

# D Health+Plus (UDR)

for Investment-Linked Insurance Plan<sup>(1)</sup>



**Choose to Pay Fixed Premium at Great Value,  
Choose Coverage that Suits Your Needs  
When Purchasing D Health Plus (UDR) Rider**

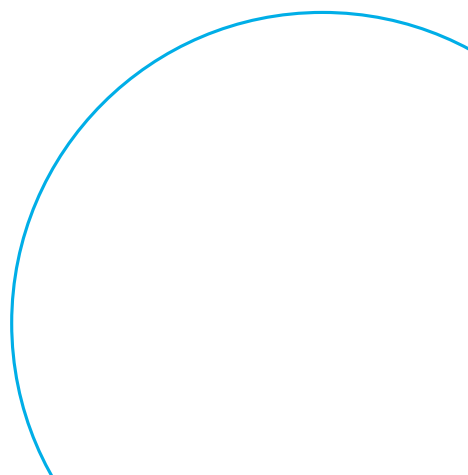
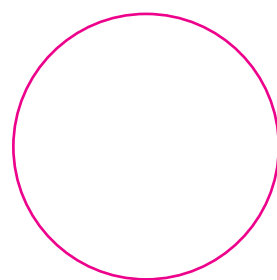
<sup>(1)</sup>A rider with insurance premium payment deducted from the investment value for universal life insurance policy and unit-linked insurance policy.

**Remark:** D Health Plus (UDR) Campaign is a marketing name of D Health Plus Rider.

# D Health+Plus (UDR) Rider

**Plus additional coverage to help you live your life to the fullest**

Plan your health in advance. When you get sick, your medical expenses will be taken care of while your savings are not disturbed.



# D Health+Plus (UDR)

Get It Easily and Be Covered to the Max

## Lump-sum coverage

Up to  
**5 million Baht\***

Per Inpatient  
Hospitalization

## Coverage for hospital admission

including OPD benefit  
for continuous treatment  
and rehabilitation

It covers standard single room fee,  
ICU room fee, doctor fee,  
medication fee, examination fee,  
surgery fee and  
physical therapy fee.

## Comprehensive coverage for continuous OPD treatment

including major and minor  
surgeries as well as  
treatment for accidents  
within 24 hours



Entry age is 11-90 years old

**Long-term coverage until attaining the age of 99**



## Be covered to the max

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



## Hospitalized in a standard single room

in any hospital



## Choose what suits you

Lump sum payment option since the first Baht  
or deductible option for more affordable premium



## Plus ultimate coverage as you wish

Maternity Plus and Well-Being Plus

\*For choosing 5-million-Baht Plan

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

Baht

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

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.

## Who Should Purchase D Health+PLUS (UDR)?

### Freelance : No existing welfare

Purchasing 5 MB plan of D Health Plus (UDR) without deductible

Male aged 35 years : annual premium of **65,000 Baht**



**Illness**  
(hospitalized in  
a standard single room)  
with expenses of  
**200,000 Baht**

D Health Plus (UDR)  
provides coverage  
from the first Baht  
**200,000 Baht**

Maximum benefit  
**5,000,000 Baht**

Receive coverage  
to the max

### Salaried employee : existing welfare of 50,000 Baht

Purchasing 5 MB plan of D Health Plus (UDR) with 50,000-Baht deductible

Male aged 35 years : annual premium of **38,000 Baht**



**Illness**  
(hospitalized in  
a standard single room)  
with expenses of  
**200,000 Baht**

Exercise  
the existing  
welfare of  
**50,000 Baht**

D Health Plus (UDR)  
pays the exceeding  
amount of  
**150,000 Baht**

Maximum benefit  
**5,000,000 Baht**

Lower premium,  
opportunity to  
invest more

## D Health Plus (UDR), Change to Suit Your Needs

### Convertible Option

You can choose to reduce deductible **without health declaration required** during the age of 55-65 while having D Health Plus for at least 5 consecutive years. Conditions are as specified by the Company.

### Example Change of plan based on age range

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 complement your existing welfare

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.



**Example:** The 35-year-old male insured, freelancer, in good health, with a medium to low risk tolerance, purchasing **D Health Plus (UDR)** with a coverage plan of 5,000,000 Baht, “without” deductible, attached to **mDesign**, assuming return rates of 5%, 2%, and -1%.

