



Elite Health-Plus

Elite Health Plus Rider



**Plus coverage as you wish
with medical treatment
worldwide⁽¹⁾**

(1) For worldwide coverage





Elite Health Plus

Elite Health Plus Rider

Health is always an important matter in our daily life. Comprehensive health coverage can satisfy your needs, and make you feel confident.

Elite Health Plus Rider Providing lump sum benefit of 20-100 million Baht per year with coverage for general diseases, critical illnesses in all stages, epidemics and accidents. You can also access advanced medical treatments, and have no worries about inpatient (IPD) and outpatient (OPD) medical expenses.⁽²⁾

Plus coverage of your choice

- Maternity Plus Endorsement
- Well-Being Plus Endorsement

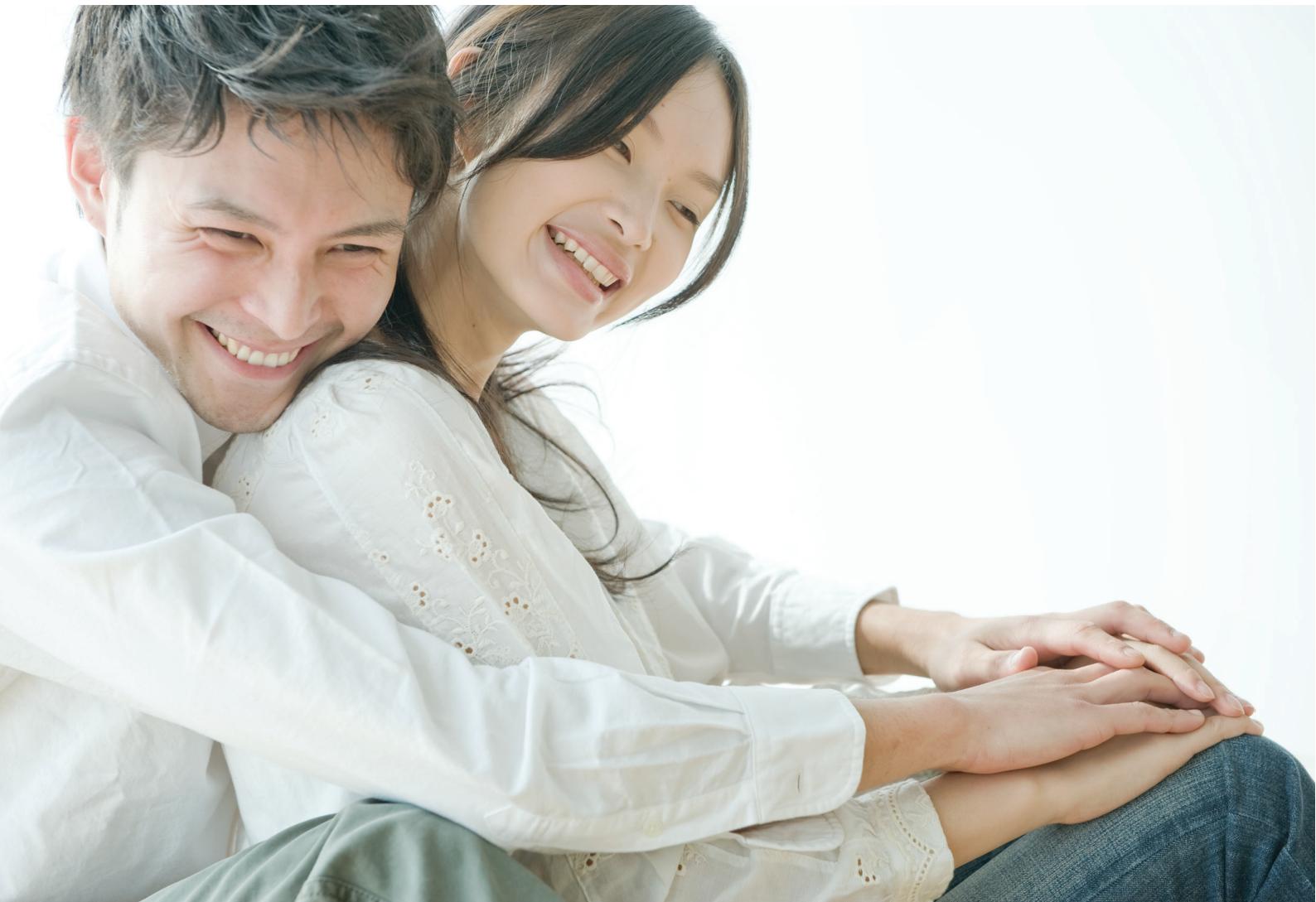
(2) For coverage plan 40, 75 or 100 MB

Elite Health Plus Rider

Enhance the Coverage to Suit Your Lifestyle

The world is uncertain. People are always at risk of exposure to an emerging disease. It is crucial to have a health plan because, without good planning, savings of yours and your family's may be affected.

