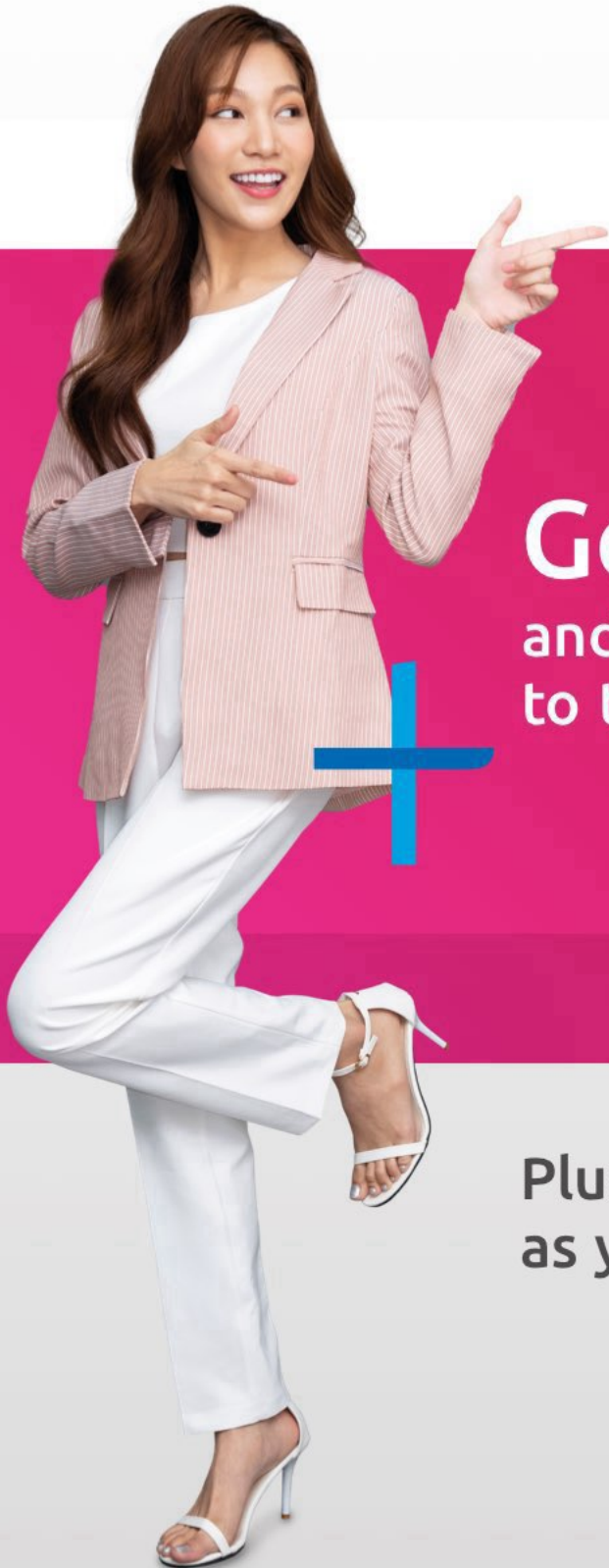




# D Health+Plus

D Health Plus Rider



Get It Easily  
and be covered  
to the max

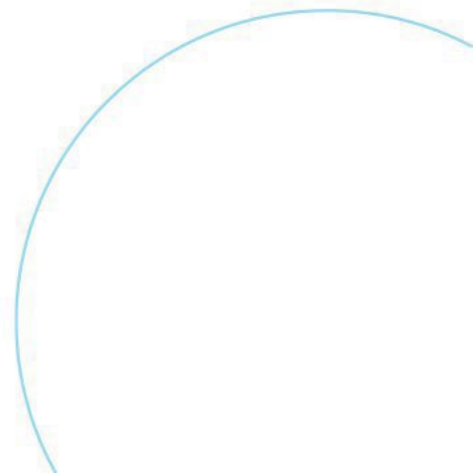
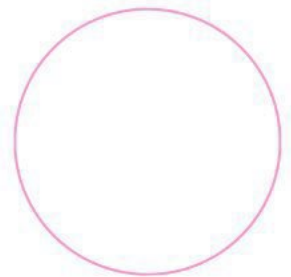
Plus **Ultimate Coverage**  
as you wish

# D Health Plus 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.

You can plus ultimate coverage as you wish.



# D Health+Plus

Get It Easily and Be Covered to the Max

**Lump sum coverage**  
up to 5 million Baht<sup>(1)</sup>  
per 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

**OPD coverage**  
for major, minor surgery  
and injury from an accident  
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



**Options of your choice**

Choose lump sum benefit paid for you from the first Baht or  
Choose deductible plan to reduce insurance premiums



**Customize as needed**

After retirement, you can reduce deductible amount for higher coverage.  
No health declaration required



**Plus ultimate coverage as you wish**

Care Plus, OPD Per Time, OPD Maochai, Maternity Plus and Well-Being Plus

(1) For choosing plan with sum insured of 5 million Baht

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

(Baht)

Coverage (per inpatient hospitalization)	Plan 1 MB			Plan 5 MB			
Maximum Benefit	1,000,000			5,000,000			
Deductible	None	20,000	50,000	None	30,000	50,000	100,000
<u>Example</u> Annual Insurance Premium Male aged 35 years	21,548	14,290	9,343	22,109	12,423	10,496	4,523
<u>Example</u> Annual Insurance Premium Female aged 35 years	22,894	16,611	9,629	23,492	13,633	10,816	4,684

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**

### Freelance: No existing welfare

Purchasing 5 MB plan of D Health Plus without deductible  
Male aged 35 years: annual premium of **22,109 Baht**



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

**D Health Plus** 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 30,000 Baht

Purchasing 5 MB plan of D Health Plus with 30,000 Baht deductible  
Male aged 35 years : annual premium of **12,423 Baht**



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

**Exercise the existing welfare of 30,000 Baht**

**D Health Plus** pays the exceeding amount of **170,000 Baht**

▶ **Maximum benefit 5,000,000 Baht**

**Lower premium, no overlapping premium payment**

# D Health Plus, 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  
(during the age of 35-54)

For lower premium, no overlapping premium payment

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.

