverage Schedule of Care Plus Rider (UDR) for Cancer

While this rider is in force, the insured will receive coverage according to conditions of this rider if the insured is diagnosed with Cancer 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 benefit for the medical expenses for Cancer treatment which arise from medical treatment based on medical necessity and medical standard in case of inpatient hospitalization or outpatient treatment and medical expenses for Mental Illness treatment according to conditions of this rider. Within a period of 5 policy years after the policy year when the insured begins to receive Cancer treatment in accordance with the specified method, if the insured is diagnosed with Mental 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 medical expenses which arise from medical treatment based on medical necessity and medical standard in accordance with the actual expense but not exceeding the benefit specified in the benefit schedule of this rider.

(Unit - Baht)

| Brief Inpatient and Outpatient Benefits  | Benefit           |                  |
|--|-------------------|------------------|
|  | 1,000,000         | 5,000,000        |
| <b>1. Medical expenses for Cancer treatment</b>  | <b>As charged</b> |                  |
| - Medical expenses for diagnosis including CT Scan, MRI, PET, and gait scans, etc.<br>- Medical expenses for treatment, blood bank and blood components expenses, and nursing service fee<br>- Medication expenses, intravenous nutrition expenses and medical supply expenses<br>- Attending medical professional (physician) fee<br>- Surgical treatment expenses (surgery) and medical procedure expenses |                   |                  |
| - Expenses for home medication and disposable medical supply (medical supply 1) for continuous treatment related to <u>indirect</u> Cancer treatment (for up to 30 days) per treatment   | <b>100,000</b>    |                  |
| <b>2. Medical expenses for Mental Illness treatment</b>  |                   |                  |
| - Medical expenses for Mental Illness diagnosis or treatment by a medical practitioner who is certified psychiatrist in Thailand, psychiatric consultation, psychotherapy medication, medical expenses in the psychiatric department at a hospital, and room and board expenses per policy year  | <b>10,000</b>     | <b>50,000</b>    |
| <b>Maximum benefits per policy year</b>  | <b>1,000,000</b>  | <b>5,000,000</b> |

In this regard, the benefit of medical expenses for Cancer treatment in Item 1 shall be paid for the following Cancer treatment methods.

|  |       |   |
|--|-------|---|
| 1) Radiotherapy                          | means | the use of high-energy radiation from x-rays, gamma rays, neutrons, protons, and other sources to destroy Cancer cells and shrink malignant tumors.   |
| 2) Interventional Radiological Treatment | means | the combined use of radiological imaging with minimally invasive medical procedures indicated for Cancer treatment. It includes central venous access, arterial embolization, or ablation techniques.   |
| 3) Nuclear Medicine                      | means | the use of radiopharmaceuticals to deliver radiation therapy directed specifically to Cancer cells.   |
| 4) Cytotoxic Chemotherapy                | means | a single or a combination of anti-neoplastic therapies administered with the aim to destroy Cancer cells.   |
| 5) Immunotherapy                         | means | a type of Cancer treatment that induces artificial stimulation on the immune system to improve its natural ability to slow or stop the growth of Cancer cells. It includes adoptive cell therapy, immunomodulators, oncolytic virus therapy, and targeted antibodies. |
| 6) Hormonal Therapy                      | means | endocrinal therapies administered with the aim to slow or stop the growth of Cancer cells, or to reduce the risk of Cancer recurrence.  |
| 7) Stem Cell Transplantation             | means | the receipt of a transplant of human bone marrow using hematopoietic stem cells preceded by total bone marrow ablation indicated for Cancer treatment.  |
| 8) Targeted Therapy                      | means | drugs or other substances indicated to inhibit the growth and spread of Cancer by interfering with specific molecules ("molecular targets") that are involved in the growth, progression, and spread of Cancer.   |
| 9) Radical Surgery                       | means | the removal of the organ affected by Cancer along with removal of blood supply, lymph nodes and the adjacent tissues that could contain Cancer.   |
| 10) Radiosurgery                         | means | a medical procedure utilizing ionizing radiation to destroy precisely selected areas of tissue that contains Cancer.  |

