

# D Health Lite (UDR)

for Investment-Linked Insurance Plan\*



Make Health a Light Matter  
with Coverage That Fits You  
with **D Health Lite** (UDR)

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

# Health Coverage

## D Health Lite (UDR)

Provides just-right, easily accessible health protection so you can plan for medical expenses with peace of mind. It's ready to support you when you need care, without affecting your savings or life plans.

Whether it's minor illness or unexpected events, it helps reduce your financial burden, giving you confidence that your health is always in good hands.



# Health Coverage

## D Health Lite (UDR)

**Lump-sum coverage** Up to **5 million Baht<sup>(1)</sup>**  
Per Inpatient Hospitalization

**Coverage during admission**  
Including rehabilitation treatment for outpatients  
Covers room charges, ICU room charges, doctor fees, medication costs, diagnostic costs, surgical costs, physical therapy costs

Comprehensive coverage for continuous **OPD treatment** including major and minor surgeries as well as treatment for accidents within 24 hours



Entry age is 30 days - 90 years old

**Long-term coverage until attaining the age of 99<sup>(2)</sup>**



**Be covered to the max**

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



**Room allowance**

Up to 4,000 Baht per day<sup>(1)</sup>



**Choose what suits you**

Lump sum payment option since the first Baht or  
Reduce your premium by choosing coverage with a deductible or copayment



**Plus ultimate coverage as you wish**

Enhance your coverage options to match your lifestyle

(1) Applicable when selecting Plan 5 Million Baht

(2) as long as the investment value is sufficient for payment of policy expenses

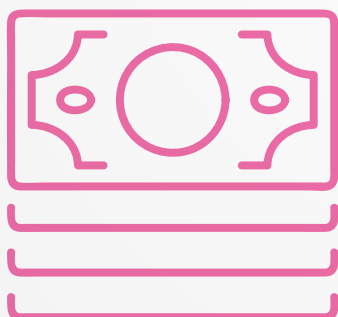
# Feel Free to Choose...Let's Choose Your Right Coverage

Coverage (Per Inpatient Hospitalization)	1 MB Plan			5 MB Plan			
Maximum benefit (Limit)	1,000,000			5,000,000			
Deductible*	None	20,000	50,000	None	30,000	50,000	100,000
Copayment* (Insurance Company: Insured)	None	90 : 10 Or 80 : 20		None	90 : 10 Or 80 : 20		

\* For benefits of the sections 1 – 8 and 12 – 13

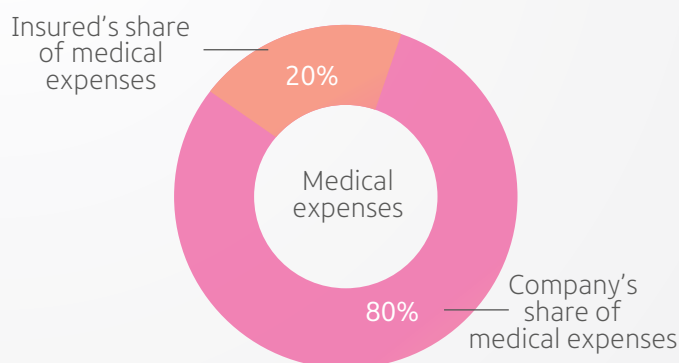
Per Inpatient Hospitalization means hospitalization as an inpatient or treatment with major surgery that does not require inpatient hospitalization (day surgery) each time, and hospitalization as an inpatient or treatment with major surgery that does not require inpatient hospitalization (day surgery) 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.

## Deductible



**Deductible** refers to the fixed amount of medical expenses that the insured must pay first before the insurance company begins to provide coverage. For example, if the insured chooses a plan with a deductible of 30,000 Baht, the insured is responsible for paying the first 30,000 Baht of medical expenses, and the Company will pay the remaining covered expenses.

## Copayment



**Copayment** refers to the sharing of medical expenses between the insured and the insurance company at a specified proportion. For example, the insured pays 20% of the covered expenses, while the remaining 80% is paid by the Company.

## Advantages of Choosing Coverage with a Deductible or Copayment

- More affordable premiums: Choosing a deductible or copayment helps reduce your insurance premium.
- Better value coverage: Enhance benefits or supplement coverage on top of your existing medical insurance.
- Faster access to treatment: No need to worry about large upfront medical expenses, allowing you to seek treatment promptly.