# Additional Coverage

You can choose together with D Health Plus



## Care Plus Rider

Plus coverage for both IPD and OPD benefits for Cancer and Chronic Kidney Failure in every stage up to 10 million Baht<sup>(2)</sup> per policy year.

You can access modern medical innovation for a better life.



Coverage for Cancer treatment including Targeted Therapy, Stem Cell Transplantation, and Immunotherapy



Coverage for chronic kidney failure treatment including Kidney Transplantation, Online Hemodiafiltration, and Vascular Access

Coverage for Mental Illness treatment to take care of the patient's mind since the early treatment. You can choose coverage for

Cancer     Chronic Kidney Failure     Cancer and Chronic Kidney Failure [Save](#)

(2) For choosing plan with coverage for Cancer and Chronic Kidney Failure with sum insured of 5 million Baht



## OPD Per Time

Regardless of minor or major illnesses, you will have no worries, whether to be hospitalized or not. It provides you OPD coverage of up to 30 times per year with coverage limit from 500-3,000 Baht per time.



Take care of OPD expenses including doctor fees, diagnosis charges, and medication expenses



Take care of telemedicine fees



## OPD Maochai

No need to worry about sickness and injury from an accident. Annual lump sum coverage of 15,000 - 100,000 Baht per year



See a doctor up to 2 times per day



Patients who require to access new innovative treatments



Second opinion





## 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

Plus more coverage of your choice. The available health coverage is as follows: Care Plus, OPD Per Time, OPD Maochai, Maternity Plus or Well-Being Plus.

Plus additional health coverage with D Health Plus Rider under the new health standardtt

# Coverage Schedule of D Health Plus

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 Benefit	Plan 1 MB	Plan 5 MB
<b>1. Inpatient benefits</b>		
<b>Section 1</b> Room, board, and hospital service expenses (inpatient) per inpatient hospitalization Total benefits of the subsection 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) (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 expense (surgery) and medical procedure expenses per inpatient hospitalization		
<b>Subsection 4.1</b> Operating room expense and medical procedure room expenses		As charged
<b>Subsection 4.2</b> Medication expense, 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

# Coverage Schedule of D Health Plus (Continued)

Brief Benefit	Plan 1 MB	Plan 5 MB					
<b>2. Non-inpatient benefits</b>							
<b>Section 6</b> Medical expenses for directly related diagnosis incurred before and after inpatient hospitalization or directly related outpatient medical expenses after inpatient hospitalization per inpatient hospitalization							
<b>Subsection 6.1</b> Medical expenses for directly related diagnosis incurred within 30 days before and after inpatient hospitalization		As charged					
<b>Subsection 6.2</b> 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					
<b>Section 7</b> Outpatient medical expenses for injury within 24 hours after accident per time		As charged					
<b>Section 8</b> Rehabilitation fee after each inpatient hospitalization per inpatient hospitalization		As charged					
<b>Section 9</b> Medical expenses for chronic kidney failure treatment by hemodialysis per policy year		Not cover					
<b>Section 10</b> Medical expenses for tumor and cancer treatment by radiotherapy, interventional radiology, nuclear medicine therapy per policy year		Not cover					
<b>Section 11</b> Medical expenses for cancer treatment by chemotherapy per policy year		Not cover					
<b>Section 12</b> Emergency ambulance fee		As charged					
<b>Section 13</b> Minor surgery treatment expenses		As charged					
<b>Cost sharing</b>							
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	None						
<b>Maximum benefit</b>							
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	None						

Remark: The coverage area of D Health Plus Rider is 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.



# **Buy Additional Coverage of Your Choice.**

# Coverage Schedule of Additional Health Coverage

## Care Plus Rider

**Cancer** means malignant tumors that have been histopathologically confirmed to be Cancer, which grow uncontrollably and spread to other tissues. This includes leukemia, lymphoma, and sarcoma.

**Chronic Kidney Failure** means the unequivocal diagnosis of chronic and permanent renal insufficiency confirmed by a nephrologist, supported by clinical evidence of reduced renal function, persisting for a consecutive period of 90 days or more. However, acute kidney failure or acute renal insufficiency is not considered as Chronic Kidney Failure.

**Mental Illness** means the unequivocal diagnosis of a disorder characterized by a clinically significant disturbance in cognition, emotional regulation or behavior by a psychiatrist, which as a consequence, resulted in social and functional impairment of the insured.

## Care Plus Rider for Cancer

While this rider is still in force, the insured will receive coverage according to conditions of this rider if the insured is diagnosed with Cancer that occurs after the waiting period and has a medical necessity to undergo a medical treatment in the hospital. The Company shall pay the benefit for the **medical expenses for Cancer treatment** which arise from medical treatment based on medical necessity and medical standard in case of inpatient hospitalization or outpatient treatment, and **Mental Illness treatment** according to conditions of this rider within a period of 5 policy years after the policy year when the insured begins to receive Cancer treatment in accordance with the method specified. If the insured is diagnosed with Mental Illness after the waiting period and has medical necessity to undergo a medical treatment in the hospital, the Company shall pay the following benefit for the medical expenses which arise from medical treatment based on medical necessity and medical standard in accordance with the actual expense but not exceeding the benefit specified in the benefit schedule.