## Coverage Schedule of Care Plus Rider (UDR) for Chronic Kidney Failure

While this rider is in force, the insured will receive coverage according to conditions of this rider if the insured is diagnosed with Chronic Kidney Failure 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 benefit for the **medical expenses for Chronic Kidney Failure treatment** which arise from medical treatment based on medical necessity and medical standard in case of inpatient hospitalization or outpatient treatment and **medical expenses for Mental Illness treatment** according to conditions of this rider. Within a period of 5 policy years after the policy year when the insured begins to receive Chronic Kidney Failure treatment in accordance with the specified method, if the insured is diagnosed with Mental 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 medical expenses which arise from medical treatment based on medical necessity and medical standard in accordance with **the actual expense but not exceeding the benefit specified in the benefit schedule of this rider.**

(Unit - Baht)

| Brief Inpatient and Outpatient Benefits  | Benefit    |           |
|--|------------|-----------|
|  | 1,000,000  | 5,000,000 |
| <b>1. Medical expenses for Chronic Kidney Failure treatment</b>  | As charged |           |
| - Medical expenses for diagnosis including CT Scan, MRI, PET, and gait scans, etc.<br>- Medical expenses for treatment, blood bank and blood components expenses, and nursing service fee<br>- Medication expenses, intravenous nutrition expenses and medical supply expenses<br>- Attending medical professional (physician) fee<br>- Surgical treatment expenses (surgery) and medical procedure expenses |            |           |
| - Expenses for home medication and disposable medical supply (medical supply 1) for continuous treatment related to <u>indirect</u> Chronic Kidney Failure treatment (for up to 30 days) per treatment   | 100,000    |           |
| <b>2. Medical expenses for Mental Illness treatment</b>  |            |           |
| - Medical expenses for Mental Illness diagnosis or treatment by a medical practitioner who is certified psychiatrist in Thailand, psychiatric consultation, psychotherapy medication, medical expenses in the psychiatric department at a hospital, and room and board expenses per policy year  | 10,000     | 50,000    |
| Maximum benefits per policy year   | 1,000,000  | 5,000,000 |

In this regard, the benefit of medical expenses for Chronic Kidney Failure treatment in Item 1 shall be paid for the following Chronic Kidney Failure treatment methods.

|                                   |       |   |
|-----------------------------------|-------|---|
| 1) Regular Hemodialysis           | means | a form of renal replacement therapy delivered regularly using a dialyzer 3 times per week.  |
| 2) Peritoneal Dialysis            | means | a form of renal replacement therapy delivered via a dialysis catheter surgically placed within the peritoneal cavity.   |
| 3) Online Hemodiafiltration       | means | a form of renal replacement therapy that utilizes both diffusive and convective dialysis modalities, delivered via a high-flux membrane in combination with the use of an online-generated sterile and non-pyrogenic solution for fluid substitution. |
| 4) Kidney (renal) Transplantation | means | treatment of a patient with end stage renal disease by the receipt of a transplant of human kidney which has been tested for compatibility to replace the patient's old kidney that is permanently lost.  |
| 5) Vascular Access                | means | surgery of arteriovenous fistula to connect a vein to an artery to enlarge the vein for more blood flows from the artery to the vein.<br>There are 2 following types as follows:<br>(1) AVF: Arteriovenous Fistula<br>(2) AVG: Arteriovenous Graft    |

Remark: Coverage area of Care Plus Rider (UDR) is in Thailand only.

# Underwriting Criteria

| Health Coverage       | Insurable Age      | Renewal                   | Coverage Period   |
|-----------------------|--------------------|---------------------------|---|
| Care Plus Rider (UDR) | 30 days – 80 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. |

Underwriting and health checkup are subject to the Company's rules.

## Exclusions of Care Plus Rider (UDR), with a total of 13 clauses, for example:

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

1. 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
2. General medical checkup, individual request for admission in a hospital, or individual request for surgery, rest recovery or rest cure, or hospitalization with assistant, diagnosis or treatment which is not directly related to the illness that is the reason of hospitalization, diagnosis of injury or illness, treatment or diagnosis to find a cause which is not a medical necessity or not based on medical standard
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, etc.

## Waiting Period

This rider shall not cover any critical illnesses or abnormalities confirmed by a physician and clearly proven to be related with the critical illnesses under the coverage of this rider, occurred within 90 days from the effective date or the latest date of reinstatement of this rider or the date that the Company approves to increase the sum insured amount of this rider, whichever is the latest. In case the Company approves to increase benefits, the Company shall not provide coverage for the increased benefits only.

## Exclusions

For example, pre-existing conditions: chronic disease 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 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.

- Premium 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.



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
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