# Who is **D Health Lite** (UDR) Suitable For??

**Example:** A male insured, aged 35, in good health, with a high risk tolerance, purchases **D Health Lite** (UDR) with Plan 5 Million Baht, attached to mDesign, assuming a 5% rate of return.

Sum assured:  
1 million Baht

Lump-sum medical  
coverage:  
5 million Baht

Selected option:  
MTL Portfolio  
Management Service  
High Risk (Advanced)

Details	<u>No</u> copayment	<u>Deductible</u> of 30,000 Baht	<u>Copayment</u> 80:20
Sum assured (Baht)	1,000,000 Baht		
Annual premium (Baht)	65,000 Baht		
Premium payment period (Year)	Until age 99 years		
Coverage period up to age (Year)	99 years		
Maximum death benefit	Approximately 5.94 million Baht at age 98 years	Approximately 13.31 million Baht at age 98 years	Approximately 10.82 million Baht at age 98 years
<b>Example:</b> illness with medical expenses of 200,000 Baht	<ul style="list-style-type: none"> <li>Customer pays: 0 Baht</li> <li><b>D Health Lite (UDR)</b> pays: from the first Baht, 200,000 Baht</li> </ul>	<ul style="list-style-type: none"> <li>Customer pays: 30,000 Baht</li> <li><b>D Health Lite (UDR)</b> pays: the remaining 170,000 Baht</li> </ul>	<ul style="list-style-type: none"> <li>Customer pays: 40,000 Baht (20%)</li> <li><b>D Health Lite (UDR)</b> pays: the remaining 160,000 Baht (80%)</li> </ul>
Suitable for	Self-employed / no employee benefits	Full-time employees / with employee benefits	Full-time employees / with employee benefits

**Remarks:**

- Example showing calculations as of May 2026 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 holiday.

# D Health Lite (UDR), Change to Suit Your Needs at Each Life Stage

## Convertible Option

An option to reduce the deductible without the need for a new health declaration. This right may be exercised once per specified age range, as follows:

- Age range 1: Ages 11 to 15
- Age range 2: Ages 55 to 65

The insured must have continuously held D Health Lite (UDR) health coverage for at least 5 years. Terms and conditions are as specified by the Company.

### Example: Plan adjustment during ages 55 to 65

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

Welfare

Coverage  
(during the age of 35 - 54)

To help reduce the insurance premium

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.

# Feel at Ease Whenever Unwell

**Reduce the risk  
of out-of-pocket expenses**

Terms and conditions are subject to each hospital's policies.



Enjoy enhanced privileges when receiving treatment at  
an **MTL Smile Hospital Network** before visiting a general hospital.



## 1. Extra Coverage: Enhance Your Protection for Greater Peace of Mind Increase

- Increase the maximum inpatient treatment benefit by 1.2 times Per policy year or per hospitalization

For example: from 1,000,000 Baht to 1,200,000 Baht

- Room and physician fees covered for up to 365 days per hospitalization

Check the campaign period at: <https://www.muangthai.co.th/th/mtl-smile-hospital-network>

- Subject to the benefits under each category and each rider.

- The Company reserves the right not to provide the extended benefits if the insured receives medical treatment at a non-participating medical facility outside the Company's network.



## 2. Copayment & Deductible Discount : Reduce Your Out-of-Pocket Expenses

- Copayment rate reduced by 50% For example : from 20% to 10%, or from 10% to 5%

- The discount cannot be applied to copayment under renewal year conditions.

- Deductible (initial responsibility) reduced by 10%

For example: from 50,000 Baht to 45,000 Baht

Check the campaign period at: <https://www.muangthai.co.th/th/mtl-smile-hospital-network>

- Subject to the benefits under each rider.



## 3. Worry-free Room : Comfortable Rooms at an Affordable Cost

- Ease your concerns about room charges when receiving treatment at hospitals participating in the MTL Smile Hospital Network.

- Special discounts are available at participating private hospitals only.

\* Terms and conditions are subject to each hospital's policies.



## 4. Faster Pre-Authorization : Quicker and More Reliable Cost Assessment

Receive a faster pre-surgery cost assessment to support treatment planning and reduce the need for advance payments. Assessment results are provided within 2 business days.

\*\* Pre-authorization services will be provided subject to the readiness of each hospital.



## 5. Special Package Surgery : Exclusive Prices and Great-Value Packages

Enjoy special pricing on surgical packages, offering greater confidence and easier treatment planning when undergoing surgery at hospitals participating in the MTL Smile Hospital Network.

\* Surgical package prices and terms are subject to each hospital's conditions.