### Benefits of this rider

Brief Inpatient and Outpatient Benefits	Benefits (Baht)	
	1,000,000	5,000,000
<b>1. Medical expenses for Cancer treatment</b>	As charged	
<ul style="list-style-type: none"> <li>- Medical expenses for diagnosis including CT Scan, MRI, PET, and Gait Scans</li> <li>- Medical expenses for treatment, blood bank and blood components expenses, and nursing service fee</li> <li>- Medication expenses, intravenous nutrition expenses, and medical supply expenses</li> <li>- Attending medical professional (physician) fee</li> <li>- Surgical treatment expenses (surgery) and medical procedure expenses</li> </ul>		
- Home medication and disposable medical supply (medical supply 1) for continuous treatment related to <u>indirect</u> Cancer treatment (up to 30 days) per treatment	100,000	
<b>2. Medical expenses for Mental Illness treatment</b>	10,000	50,000
- Medical expenses for Mental Illness diagnosis or treatment by a medical practitioner who is certified psychiatrist in Thailand, psychiatric consultation, psychotherapy medication, medical expenses in the psychiatric department at a hospital, and room and board per policy year		
<b>Maximum benefit per policy year</b>	<b>1,000,000</b>	<b>5,000,000</b>

In this regard, the benefit of medical expenses for Cancer treatment in Item 1 shall be paid for the following Cancer treatment methods.

- 1) Radiotherapy means the use of high-energy radiation from x-rays, gamma rays, neutrons, protons, and other sources to destroy Cancer cells and shrink malignant tumors.
- 2) Interventional Radiological Treatment means the combined use of radiological imaging with minimally invasive medical procedures indicated for Cancer treatment. It includes central venous access, arterial embolization, or ablative techniques.
- 3) Nuclear Medicine means the use of radiopharmaceuticals to deliver radiation therapy directed specifically to Cancer cells.
- 4) Cytotoxic Chemotherapy means a single or a combination of anti-neoplastic therapies administered with the aim to destroy Cancer cells.
- 5) Immunotherapy means a type of Cancer treatment that induces artificial stimulation on the immune system to improve its natural ability to slow or stop the growth of Cancer cells. It includes adoptive cell therapy, immunomodulators, oncolytic virus therapy, and targeted antibodies.
- 6) Hormonal Therapy means endocrinal therapies administered with the aim to slow or stop the growth of Cancer cells, or to reduce the risk of Cancer recurrence.
- 7) Stem Cell Transplantation means the receipt of a transplant of human bone marrow using hematopoietic stem cells preceded by total bone marrow ablation indicated for Cancer treatment.
- 8) Targeted Therapy means drugs or other substances indicated to inhibit the growth and spread of Cancer by interfering with specific molecules ("molecular targets") that are involved in the growth, progression, and spread of Cancer.
- 9) Radical Surgery means the removal of the organ affected by Cancer along with removal of blood supply, lymph nodes and the adjacent tissues that could contain Cancer.
- 10) Radiosurgery means a medical procedure utilizing ionizing radiation to destroy precisely selected areas of tissue that contains Cancer.

## Care Plus Rider for Chronic Kidney Failure

While this rider is still in force, the insured will receive coverage according to conditions of this rider if the insured is diagnosed with Chronic Kidney Failure that occurs after the waiting period and has a medical necessity to undergo a medical treatment in the hospital. The Company shall pay the benefit for the medical expenses for Chronic Kidney Failure treatment which arise from medical treatment based on medical necessity and medical standard in case of inpatient hospitalization or outpatient treatment, and Mental Illness treatment according to conditions of this rider within a period of 5 policy years after the policy year when the insured begins to receive Chronic Kidney Failure treatment in accordance with the method specified. If the insured is diagnosed with Mental Illness after the waiting period and has medical necessity to undergo a medical treatment in the hospital, the Company shall pay the following benefit for the medical expenses which arise from medical treatment based on medical necessity and medical standard in accordance with the actual expense but not exceeding the benefit specified in the benefit schedule of this rider.

Brief Inpatient and Outpatient Benefits	Benefits (Baht)	
	1,000,000	5,000,000
<b>1. Medical expenses for Chronic Kidney Failure treatment</b>	As charged	
<ul style="list-style-type: none"> <li>- Medical expenses for diagnosis including CT Scan, MRI, PET, and Gait Scans</li> <li>- Medical expenses for treatment, blood bank and blood components expenses, and nursing service fee</li> <li>- Medication expenses, intravenous nutrition expenses, and medical supply expenses</li> <li>- Attending medical professional (physician) fee</li> <li>- Surgical treatment expenses (surgery) and medical procedure expenses</li> </ul>		
<ul style="list-style-type: none"> <li>- Home medication and disposable medical supply (medical supply 1) for continuous treatment related to <u>indirect</u> Chronic Kidney Failure treatment (up to 30 days) per treatment</li> </ul>	100,000	
<b>2. Medical expenses for Mental Illness treatment</b>		
<ul style="list-style-type: none"> <li>- Medical expenses for Mental Illness diagnosis or treatment by a medical practitioner who is certified psychiatrist in Thailand, psychiatric consultation, psychotherapy medication, medical expenses in the psychiatric department at a hospital, and room and board per policy year</li> </ul>	10,000	50,000
<b>Maximum benefit per policy year</b>	<b>1,000,000</b>	<b>5,000,000</b>

In this regard, the benefit of medical expenses for Chronic Kidney Failure treatment in Item 1 shall be paid for the following Chronic Kidney Failure treatment methods.

- |                                   |       |   |
|-----------------------------------|-------|---|
| 1) Regular Hemodialysis           | means | a form of renal replacement therapy delivered regularly using a dialyzer 3 times per week.  |
| 2) Peritoneal Dialysis            | means | a form of renal replacement therapy delivered via a dialysis catheter surgically placed within the peritoneal cavity.   |
| 3) Online Hemodiafiltration       | means | a form of renal replacement therapy that utilizes both diffusive and convective dialysis modalities, delivered via a high-flux membrane in combination with the use of an online-generated sterile and non-pyrogenic solution for fluid substitution. |
| 4) Kidney (Renal) Transplantation | means | treatment of a patient with end stage renal disease by the receipt of a transplant of human kidney which has been tested for compatibility to replace the patient's old kidney that is permanently lost.  |
| 5) Vascular Access                | means | surgery of arteriovenous fistula to connect a vein to an artery to enlarge the vein for more blood flows from the artery to the vein. There are 2 following types as follows: (1) AVF: Arteriovenous Fistula (2) AVG: Arteriovenous Graft             |

**Remarks:**

- Coverage area of Care Plus Rider is Thailand only.
- Care Plus Rider must be attached to the policy in force.