Confidently meet the needs of life with **Elite Health Plus Rider** that provides long-term and high coverage until retirement, allowing you to access advanced technologies, and upgrading your self-care to suit your lifestyle.



Insurable age
**11 - 90
years old**

Coverage provided
until the age of
99 years

Lump sum coverage
for medical expense
**20 - 100
million Baht
per year**



Coverage

**Epidemics, Critical Illnesses, General Diseases
and Accidents**



IPD Coverage

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

ICU room

The benefit is provided as
charged for up to 365 days



OPD Coverage

Access treatment technologies

Targeted therapy, chemotherapy,
MRI and CT scan

Annual lump sum payment

Receiving OPD coverage
according to the chosen plan



Choose Your Preferred Country
from 4 areas around the world



Plus additional health coverage as you wish

Maternity Plus Endorsement and Well-Being Plus Endorsement

Additional Health Coverage with Elite Health Plus Rider



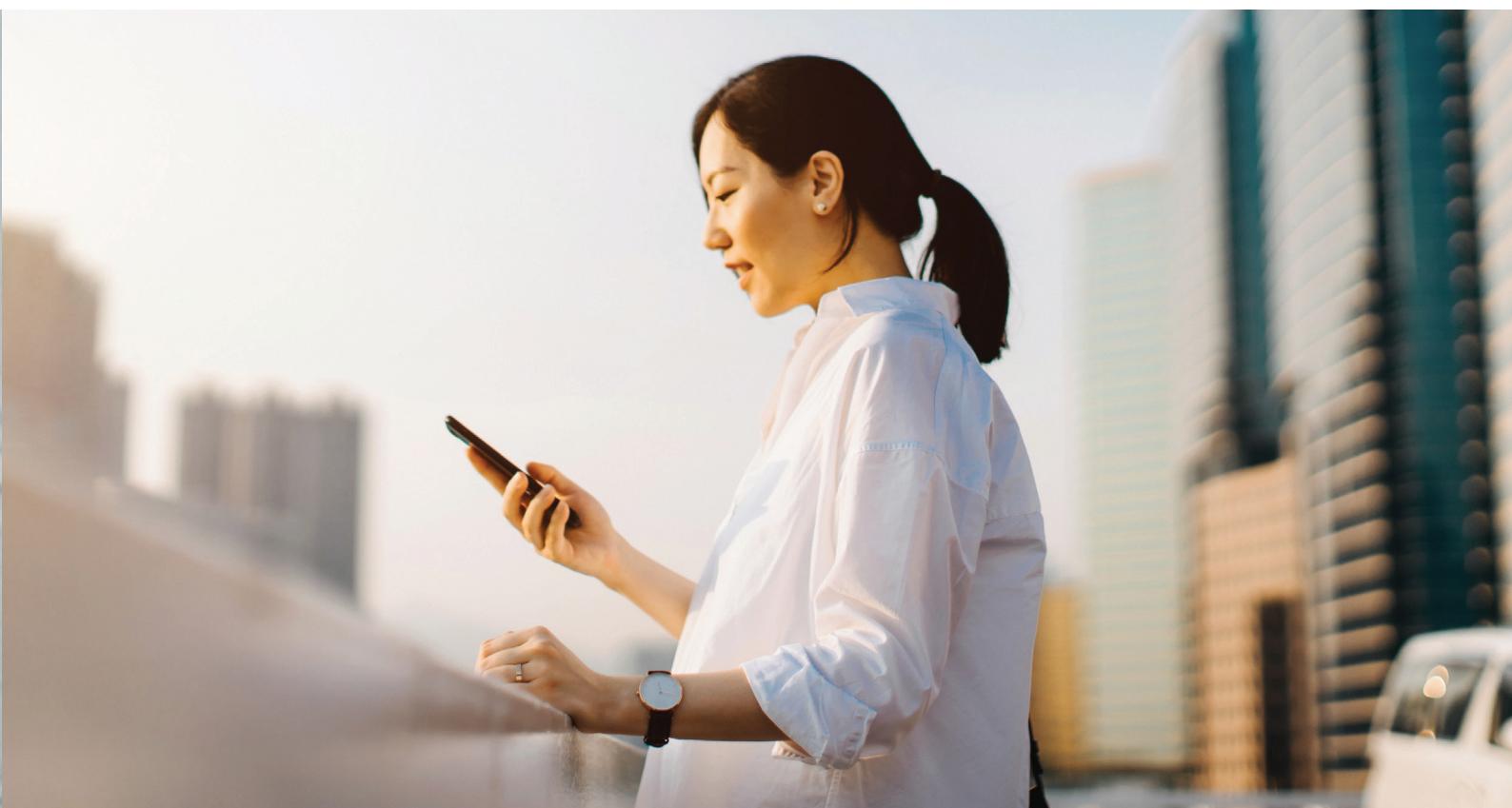
Maternity Plus Endorsement

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



Pregnancy may have risks and
unexpected expense

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



Well-Being Plus Endorsement

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



Annual health checkup

Plan to have health checkup
1 time per year



Getting vaccinated
as certified by WHO



Eye care

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



Dental care

including scaling and cleaning,
dental filling and restoration,
examination, 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 Rider	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 price of a standard single room (whichever is higher)			
Intensive care unit (ICU) expense				
Inpatient (IPD) benefits				
Benefits in case of no admission to hospital including kidney disease treatment and cancer treatment by targeted therapy	As charged			
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)⁽²⁾
- Worldwide excluding USA and US Minor Outlying Islands⁽³⁾
- Worldwide

03 Choose additional coverage of your choice

- Maternity Plus Endorsement
- Well-Being Plus Endorsement
 - Annual health checkup fee
 - Eye care fee
 - Vaccination fee
 - Dentistry fee
- None

(2) Asia, only Armenia, Azerbaijan, Bahrain, Cyprus, Georgia, Iraq, Israel, Jordan, Kuwait, Lebanon, Oman, Qatar, Saudi Arabia, Palestine, Turkey, United Arab Emirates, Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan, Uzbekistan, China, Hong Kong, Macau, Japan, South Korea, Mongolia, Taiwan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, Sri Lanka, Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Timor-Leste, Vietnam and Thailand