**Check the list of MTL Smile Hospital Network participants via:**

- MTL Website
- MTL Click Mobile Application

**Customer Contact Channels for Further Assistance:**

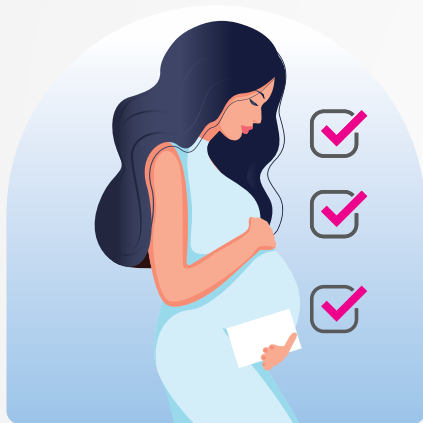
- Customer Service Center: Call 1766
- MTL Health Buddy: Call 0 2290 2424 ext. 3 (Mon-Fri, 8:30 AM – 5:00 PM; excluding weekends and public holidays)

## Additional Coverage

You can choose together with **D Health Lite** (UDR)

### 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.

## Additional Coverage

You Can Choose to Suit Your Needs, Alongside **D Health Lite** (UDR)



### Care Plus Rider

Enhances coverage for cancer and chronic kidney failure at all stages, covering medical expenses for both inpatient and outpatient treatment (IPD & OPD), up to 10 million Baht\* per policy year.

**Provides access to modern medical innovations for a better quality of life.**



Cancer treatment coverage includes, for example: Targeted Therapy, Stem Cell Transplantation, Immunotherapy, and more.



Chronic kidney failure treatment coverage includes: Kidney transplantation, dialysis, Online Hemodiafiltration, vascular access, and more.

Additional enhanced benefits also include psychiatric treatment, supporting patients' mental well-being from the start of treatment. You may choose coverage for:

**Cancer**  **Chronic kidney failure**  **Both cancer and chronic kidney failure** [Save](#)

\* Applicable when selecting Plan 5 Million Baht for cancer and chronic kidney failure



## Benefit Schedule

# D Health Lite (UDR)

Simple Plus, Just the Way You Want –  
Make Your Health Plan Work for You

Choose additional benefits alongside D Health Lite (UDR) health coverage,  
under the New Health Standard.

## Benefit Schedule of D Health Lite (UDR)

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).

Unit: Baht

Brief Benefit	1 MB Plan	5 MB Plan
<b>1. Inpatient benefits</b>		
<b>Section 1</b> Room, board, and Hospital service expenses (Inpatient) Per Inpatient Hospitalization (Total benefits of the subsections 1.1 and 1.2 must not exceed 180 days)		
Subsection 1.1 Room, board, and hospital service expenses (Inpatient) Per Inpatient Hospitalization	2,000	4,000
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 14 days)	20,000	
<b>Section 3</b> Attending medical professional (Physician) fee Per Inpatient Hospitalization (up to 180 days)	2,000	4,000
<b>Section 4</b> Surgical treatment expenses (surgery) and medical procedure expenses Per Inpatient Hospitalization		
Subsection 4.1 Operating room expenses and medical procedure room expenses	As charged	
Subsection 4.2 Medication expenses, 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	

# Benefit Schedule of D Health Lite (UDR) (cont.)

Unit: Baht

Brief Benefit	1 MB Plan	5 MB Plan
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## 2. Non-Inpatient benefits

**Section 6** Medical expenses for directly related diagnosis incurred before and after Inpatient hospitalization or directly related continuous 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	As charged
<b>Section 10</b> Medical expenses for tumor and cancer treatment by radiotherapy, interventional radiology, nuclear medicine therapy per policy year	As charged
<b>Section 11</b> Medical expenses for cancer treatment by chemotherapy per policy year	As charged
<b>Section 12</b> Emergency ambulance fee	As charged
<b>Section 13</b> Minor Surgery treatment expenses	As charged

## Cost sharing\*

Deductible (Per Inpatient Hospitalization) for total benefits of the sections 1 – 8 and 12 – 13		20,000 Baht	50,000 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	90 : 10 or 80 : 20		None	90 : 10 or 80 : 20		

## Maximum Benefit

Total benefits of the sections 1 – 8 and 12 – 13 Per Inpatient Hospitalization after deducting deductible and Copayment (if any)	1,000,000	5,000,000
Maximum Benefit per Policy Year	None	

\*You may choose one payment option only: no copayment, deductible, or copayment.