### Exclusions of Care Plus Rider with a total of 13 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. 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.
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. 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

The Company shall not pay the benefit under this rider for any critical illnesses or abnormalities confirmed by a physician and clearly proven to be related with the critical illnesses under this rider, occurred within 90 days from the effective date of this rider, or the date that the Company approves to increase benefits of this rider, whichever is the latest. In this regard, in case the Company approves to increase benefits, the Company shall not cover the increasing benefits only.





# Coverage Schedule of Additional Health Coverage

## OPD Per Time and OPD Maochai

While this rider is still in force, if the insured receives injury due to accident or has illness that occurs after the waiting period and causes the insured to be treated as an outpatient in the hospitals or medical centers, the Company shall pay for the reasonable and necessary expenses that occurred from undergoing medical treatment performed based on medical necessity and medical standard, by the actual amount paid but not exceeding the amount that is specified in the benefit schedule.

### OPD Per Time

Lump sum OPD coverage	Benefits (Baht)						
	Plan 500	Plan 800	Plan 1,000	Plan 1,500	Plan 2,000	Plan 2,500	Plan 3,000
Maximum actual outpatient medical expenses per time up to (Maximum 1 time per day)*	500	800	1,000	1,500	2,000	2,500	3,000
<b>Maximum medical expense per year</b>	15,000	24,000	30,000	45,000	60,000	75,000	90,000

\* The insured may receive an outpatient treatment once a day, up to 30 times a year. The treatment of a disease or its complication of the same disease is limited to 7 times. However, if on going treatment for the same disease is required, but the gap of such treatment from the last treatment is longer than 14 days, it shall be regarded as a treatment of new disease.

### OPD Maochai

Lump sum OPD coverage	Benefits (Baht)					
	Plan 15,000	Plan 20,000	Plan 25,000	Plan 30,000	Plan 50,000	Plan 100,000
General practitioner and specialist's consultation fees as well as fees of physical therapy, occupational therapy, diagnosis, laboratory examination, x-ray, ultrasound and medication (Medication fee benefit is up to 30 days after OPD treatment date.) (up to 2 times per day)	15,000	20,000	25,000	30,000	50,000	100,000

**Exclusions of OPD Per Time and OPD Maochai are different from each other in some items. Please study the conditions before making a decision to purchase an insurance every time. There are a total of 26 exclusions, such as:**

The rider shall not cover Inpatient hospitalization incurred from injury or illness (including its complications), conditions, or abnormality that arises from:

1. Chronic disease, illness or Injury that has not been cured prior to the insurance contract issue date, treatment for congenital disorder, or pervasive developmental disorder or genetic disorder.
2. 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.
3. Pregnancy, miscarriage, abortion, childbirth, any pregnancy complications, infertility resolutions (including diagnosis and treatment), sterilization or birth control.
4. 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.
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.
- (b) The Company shall not pay the benefit for any illness 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 | 5. Tonsillectomy or adenoidectomy |
| 2. Hemorrhoid                           | 6. All types of stones            |
| 3. All types of hernia                  | 7. Varicose vein                  |
| 4. Pterygium or cataract                | 8. Endometriosis                  |
- (c) The Company shall not pay the benefit for any illness due to the following diseases or abnormalities (including its complications) which incur within 180 days from the effective date or the latest date of renewal of this rider, whichever is the latest.
- |                    |                    |
|--------------------|--------------------|
| 1. Thyroid disease | 5. Hypertension    |
| 2. Epilepsy        | 6. Heart disease   |
| 3. Diabetes        | 7. Stomach disease |
| 4. Allergy         |                    |

# 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.

(Baht)

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

**Remarks:** • The coverage area of Maternity Plus Endorsement is Thailand only.  
• Maternity Plus Endorsement must be purchased to be attached to D Health Plus Rider which is still effective 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 rider.

## 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.

(Baht)

Brief Benefit	Plan 1	Plan 2
Annual health checkup fee per policy year	5,000	10,000
Vaccination fee per policy year	4,000	6,000
Dentistry fee per policy year	10,000	15,000
Eye care fee per policy year	5,000	7,500

**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 Rider which is still effective 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.

## 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 of the base plan
Care Plus Rider	30 days-80 years old	Until the age of 98	Until the age of 99, or upon the maturity of the base plan
OPD Per Time	6-80 years old	Until the age of 98	Until the age of 99, or upon the maturity of the base plan
OPD Maochai	6-90 years old	Until the age of 98	Until the age of 99, or upon the maturity 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 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 of the base plan or rider

Health checkup is subject to the Company's rules.

### General provisions of D Health Plus Rider you should know before making a decision to purchase insurance are as follows:

#### Renewal

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 provision regarding "Premium Adjustment" as approved by the registrar, except in any of the following event, the Company shall reserve the right not to renew the rider. the Company must notify the insured in advance in writing not less than 30 days.

- 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.

#### 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 D Health Plus Rider 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 latest date of renewal of this rider, whichever is the latest.
- (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         |

**Remarks:** • Underwriting is subject to the Company's rules.

- The coverage of The rider must not exceed The coverage period of The life insurance policy that this rider is attached to.
- Premium is eligible for tax deduction. Conditions are as specified by the Revenue Department.
- D Health Plus Rider must be purchased to be attached to the policy which is still effective.