(3) Worldwide except for the United States and the United States Minor Outlying Islands including Baker Island, Howland Howland, Jarvis Island, Johnston Atoll, Kingman Reef, Midway Atoll, Navassa Island, Palmyra Atoll and Wake Island only

No Worries About Room Fee

Cover **actual** standard single room fee even if it is higher in the future.



Example of Room Fee for Plan 20 Million Baht

Coverage for room fee of 10,000 Baht per day or not exceeding the price of a standard single room (whichever is higher)

Example	Standard single room (Baht/day)		Special single room (Baht/day)	
	Charged	Covered	Charged	Covered
Hospitals in Thailand				
• Hospital A	5,000	5,000	10,000	10,000
• Hospital B	13,000	13,000	15,000	13,000 <small>(must pay the difference of 2,000 Baht per day)</small>
Hospitals Abroad				
• Hospital C	Coverage for room fee of 10,000 Baht per day			

Remark : Standard single room fee means the starting price of a hospital single room for inpatient who is hospitalized in Thailand only. Room fee of overseas hospital is according to the benefits stated in the policy.



Benefit Schedule

Elite Health Plus Rider

More confident with ultimate coverage
and get extra care as you wish
with Elite Health Plus Rider
according to the new health standard



Benefit Schedule of Elite Health Plus Rider

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 MB	Plan 40 MB	Plan 75 MB	Plan 100 MB
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	10,000 Baht/day	12,000 Baht/day	15,000 Baht/day	25,000 Baht/day
Remark: Starting price of a hospital single room for an inpatient who is hospitalized in Thailand only.	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				
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				
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				
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 Rider (Continue)

Brief Benefit	Plan 20 MB	Plan 40 MB	Plan 75 MB	Plan 100 MB
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 150,000 Baht per lifetime	As charged Up to 200,000 Baht per lifetime
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
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. Emergency Benefits				
Dentistry expense due to accidental injury	As charged			
Medical emergency assistance fee	As charged			
3. 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	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 per policy year of Elite Health Plus Rider and of Endorsement of Elite Health Plus Rider	20,000,000 Baht	40,000,000 Baht	75,000,000 Baht	100,000,000 Baht