**Sum Insured**  
**1,500,000 Baht**

**Annual Premium**  
**100,000 Baht/Year**

**Apply Premium Holiday**  
**at the Age of 60**

Age	Investment Value E(R) = 5%	Investment Value E(R) = 2%	Investment Value E(R) = -1%
40	397,898	359,730	324,989
50	1,520,208	1,167,544	903,072
60	3,096,256	1,898,248	1,191,388
70	3,805,055	1,278,223	56,030
75	4,005,087	555,537	-
80	4,013,434	-	-
90	3,341,353	-	-
98	1,562,887	-	-

**Example:** The 35-year-old male insured, freelancer, in good health, with a medium to low risk tolerance, purchasing **D Health Plus (UDR)** with a coverage plan of 5,000,000 Baht, “without” deductible, attached to **mDesign**, assuming return rates of 5%, 2%, and -1%.

**Sum Insured**  
**900,000 Baht**

**Annual Premium**  
**60,000 Baht/Year**

**Apply Premium Holiday**  
**at the Age of 60**

Age	Investment Value E(R) = 5%	Investment Value E(R) = 2%	Investment Value E(R) = -1%
40	253,592	229,415	207,401
50	986,681	760,640	590,513
60	1,958,980	1,207,244	754,454
70	2,437,623	818,755	46,953
75	2,561,144	361,375	-
80	2,609,226	-	-
90	2,281,508	-	-
98	1,300,176	-	-

**Remarks:**

- Example showing calculations as of January 2024 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.

# Additional Coverage

You can choose together with **D Health Plus (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.



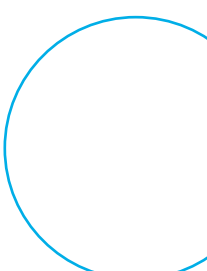




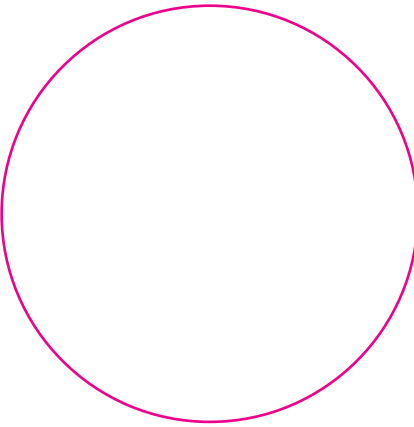
## Coverage Schedule

# D Health+Plus (UDR)

Simply plus additional health coverage  
You can choose Care Plus,  
Outpatient Treatment (OPD),  
Maternity Plus and Well-Being Plus  
to suit your needs.



Plus additional health coverage with D Health Plus (UDR) Rider  
under the new health standard



# Health Coverage Schedule of **D Health Plus (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 after deducting deductible (if any) but not exceeding the benefit specified in the benefit schedule of this rider.

Brief Benefits	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.		
<b>Subsection 1.1</b> Room, board, and hospital service expenses (inpatient) Per Inpatient Hospitalization.	As charged (Total benefits must not exceed the starting standard single room fee.)	
<b>Subsection 1.2</b> 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.		
<b>Subsection 2.1</b> Medical expenses for diagnosis	As charged	
<b>Subsection 2.2</b> Medical expenses for treatment, blood bank and blood components expenses and nursing service fee	As charged	
<b>Subsection 2.3</b> Medication expenses, intravenous nutrition expenses and medical supply expenses	As charged	
<b>Subsection 2.4</b> Expenses for home medication and disposable medical supply (medical supply 1) (for up to 7 days)	20,000 Baht	
<b>Section 3</b> Attending medical professional (physician) fee Per Inpatient Hospitalization (up to 180 days)	As charged	
<b>Section 4</b> Surgical treatment expenses (surgery) and medical procedure expenses Per Inpatient Hospitalization	As charged	
<b>Subsection 4.1</b> Operating room expenses and medical procedure room expenses	As charged	
<b>Subsection 4.2</b> Medication expenses, intravenous nutrition expenses, medical supply expenses and surgical equipment and medical procedure expenses	As charged	
<b>Subsection 4.3</b> Medical professional performing surgery and medical procedure fee for surgeon (and surgeon's assistant) (doctor fee)	As charged	
<b>Subsection 4.4</b> Anesthesiologist fee (doctor fee)	As charged	
<b>Subsection 4.5</b> Organ transplantation fee	As charged	
<b>Section 5</b> Major surgery that does not require inpatient hospitalization (day surgery)	As charged	