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

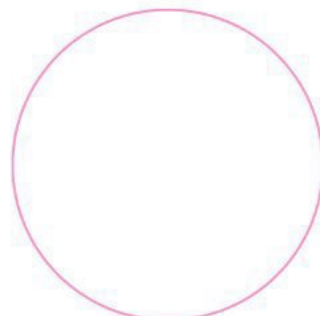
**Disclaimer:** This English translation is intended for reference only. The Thai version shall be the only legally binding version. In the event of discrepancy between the Thai version and the English translation, the Thai version shall always prevail.



# D Health+Plus

## D Health Plus Rider

**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



Download

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

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

Muang Thai Life Assurance PCL  
250 Rachadaphisek Rd., Huaykwang, Bangkok 10310

Tel. **1766**, Available **24/7**

muangthai.co.th Muang Thai Life



MTL\_2-02-04-0481\_01/03/2567



เบี้ยประกันภัยรายปี ของสัญญาเพิ่มเติมการประกันภัยสุขภาพ แบบ ดี เฮลท์ พลัส (D Health Plus)

กลุ่มอาชีพ 1 และ 2

อายุ (ปี)	ผลประโยชน์สูงสุด 1,000,000 บาท						ผลประโยชน์สูงสุด 5,000,000 บาท							
	ความรับผิดส่วนแรก 0 บาท		ความรับผิดส่วนแรก 20,000 บาท		ความรับผิดส่วนแรก 50,000 บาท		ความรับผิดส่วนแรก 0 บาท		ความรับผิดส่วนแรก 30,000 บาท		ความรับผิดส่วนแรก 50,000 บาท		ความรับผิดส่วนแรก 100,000 บาท	
	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง
11 - 15	18,571	19,969	11,977	13,730	6,188	6,824	20,231	21,937	10,155	11,534	7,355	7,580	2,209	2,288
16 - 20	17,064	17,986	11,385	13,014	6,701	6,906	18,281	19,269	10,074	11,441	8,143	8,392	3,213	3,325
21 - 25	18,322	19,624	12,454	14,010	7,732	7,971	19,003	20,351	10,789	11,934	8,861	9,133	3,594	3,655
26 - 30	19,182	20,944	13,242	15,755	8,916	9,211	19,895	21,909	11,891	13,263	10,123	10,435	3,939	4,006
31 - 35	21,548	22,894	14,290	16,611	9,343	9,629	22,109	23,492	12,423	13,633	10,496	10,816	4,523	4,684
36 - 40	23,340	24,798	14,813	17,216	10,630	10,954	23,950	25,445	13,705	14,916	11,943	12,308	5,138	5,321
41 - 45	26,920	28,960	15,279	17,757	11,457	11,804	27,868	29,981	14,754	16,478	12,560	12,943	5,524	5,721
46 - 50	29,719	31,915	16,611	20,043	12,908	15,076	30,494	32,748	16,341	18,949	14,186	15,662	6,598	6,832
51 - 55	35,713	38,638	21,214	24,884	18,166	18,720	37,754	40,847	21,528	23,328	20,567	21,196	10,493	10,866
56 - 60	49,445	52,559	32,766	39,529	29,288	31,042	52,269	55,537	34,462	36,507	33,158	35,150	22,253	23,044
61 - 65	68,001	72,001	44,075	52,355	40,893	44,149	73,184	77,488	47,332	51,470	46,088	49,757	32,525	33,682
66 - 70	92,098	97,515	62,390	71,167	56,594	59,169	99,714	105,581	64,798	68,742	62,010	64,831	47,699	49,397
71 - 75	121,104	128,227	87,049	95,190	79,448	82,233	134,999	142,940	91,616	96,109	87,288	90,348	72,203	74,775
76 - 80	152,484	159,977	100,298	110,187	91,962	98,813	169,427	177,752	108,107	116,447	101,159	108,695	85,200	88,233
81 - 85	174,249	200,426	118,353	134,616	108,516	119,615	193,611	214,586	128,727	137,083	119,369	126,785	100,536	103,871
86 - 90	195,159	222,473	132,555	146,177	121,540	129,887	216,843	238,191	142,874	146,266	133,693	137,673	112,601	112,792
91 - 95*	218,579	248,226	148,463	163,097	136,123	144,922	242,865	275,807	160,020	167,867	149,736	159,415	126,112	130,603
96 - 98*	246,995	280,496	167,762	184,299	153,819	163,763	274,437	311,662	179,992	189,688	169,200	180,139	142,507	147,582

หมายเหตุ เบี้ยประกันภัยจะเปลี่ยนแปลงไปตามอายุของผู้เอาประกันภัย

\* เบี้ยประกันภัย สำหรับอายุ 91 - 98 ปี เป็นเบี้ยประกันภัยสำหรับการต่ออายุเท่านั้น

Update 01.03.2567

เบี้ยประกันภัยรายปี ของสัญญาเพิ่มเติมการประกันภัยสุขภาพ แบบ ดี เฮลท์ พลัส (D Health Plus)

