

D kids Plus (UDR) Campaign

for Investment-Linked Insurance Plan⁽¹⁾



Health Protection Plus Building a Future for Your Little One
Choose to Pay Fixed Premium at Great Value,
Choose D Kids Plus (UDR) Rider

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

D Kids Plus (UDR) Campaign is a marketing name of D Health Plus Rider.

D kids Plus (UDR) Campaign

**"The Important Beginning of Development
is Your Kids' Well-Being."**

Plan health coverage for your little one to grow up smoothly and healthily, while also building a future where they can follow their dreams.

D Kids Plus (UDR) Campaign is designed to ease parents' worries when their children fall ill, helping to lighten the burden of medical expenses with lump-sum coverage, ensuring their little one receives the best care.

Health Protection Plus Building a Future for Your Little One, Choose...

D Kids Plus (UDR) Campaign

Lump-sum coverage Up to 5 million Baht⁽¹⁾

per inpatient hospitalization
in standard single room
at any hospital

Entry age is from
30 days -
10 years old

Comprehensive coverage for continuous OPD treatment

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



D Kids Plus (UDR) Helps Cover Excess Costs

Standard single room fee, ICU room fee, doctor fee, medication fee, examination fee, surgery fee, physical therapy fee in case of admission including continuous OPD treatment. It provides lump-sum coverage up to 5 million Baht⁽¹⁾ per inpatient hospitalization.



D Kids Plus (UDR) Offers Long-Term Care

Entry age is from **30 days - 10 years old**.
Coverage is provided until **the age of 99⁽²⁾**

Attach health coverage with investment-linked life insurance



Design your financial plan as you wish

Customize the coverage according to your needs⁽³⁾.



Create opportunities for returns

Premiums after deducting policy expenses will be invested through mutual funds.

⁽¹⁾For choosing 5-million-Baht Plan with deductible according to the chosen coverage plan

⁽²⁾As long as the remaining investment value is sufficient to cover the insurance costs and policy expenses

⁽³⁾Terms and conditions are as specified in the policy. Underwriting is subject to the Company's rules.

mDesign with D kids Plus (UDR) Campaign

UNIT-LINKED

Choose to pay fixed premiums at great value.
Select the coverage that suits your needs.



Example: In case of choosing 5-million-Baht coverage with 30,000-Baht deductible

Illness/Injury
(Hospitalization in a standard single room)
Expense incurred upon admission



Deductible of 30,000 Baht

that the insured takes responsibility or claims from existing insurance

Maximum coverage of 5,000,000

per inpatient hospitalization taken care of by D Kids Plus (UDR) Campaign

Example: The 1-year-old male insured in good health, with a medium to low risk tolerance, purchasing **D Kids Plus (UDR) Campaign** with a coverage plan of 5,000,000 Baht, with deductible of 30,000 Baht, attached to **mDesign**. Assuming return rates of 5%, 2%, and -1%.

Sum Insured
1,500,000 Baht

Annual Premium
100,000 Baht

Premium Payment Period
20 Years

Age	Investment Value E(R) = 5%	Investment Value E(R) = 2%	Investment Value E(R) = -1%
1	9,464	8,469	7,481
10	647,066	564,508	493,530
20	2,223,332	1,674,886	1,280,451
30	3,453,933	1,897,586	1,032,998
40	5,433,891	2,147,781	785,738
50	8,620,207	2,419,347	519,164
60	13,637,665	2,597,564	94,664
70	21,406,005	2,465,178	-
80	33,347,105	1,690,316	-
90	52,014,389	-	-
98	74,326,940	-	-

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.
- Premium holiday will be effective as long as the investment value is sufficient to pay the policy expenses.
- **mDesign** is a marketing name of Muang Thai Unit-Linked 1 Insurance Plan (Regular Premium).



Coverage Schedule

D Kids Plus (UDR)

Allow your little one to stay in top hospitals and receive effective treatment, helping to alleviate the burden of medical expenses with lump-sum coverage. Parents can feel confident and relieved when their child falls ill.

Choose suitable coverage for your little one

Coverage (per inpatient hospitalization)	1 MB Plan		5 MB Plan		
Maximum benefit (Limit)	1,000,000		5,000,000		
Deductible	20,000	50,000	30,000	50,000	100,000

Take care of your beloved child at every step of life with **D Kids Plus (UDR) Campaign** (New Health Standard)



D Kids Plus (UDR) is customized as needed for different age ranges

Convertible Option

An option to reduce deductible **without health declaration**

The option can be exercised 1 time per the following age range

- **Age range 1: 11 - 15 years old**
- **Age range 2: 55 - 65 years old**

while having D Health Plus (UDR) for at least 5 consecutive years.
Conditions are as specified by the Company.

Example 1

30-day-old newborn

choosing the plan with 30,000-Baht deductible



At the age of 11
Need higher coverage
Choose the plan without deductible



At the age of 55 upon retirement
Choose not to change the plan
for continuously having the plan without deductible

Example 2

30-day-old newborn

choosing the plan with 100,000-Baht deductible



At the age of 11
Need higher coverage
Choose the plan with 30,000-Baht deductible



At the age of 55 upon retirement
Having no existing welfare
Choose the plan without deductible

Remarks:

- D Kids Plus (UDR) Campaign is a marketing name of D Health Plus Rider.
- Changing the plan is subject to the deductible reduction criteria. Please study additional details.

Health Coverage Schedule of **D Kids 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
1. Inpatient benefits		
Section 1 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	As charged (Total benefits must not exceed the starting standard single room fee.)	
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	
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 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) (for up to 7 days)	20,000 Baht	
Section 3 Attending medical professional (physician) fee per inpatient hospitalization (up to 180 days)	As charged	
Section 4 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	
Section 5 Major surgery that does not require inpatient hospitalization (day surgery)	As charged	

Health Coverage Schedule of **D Kids 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 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	20,000 Baht	50,000 Baht
Copayment (after deducting deductible per inpatient hospitalization) for total benefits of the sections 1 - 8 and 12 - 13	30,000 Baht	50,000 Baht
	100,000 Baht	
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 Kids 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.

Underwriting Criteria

Health Coverage	Insurable Age	Policy Renewal	Coverage Period
D Kids Plus (UDR) Campaign	From 30 days to 10 years old	Until the age of 98	Until the age of 99 or upon the termination of the base plan
Health examination is subject to the Company's criteria.			

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 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 Kids 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 of this rider or from the latest date of reinstatement date, whichever is the latest; or
- b) The following diseases which incur within 120 days from the effective date of this rider or from the latest date of reinstatement date, 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.

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 kids Plus (UDR) Campaign





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.



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MTL Health Buddy by calling Tel. 0 2290 2424, press 3,
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- Consult about health problems
- Find a specialist physician
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- Make appointment for hospitalization
- Targeted therapy
- Receive advice and consult a pharmacist by phone
- Receive many more benefits

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



MTL Click Application

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

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

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