



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.

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 - 75 years old. The policy can be renewed until the age of 80.
Coverage Period	Until the age of 81, or upon the maturity date of the base plan
Health Checkup	It is subject to the Company's rules.

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.



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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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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.

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- 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.



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

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- Make a transaction through video call service
- Redeem Smile Points
- Many more benefits



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