Remark : Coverage area for Elite Health Plus

The Company shall cover medical expenses specified in the benefit schedule to the insured. The insured must select one of four coverage areas:

- (1) Thailand only
- (2) Asia, only Armenia, Azerbaijan, Bahrain, Cyprus, Georgia, Iraq, Israel, Jordan, Kuwait, Lebanon, Oman, Qatar, Saudi Arabia, Palestine, Turkey, United Arab Emirates, Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan, Uzbekistan, China, Hong Kong, Macau, Japan, South Korea, Mongolia, Taiwan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, Sri Lanka, Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Timor-Leste, Vietnam and Thailand
- (3) Worldwide except for the United States and the United States Minor Outlying Islands including Baker Island, Howland Island, Jarvis Island, Johnston Atoll, Kingman Reef, Midway Atoll, Navassa Island, Palmyra Atoll and Wake Island only
- (4) Worldwide.

Coverage area in case of emergency

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

This endorsement is an attachment and a part of the rider that this endorsement is attached to. Benefits according to this endorsement shall be paid once the insured meets the benefit payment provisions and conditions specified by the Company in the coverage agreement or has to be treated in a hospital or a medical center according to the medical necessity. The Company shall pay the benefits for specified expenses or expenses which arise from medical treatment based on medical necessity and medical standard according to general rate of service fee, whichever the case may be, 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 the 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 <u>medical indication</u>	60,000 Baht	150,000 Baht
• *Cesarean section with <u>medical indication</u>	80,000 Baht	200,000 Baht
Cervical dilation and curettage fee in case of miscarriage		
Expenses due to pre- and post-natal complications	As charged	
Maximum benefit per policy year	2,000,000 Baht	4,000,000 Baht

Remark : • Coverage area for Maternity Plus Endorsement is Thailand only.
• Maternity Plus Endorsement must be attached to the in force Elite Health Plus Rider 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.

Well-Being Plus Endorsement

This endorsement is an attachment and a part of the rider that this endorsement is attached to. Benefits according to this endorsement shall be paid once the insured meets the benefit payment provisions and conditions specified by the Company in the coverage agreement or has to be treated in a hospital or a medical center according to the medical necessity. The Company shall pay the benefits for specified expenses or expenses which arise from medical treatment based on medical necessity and medical standard according to general rate of service fee, whichever the case may be, 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 the Well-Being Plus Endorsement.

Brief Benefit	Plan 1	Plan 1
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

Remark : • Coverage area for Well-Being Plus Endorsement is Thailand only.
• Well-Being Plus Endorsement must be attached to the in force Elite Health Plus Rider 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.

Underwriting Criteria

Health Coverage	Insurable Age	Renewal	Coverage Period
Elite Health Plus Rider	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 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 is terminated

Health checkup is subject to the Company's criteria.

General conditions that should be acknowledged before applying for Elite Health Plus Rider.

Renewal of Policy on Anniversary Date

This rider may be renewed on the policy's anniversary date without having to provide evidence but the Company reserves the right to adjust the premium as specified in the "Premium Adjustment" provision as approved by the Insurance Commissioner, except in any of the following event, the company shall reserve the right not to renew the rider. The Company shall inform the insured in writing at least 30 days before the end of the effective period.

- 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 material so 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 or claim experience of each insured 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 Rider (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 or the latest date of renewal of the rider, whichever is the latest
 (B) Not cover any illness due to the following diseases or abnormality (including its complications) which incurs within 120 days from the effective date of the latest date of renewal of the 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

Remark : • Elite Health Plus Rider 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.
- Underwriting is subject to the Company's rules.
- Premium is eligible for tax deduction. Conditions are as specified by the Revenue Department.

Warning : Buyers should have an understanding in the details of coverage and conditions every time before making a decision to purchase insurance.

Disclaimer : This English translation is intended for reference only. The Thai version shall be the only legally binding version. In the event of discrepancy between the Thai version and the English translation, the Thai version shall always prevail.



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.



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	• Targeted therapy
• Find a specialist physician	• Receive advice and consult
• Find a specialized medical center	• a pharmacist by phone
• Make appointment for	• Receive many more benefits
hospitalization	

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 a transaction
• Make online claim	through video call service
• Pay premiums	• Redeem Smile Points
• Consult physician online	• Many more benefits



④ Download

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