กลุ่มอาชีพ 3

อายุ (ปี)	ผลประโยชน์สูงสุด 1,000,000 บาท						ผลประโยชน์สูงสุด 5,000,000 บาท							
	ความรับผิดส่วนแรก 0 บาท		ความรับผิดส่วนแรก 20,000 บาท		ความรับผิดส่วนแรก 50,000 บาท		ความรับผิดส่วนแรก 0 บาท		ความรับผิดส่วนแรก 30,000 บาท		ความรับผิดส่วนแรก 50,000 บาท		ความรับผิดส่วนแรก 100,000 บาท	
	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง
11 - 15	25,999	27,957	16,768	19,222	8,663	9,554	28,323	30,712	14,217	16,148	10,297	10,612	3,093	3,203
16 - 20	23,890	25,180	15,939	18,220	9,381	9,668	25,593	26,977	14,104	16,017	11,400	11,749	4,498	4,655
21 - 25	25,651	27,474	17,436	19,614	10,825	11,159	26,604	28,491	15,105	16,708	12,405	12,786	5,032	5,117
26 - 30	26,855	29,322	18,539	22,057	12,482	12,895	27,853	30,673	16,647	18,568	14,172	14,609	5,515	5,608
31 - 35	30,167	32,052	20,006	23,255	13,080	13,481	30,953	32,889	17,392	19,086	14,694	15,142	6,332	6,558
36 - 40	32,676	34,717	20,738	24,102	14,882	15,336	33,530	35,623	19,187	20,882	16,720	17,231	7,193	7,449
41 - 45	37,688	40,544	21,391	24,860	16,040	16,526	39,015	41,973	20,656	23,069	17,584	18,120	7,734	8,009
46 - 50	41,607	44,681	23,255	28,060	18,071	21,106	42,692	45,847	22,877	26,529	19,860	21,927	9,237	9,565
51 - 55	49,998	54,093	29,700	34,838	25,432	26,208	52,856	57,186	30,139	32,659	28,794	29,674	14,690	15,212
56 - 60	69,223	73,583	45,872	55,341	41,003	43,459	73,177	77,752	48,247	51,110	46,421	49,210	31,154	32,262
61 - 65	95,201	100,801	61,705	73,297	57,250	61,809	102,458	108,483	66,265	72,058	64,523	69,660	45,535	47,155
66 - 70	128,937	136,521	87,346	99,634	79,232	82,837	139,600	147,813	90,717	96,239	86,814	90,763	66,779	69,156
71 - 75	169,546	179,518	121,869	133,266	111,227	115,126	188,999	200,116	128,262	134,553	122,203	126,487	101,084	104,685
76 - 80	213,478	223,968	140,417	154,262	128,747	138,338	237,198	248,853	151,350	163,026	141,623	152,173	119,280	123,526
81 - 85	243,949	280,596	165,694	188,462	151,922	167,461	271,055	300,420	180,218	191,916	167,117	177,499	140,750	145,419
86 - 90	273,223	311,462	185,577	204,648	170,156	181,842	303,580	333,467	200,024	204,772	187,170	192,742	157,641	157,909
91 - 95*	306,011	347,516	207,848	228,336	190,572	202,891	340,011	386,130	224,028	235,014	209,630	223,181	176,557	182,844
96 - 98*	345,793	392,694	234,867	258,019	215,347	229,268	384,212	436,327	251,989	265,563	236,880	252,195	199,510	206,615

หมายเหตุ เบี้ยประกันภัยจะเปลี่ยนแปลงไปตามอายุของผู้เอาประกันภัย

\* เบี้ยประกันภัย สำหรับอายุ 91 - 98 ปี เป็นเบี้ยประกันภัยสำหรับการต่ออายุเท่านั้น

Update 01.03.2567

เบี้ยประกันภัยราย 6 เดือน ของสัญญาเพิ่มเติมการประกันภัยสุขภาพ แบบ ดี เฮลท์ พลัส (D Health Plus)

กลุ่มอาชีพ 1 และ 2

อายุ (ปี)	ผลประโยชน์สูงสุด 1,000,000 บาท						ผลประโยชน์สูงสุด 5,000,000 บาท							
	ความรับผิดส่วนแรก 0 บาท		ความรับผิดส่วนแรก 20,000 บาท		ความรับผิดส่วนแรก 50,000 บาท		ความรับผิดส่วนแรก 0 บาท		ความรับผิดส่วนแรก 30,000 บาท		ความรับผิดส่วนแรก 50,000 บาท		ความรับผิดส่วนแรก 100,000 บาท	
	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง
11 - 15	9,657	10,384	6,228	7,140	3,218	3,548	10,520	11,407	5,281	5,998	3,825	3,942	1,149	1,190
16 - 20	8,873	9,353	5,920	6,767	3,485	3,591	9,506	10,020	5,238	5,949	4,234	4,364	1,671	1,729
21 - 25	9,527	10,204	6,476	7,285	4,021	4,145	9,882	10,583	5,610	6,206	4,608	4,749	1,869	1,901
26 - 30	9,975	10,891	6,886	8,193	4,636	4,790	10,345	11,393	6,183	6,897	5,264	5,426	2,048	2,083
31 - 35	11,205	11,905	7,431	8,638	4,858	5,007	11,497	12,216	6,460	7,089	5,458	5,624	2,352	2,436
36 - 40	12,137	12,895	7,703	8,952	5,528	5,696	12,454	13,231	7,127	7,756	6,210	6,400	2,672	2,767
41 - 45	13,998	15,059	7,945	9,234	5,958	6,138	14,491	15,590	7,672	8,569	6,531	6,730	2,872	2,975
46 - 50	15,454	16,596	8,638	10,422	6,712	7,840	15,857	17,029	8,497	9,853	7,377	8,144	3,431	3,553
51 - 55	18,571	20,092	11,031	12,940	9,446	9,734	19,632	21,240	11,195	12,131	10,695	11,022	5,456	5,650
56 - 60	25,711	27,331	17,038	20,555	15,230	16,142	27,180	28,879	17,920	18,984	17,242	18,278	11,572	11,983
61 - 65	35,361	37,441	22,919	27,225	21,264	22,957	38,056	40,294	24,613	26,764	23,966	25,874	16,913	17,515
66 - 70	47,891	50,708	32,443	37,007	29,429	30,768	51,851	54,902	33,695	35,746	32,245	33,712	24,803	25,686
71 - 75	62,974	66,678	45,265	49,499	41,313	42,761	70,199	74,329	47,640	49,977	45,390	46,981	37,546	38,883
76 - 80	79,292	83,188	52,155	57,297	47,820	51,383	88,102	92,431	56,216	60,552	52,603	56,521	44,304	45,881
81 - 85	90,609	104,222	61,544	70,000	56,428	62,200	100,678	111,585	66,938	71,283	62,072	65,928	52,279	54,013
86 - 90	101,483	115,686	68,929	76,012	63,201	67,541	112,758	123,859	74,294	76,058	69,520	71,590	58,553	58,652
91 - 95*	113,661	129,078	77,201	84,810	70,784	75,359	126,290	143,420	83,210	87,291	77,863	82,896	65,578	67,914
96 - 98*	128,437	145,858	87,236	95,835	79,986	85,157	142,707	162,064	93,596	98,638	87,984	93,672	74,104	76,743