**Remarks:** Coverage area of D Health Lite (UDR) Campaign is in 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.

(Unit: Baht)

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	150,000
• Cesarean section <u>with</u> medical indication	80,000	200,000
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	4,000,000

### Remarks :

- The coverage area of Maternity Plus Endorsement is Thailand only.
- Maternity Plus Endorsement must be purchased to be attached to D Health Lite (UDR) Rider which is still in force 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 endorsement, or the date when the Company approves to increase the benefits under this endorsement, whichever is the latest.

## 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.

(Unit: Baht)

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

### 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 Lite (UDR) Rider which is still in force 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, or the date when the Company approves to increase the benefits under this endorsement, whichever is the latest.

# Coverage Schedule of Additional Health Coverage

## Care Plus Rider

**Cancer** means malignant tumors that have been histopathologically 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 kidney 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.

## Care Plus Rider 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.

Brief Inpatient and Outpatient Benefits	Benefit (Baht)	
	1 MB Plan	5 MB Plan
<b>1. Medical expenses for Cancer treatment</b>	As charged	
- Medical expenses for diagnosis including CT Scan, MRI, PET, and gait scans, etc. - Medical expenses for treatment, blood bank and blood components expenses, and nursing service fee - Medication expenses, intravenous nutrition expenses and medical supply expenses - Attending medical professional (physician) fee - Surgical treatment expenses (surgery) and medical procedure expenses		
- Expenses for home medication and disposable medical supply (medical supply 1) for continuous treatment related to indirect Cancer treatment (for up to 30 days) per treatment		
<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
<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 ablative 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.

## Care Plus Rider 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.

Brief Inpatient and Outpatient Benefits	Benefits (Baht)	
	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. - Medical expenses for treatment, blood bank and blood components expenses, and nursing service fee - Medication expenses, intravenous nutrition expenses and medical supply expenses - Attending medical professional (physician) fee - Surgical treatment expenses (surgery) and medical procedure expenses		
- Expenses for home medication and disposable medical supply (medical supply 1) for continuous treatment related to indirect Chronic Kidney Failure treatment (for up to 30 days) per treatment		
<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
<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 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	treat
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. There are 2 following types as follows: (1) AVF: Arteriovenous Fistula (2) AVG: Arteriovenous Graft

**Remarks:**

- Coverage area of Care Plus Rider is in Thailand only.
- Care Plus Rider must be purchased to be attached to the policy which is still effective.

## Exclusions of Care Plus Rider, 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:

- 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
- 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
- Treatment or rehabilitation for narcotic substance, cigarette, alcohol or psychotropic substances
- Treatment under experiment, treatment or diagnosis on obstructive sleep apnea, treatment or diagnosis on sleep disorders and snoring
- 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.

## Underwriting Criteria

Health Coverage	Insurable Age	Renewal	Coverage Period
D Health Lite Rider (UDR)	30 days - 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
Care Plus Rider	30 days - 90 years old	until the age of 98	Until the age of 99 or upon the maturity date of the base plan

\*In the case of applicants aged 30 days to 10 years, only the D Health Lite (UDR) health insurance rider with a deductible or copayment option may be purchased.

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

#### 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 the benefits under this rider, whichever is the latest. In case the Company approves to increase the 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.

#### Waiting Period

- (a) The Company shall not pay the benefit for any illness which incurs within 30 days from the effective date or the date when the Company approves to increase the benefits of this rider, whichever is the latest; or
- (b) The following diseases which incur within 120 days from the effective date or the date when the Company approves to increase the benefits 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         |

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.

## 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 D Health Lite (UDR) 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.

## 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, 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.

**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 Lite (UDR) must be purchased to be attached to the policy which is still effective.
- Coverage period of the rider must not exceed the coverage period of the life insurance policy that this rider is attached to.
- Applying for insurance, changing, or canceling a base-plan insurance policy or a rider may impact the premium amount (excluding investments) eligible for annual personal income tax deduction.
- This document is for sales purposes only. It is legally reserved not to be reproduced or modified, partially or wholly. Coverage terms and conditions are specified in the insurance policy issued to the policyholder.

**Warning:** Buyers should study details of coverage, conditions and risks before making a decision to apply for insurance every time.



# D Health Lite (UDR)

## Health Coverage

Plan with ease. Pay comfortably. Get complete coverage.  
Choose Lite for a lighter life — with comprehensive protection.



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



**Muang Thai Smile Club Members**  
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- Find a specialized medical center
- Make appointment for hospitalization
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- 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.**

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