# Health Coverage Schedule of D Health Plus (UDR)

Brief Benefits	1 MB Plan				5 MB Plan			
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							
Section 7 Outpatient medical expenses for injury within 24 hours after accident per time	As charged							
Section 8 Rehabilitation fee after each inpatient hospitalization Per Inpatient Hospitalization	As charged							
Section 9 Medical expenses for chronic kidney failure treatment by hemodialysis per policy year	Not cover							
Section 10 Medical expenses for tumor and cancer treatment by radiotherapy, interventional radiology, nuclear medicine therapy per policy year	Not cover							
Section 11 Medical expenses for cancer treatment by chemotherapy including targeted therapy per policy year	Not cover							
Section 12 Emergency ambulance fee	As charged							
Section 13 Minor surgery treatment expenses	As charged							
Cost sharing								
Deductible (Per Inpatient Hospitalization) for total benefits of the sections 1 – 8 and 12 - 13	0 Baht	20,000 Baht	50,000 Baht	0 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	Not applicable							
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 Baht				5,000,000 Baht			
Maximum benefit per policy year	Not applicable							

## Remarks:

Coverage area of D Health Plus (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.

Brief Benefit	Plan 1	Plan 2
Child delivery expense, maximum per time		
• Natural child delivery, including cesarean section planned in advance without medical indication	60,000 Baht	150,000 Baht
• Cesarean section <u>with</u> medical indication	80,000 Baht	200,000 Baht
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 Baht	4,000,000 Baht

**Remarks:**

- The coverage area of Maternity Plus Endorsement is Thailand only.
- Maternity Plus Endorsement must be purchased to be attached to D Health Plus (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.

Brief Benefit	Plan 1	Plan 2
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

**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 Plus (UDR) Rider which is still in force only.

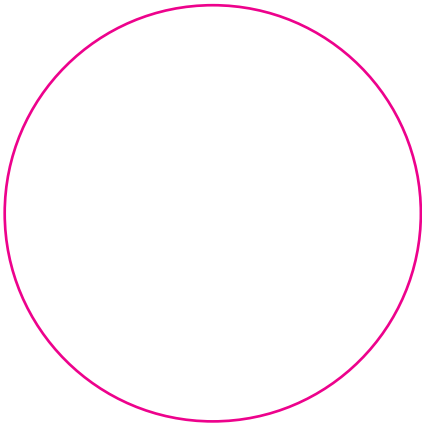
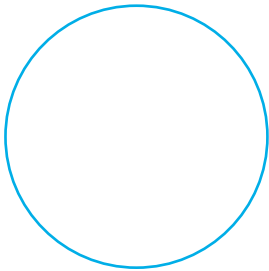
### Waiting Period

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.

# Underwriting Criteria

Health Coverage	Insurable Age	Renewal	Coverage Period
D Health Plus Rider	11-90 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

Health checkup is subject to the Company's rules.





## 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.

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 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 Plus (UDR) Rider (NHS) 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 peri-menopausal 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.

### 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.

In case the Company approves to increase benefits, the Company shall not provide coverage for the increased benefits only. Conditions of the waiting period shall not be applied if the Insured has Injury or emergency surgery which is not caused by pre-existing conditions.

### Exclusions

For example, pre-existing conditions including chronic disease, injury or illness (including complications) that is not cured before the initial effective date of this rider, 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.

- 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



# D Health+Plus (UDR)

**Get It Easily and Be Covered to the Max  
Plus Ultimate Coverage as You Wish**



MUANG THAI LIFE  
ASSURANCE

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



### Muang Thai Smile Club Members

enjoy a variety of activities  
and privileges for  
all lifestyles.

- Be happy and smile with a variety of activities and privileges.
- Fulfilled with happiness by redeeming Smile Points via MTL Click Application anywhere and anytime, 24/7.
- Be happier with top-notch experience from being a member in The Ultimate & Beyond Prestige Tier.



MTL  
HEALTH  
BUDDY

### Comprehensive Health Care Privileges for MTL Customers

Health privileges for our valued customers to consult  
MTL Health Buddy by calling Tel. 0 2290 2424, press 3,  
for the following health services and benefits.

- Consult about health problems
- Find a specialist physician
- Find a specialized medical center
- Make appointment for hospitalization
- Targeted therapy
- Receive advice and consult a pharmacist by phone
- Receive many more benefits

Muang Thai Life Assurance PCL only suggests the services to the customers.



### MTL Click Application

All-in-One Services from MTL  
to make it easy for you, convenient  
anywhere and anytime

No concern about your policy. Wherever you are,  
you can receive our following services.

- Check policy information
- Make online claim
- Pay premiums
- Consult physician online
- Make a transaction through video call service
- Redeem Smile Points
- Many more benefits



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Sales representative ..... ID LINE .....

Phone number ..... Sales presentation date .....

Muang Thai Life Assurance PCL  
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Tel. **1766**, Available **24/7**

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