หมายเหตุ เบี้ยประกันภัยจะเปลี่ยนแปลงไปตามอายุของผู้เอาประกันภัย

\* เบี้ยประกันภัย สำหรับอายุ 91 - 98 ปี เป็นเบี้ยประกันภัยสำหรับการต่ออายุเท่านั้น

Update 01.03.2567

เบี้ยประกันภัยราย 6 เดือน ของสัญญาเพิ่มเติมการประกันภัยสุขภาพ แบบ ดี เฮลท์ พลัส (D Health Plus)

กลุ่มอาชีพ 3

อายุ (ปี)	ผลประโยชน์สูงสุด 1,000,000 บาท						ผลประโยชน์สูงสุด 5,000,000 บาท							
	ความรับผิดส่วนแรก 0 บาท		ความรับผิดส่วนแรก 20,000 บาท		ความรับผิดส่วนแรก 50,000 บาท		ความรับผิดส่วนแรก 0 บาท		ความรับผิดส่วนแรก 30,000 บาท		ความรับผิดส่วนแรก 50,000 บาท		ความรับผิดส่วนแรก 100,000 บาท	
	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง
11 - 15	13,519	14,538	8,719	9,995	4,505	4,968	14,728	15,970	7,393	8,397	5,354	5,518	1,608	1,666
16 - 20	12,423	13,094	8,288	9,474	4,878	5,027	13,308	14,028	7,334	8,329	5,928	6,109	2,339	2,421
21 - 25	13,339	14,286	9,067	10,199	5,629	5,803	13,834	14,815	7,855	8,688	6,451	6,649	2,617	2,661
26 - 30	13,965	15,247	9,640	11,470	6,491	6,705	14,484	15,950	8,656	9,655	7,369	7,597	2,868	2,916
31 - 35	15,687	16,667	10,403	12,093	6,802	7,010	16,096	17,102	9,044	9,925	7,641	7,874	3,293	3,410
36 - 40	16,992	18,053	10,784	12,533	7,739	7,975	17,436	18,524	9,977	10,859	8,694	8,960	3,740	3,873
41 - 45	19,598	21,083	11,123	12,927	8,341	8,594	20,288	21,826	10,741	11,996	9,144	9,422	4,022	4,165
46 - 50	21,636	23,234	12,093	14,591	9,397	10,975	22,200	23,840	11,896	13,795	10,327	11,402	4,803	4,974
51 - 55	25,999	28,128	15,444	18,116	13,225	13,628	27,485	29,737	15,672	16,983	14,973	15,430	7,639	7,910
56 - 60	35,996	38,263	23,853	28,777	21,322	22,599	38,052	40,431	25,088	26,577	24,139	25,589	16,200	16,776
61 - 65	49,505	52,417	32,087	38,114	29,770	32,141	53,278	56,411	34,458	37,470	33,552	36,223	23,678	24,521
66 - 70	67,047	70,991	45,420	51,810	41,201	43,075	72,592	76,863	47,173	50,044	45,143	47,197	34,725	35,961
71 - 75	88,164	93,349	63,372	69,298	57,838	59,866	98,279	104,060	66,696	69,968	63,546	65,773	52,564	54,436
76 - 80	111,009	116,463	73,017	80,216	66,948	71,936	123,343	129,404	78,702	84,774	73,644	79,130	62,026	64,234
81 - 85	126,853	145,910	86,161	98,000	78,999	87,080	140,949	156,218	93,713	99,796	86,901	92,299	73,190	75,618
86 - 90	142,076	161,960	96,500	106,417	88,481	94,558	157,862	173,403	104,012	106,481	97,328	100,226	81,973	82,113
91 - 95*	159,126	180,708	108,081	118,735	99,097	105,503	176,806	200,788	116,495	122,207	109,008	116,054	91,810	95,079
96 - 98*	179,812	204,201	122,131	134,170	111,980	119,219	199,790	226,890	131,034	138,093	123,178	131,141	103,745	107,440

หมายเหตุ เบี้ยประกันภัยจะเปลี่ยนแปลงไปตามอายุของผู้เอาประกันภัย

\* เบี้ยประกันภัย สำหรับอายุ 91 - 98 ปี เป็นเบี้ยประกันภัยสำหรับการต่ออายุเท่านั้น

Update 01.03.2567

เบี้ยประกันภัยราย 3 เดือน ของสัญญาเพิ่มเติมการประกันภัยสุขภาพ แบบ ดี เฮลท์ พลัส (D Health Plus)

