



Mao Chai Extra Campaign

Lump sum health coverage to not worry about medical expenses
Happy anytime... even you don't have welfare benefit



mtl | Health





Happy... even without welfare benefit

Lump sum health coverage for medical expenses



Comprehensive Lump Sum

For both illness and surgery



Lump sum payment

from the first baht

up to **500,000 Baht**

per inpatient hospitalization⁽¹⁾



Fullest Lump Sum

Cover room fee excluded from the limit up to **4,000 Baht per day**⁽²⁾
Double payment for ICU room



Favorable Lump Sum

Inexpensive insurance premiums, starting at hundreds per month⁽³⁾



Worth Lump Sum

Premium is eligible for tax deduction.

Remarks:

(1) For plan 3

(2) For plan 2 and 3

(3) For the insured in the age of 11-20 years old who is healthy

- Mao Chai Extra Campaign is the marketing name of Extra Care (N) Health Rider which is a health rider according to the new health standard.

- Extra Care (N) Health Rider must be purchased and attached to the existing policy.

- Underwriting is subject to the Company's rules.

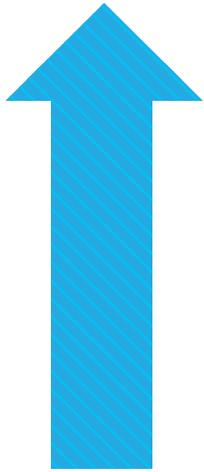
- Premium is eligible for tax deduction. Conditions are as specified by the Revenue Department.

Applying for insurance, changing, or canceling a base-plan insurance policy or a rider may impact the premium amount eligible for annual personal income tax deduction.

Brief Coverage Schedule

Brief Benefits	Plan 1	Plan 2	Plan 3
1. Inpatient benefits			
Section 1 Room, board, and hospital service expenses (inpatient) per any inpatient hospitalization combined with hospitalization in intensive care inpatient unit, up to 120 days In case the insured is treated in intensive care inpatient room, the Company shall pay for room, board, and hospital service expenses (inpatient) at 2 times the benefit according to the first paragraph, up to 15 days. When combined with the benefit of room, board, and hospital service expenses (inpatient), this shall not exceed 120 days.	2,000 Baht per day	4,000 Baht per day	4,000 Baht per day
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) (up to 7 days)	1,000 Baht	1,000 Baht	1,000 Baht
Section 3 Attending medical professional (physician) fee per inpatient hospitalization up to 120 days			
		As charged	
Section 4 Surgical treatment expense (surgery) and medical procedure expenses per inpatient hospitalization			
		As charged	
Subsection 4.1 Operating room expense and medical procedure room expenses		As charged	
Subsection 4.2 Medication expense, 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 Maximum organ transplantation fee		As charged	
Section 5 Maximum major surgery that does not require inpatient hospitalization (day surgery)			
		As charged	
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 inpatient hospitalization			
Subsection 6.1 Medical expenses for directly related diagnosis incurred within 30 days before and after inpatient hospitalization		Not cover	
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)		Not cover	
Section 7 Outpatient medical expenses for injury within 24 hours after accident per time			
		Not cover	
Section 8 Rehabilitation fee after each inpatient hospitalization per inpatient hospitalization			
		Not cover	
Section 9 Medical expenses for chronic kidney failure treatment by hemodialysis per policy year			
		Not cover	
Section 10 Medical expenses for tumor or cancer treatment by radiotherapy, interventional radiology, nuclear medicine therapy per policy year			
		Not cover	
Section 11 Medical expenses for tumor or cancer treatment by chemotherapy per policy year			
		Not cover	
Section 12 Emergency ambulance fee			
		As charged (but not exceeding the benefits in the section 1)	
Section 13 Minor surgery treatment expenses			
		Not cover	
Cost sharing			
Deductible (per inpatient hospitalization) for the benefits in the sections 2-5 and 12	0 Baht	0 Baht	0 Baht
Copayment (after deductible per inpatient hospitalization) for the benefits in the sections 2-5 and 12		100% : 0% (Insurer : Insured)	
Maximum benefit			
Total benefits of the sections 2-5 and 12 per inpatient hospitalization after deductible and copayment (if any).	200,000 Baht	200,000 Baht	500,000 Baht
Maximum benefit per policy year		None	

How to cope with higher medical expenses



Mao Chai Extra Campaign

A special helper ready to support **you** under any situations



For unexpectedly sickness,



it would not impact your finance



because it will take care of all medical expenses in lump sum payment.

When to purchase Mao Chai Extra Campaign?

Answer: We should start planning when we are still healthy. It may be too late if we want to purchase an insurance when we get sick.

Example of Coverage

Khun P, 35 years old, is in good health and works as a freelancer.

He selected **Mao Chai Extra Campaign Plan 1** which company provides the maximum benefits as follows:



Part 1

Room fee 270,000 Baht

Room fee 2,000 Baht x up to 120 days

ICU room fee 4,000 Baht x up to 15 days

Total up to 120 days

Part 2

Surgery and other medical expenses 200,000 Baht

Maximum lump sum payment **470,000 Baht** per inpatient hospitalization

Khun Phon, 61 years old, is in good health and a retired employee.

He selected **Mao Chai Extra Campaign Plan 3** which company provides the maximum benefits as follows:



Part 1

Room fee 540,000 Baht

Room fee 4,000 Baht x up to 120 days

ICU room fee 8,000 Baht x up to 15 days

Total up to 120 days

Part 2

Surgery and other medical expenses 500,000 Baht

Maximum lump sum payment **1,040,000 Baht** per inpatient hospitalization

Remark: Mao Chai Extra Campaign can pay not more than as charged according to the receipt and the policy conditions.

Underwriting Criteria

Insurable Age	Insurable age is from 11 - 90 years old. The policy can be renewed until the age of 98.
Coverage Period	Until the age of 99, or upon the maturity date of the base plan
Health Checkup	It is subject to the Company's rules.

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 Mao Chai Extra (N) 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. General medical checkup, individual request for admission in a hospital, or individual request for surgery, rest recovery or rest cure, or hospitalization with assistant, diagnosis or treatment which is not directly related to the illness that is the reason of hospitalization, diagnosis of injury or illness, treatment or diagnosis to find a cause which is not a medical necessity or not based on medical standard.
3. Diagnosis and treatments of ophthalmic disorders and LASIK surgeries, expenses on visual aids or treatment of vision abnormality.
4. Treatment or rehabilitation for narcotic substance, cigarette, alcohol or psychotropic substances.
5. Diagnosis and treatment other than conventional medicine, including alternative medicine.

Waiting Period

(a) The Company shall not pay the benefit for any illness which incurs within 30 days from the effective date or the latest date of renewal of this rider, whichever is the latest, or

(b) Illnesses due to the following diseases or abnormalities (including its complications) which incur within 120 days from the effective date or the latest date of renewal 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 |

Warning: Buyers should have an understanding in the details of coverage and condition 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.



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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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