กลุ่มอาชีพ 1 และ 2

อายุ (ปี)	ผลประโยชน์สูงสุด 1,000,000 บาท						ผลประโยชน์สูงสุด 5,000,000 บาท							
	ความรับผิดส่วนแรก 0 บาท		ความรับผิดส่วนแรก 20,000 บาท		ความรับผิดส่วนแรก 50,000 บาท		ความรับผิดส่วนแรก 0 บาท		ความรับผิดส่วนแรก 30,000 บาท		ความรับผิดส่วนแรก 50,000 บาท		ความรับผิดส่วนแรก 100,000 บาท	
	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง
11 - 15	5,014	5,392	3,234	3,707	1,671	1,842	5,462	5,923	2,742	3,114	1,986	2,047	596	618
16 - 20	4,607	4,856	3,074	3,514	1,809	1,865	4,936	5,203	2,720	3,089	2,199	2,266	868	898
21 - 25	4,947	5,298	3,363	3,783	2,088	2,152	5,131	5,495	2,913	3,222	2,392	2,466	970	987
26 - 30	5,179	5,655	3,575	4,254	2,407	2,487	5,372	5,915	3,211	3,581	2,733	2,817	1,064	1,082
31 - 35	5,818	6,181	3,858	4,485	2,523	2,600	5,969	6,343	3,354	3,681	2,834	2,920	1,221	1,265
36 - 40	6,302	6,695	4,000	4,648	2,870	2,958	6,467	6,870	3,700	4,027	3,225	3,323	1,387	1,437
41 - 45	7,268	7,819	4,125	4,794	3,093	3,187	7,524	8,095	3,984	4,449	3,391	3,495	1,491	1,545
46 - 50	8,024	8,617	4,485	5,412	3,485	4,071	8,233	8,842	4,412	5,116	3,830	4,229	1,781	1,845
51 - 55	9,643	10,432	5,728	6,719	4,905	5,054	10,194	11,029	5,813	6,299	5,553	5,723	2,833	2,934
56 - 60	13,350	14,191	8,847	10,673	7,908	8,381	14,113	14,995	9,305	9,857	8,953	9,491	6,008	6,222
61 - 65	18,360	19,440	11,900	14,136	11,041	11,920	19,760	20,922	12,780	13,897	12,444	13,434	8,782	9,094
66 - 70	24,866	26,329	16,845	19,215	15,280	15,976	26,923	28,507	17,495	18,560	16,743	17,504	12,879	13,337
71 - 75	32,698	34,621	23,503	25,701	21,451	22,203	36,450	38,594	24,736	25,949	23,568	24,394	19,495	20,189
76 - 80	41,171	43,194	27,080	29,750	24,830	26,680	45,745	47,993	29,189	31,441	27,313	29,348	23,004	23,823
81 - 85	47,047	54,115	31,955	36,346	29,299	32,296	52,275	57,938	34,756	37,012	32,230	34,232	27,145	28,045
86 - 90	52,693	60,068	35,790	39,468	32,816	35,069	58,548	64,312	38,576	39,492	36,097	37,172	30,402	30,454
91 - 95*	59,016	67,021	40,085	44,036	36,753	39,129	65,574	74,468	43,205	45,324	40,429	43,042	34,050	35,263
96 - 98*	66,689	75,734	45,296	49,761	41,531	44,216	74,098	84,149	48,598	51,216	45,684	48,638	38,477	39,847

หมายเหตุ เบี้ยประกันภัยจะเปลี่ยนแปลงไปตามอายุของผู้เอาประกันภัย

\* เบี้ยประกันภัย สำหรับอายุ 91 - 98 ปี เป็นเบี้ยประกันภัยสำหรับการต่ออายุเท่านั้น

Update 01.03.2567

เบี้ยประกันภัยราย 3 เดือน ของสัญญาเพิ่มเติมการประกันภัยสุขภาพ แบบ ดี เฮลท์ พลัส (D Health Plus)

กลุ่มอาชีพ 3

อายุ (ปี)	ผลประโยชน์สูงสุด 1,000,000 บาท						ผลประโยชน์สูงสุด 5,000,000 บาท							
	ความรับผิดส่วนแรก 0 บาท		ความรับผิดส่วนแรก 20,000 บาท		ความรับผิดส่วนแรก 50,000 บาท		ความรับผิดส่วนแรก 0 บาท		ความรับผิดส่วนแรก 30,000 บาท		ความรับผิดส่วนแรก 50,000 บาท		ความรับผิดส่วนแรก 100,000 บาท	
	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง
11 - 15	7,020	7,548	4,527	5,190	2,339	2,580	7,647	8,292	3,839	4,360	2,780	2,865	835	865
16 - 20	6,450	6,799	4,304	4,919	2,533	2,610	6,910	7,284	3,808	4,325	3,078	3,172	1,214	1,257
21 - 25	6,926	7,418	4,708	5,296	2,923	3,013	7,183	7,693	4,078	4,511	3,349	3,452	1,359	1,382
26 - 30	7,251	7,917	5,006	5,955	3,370	3,482	7,520	8,282	4,495	5,013	3,826	3,944	1,489	1,514
31 - 35	8,145	8,654	5,402	6,279	3,532	3,640	8,357	8,880	4,696	5,153	3,967	4,088	1,710	1,771
36 - 40	8,823	9,374	5,599	6,508	4,018	4,141	9,053	9,618	5,180	5,638	4,514	4,652	1,942	2,011
41 - 45	10,176	10,947	5,776	6,712	4,331	4,462	10,534	11,333	5,577	6,229	4,748	4,892	2,088	2,162
46 - 50	11,234	12,064	6,279	7,576	4,879	5,699	11,527	12,379	6,177	7,163	5,362	5,920	2,494	2,583
51 - 55	13,499	14,605	8,019	9,406	6,867	7,076	14,271	15,440	8,138	8,818	7,774	8,012	3,966	4,107
56 - 60	18,690	19,867	12,385	14,942	11,071	11,734	19,758	20,993	13,027	13,800	12,534	13,287	8,412	8,711
61 - 65	25,704	27,216	16,660	19,790	15,458	16,688	27,664	29,290	17,892	19,456	17,421	18,808	12,294	12,732
66 - 70	34,813	36,861	23,583	26,901	21,393	22,366	37,692	39,910	24,494	25,985	23,440	24,506	18,030	18,672
71 - 75	45,777	48,470	32,905	35,982	30,031	31,084	51,030	54,031	34,631	36,329	32,995	34,151	27,293	28,265
76 - 80	57,639	60,471	37,913	41,651	34,762	37,351	64,043	67,190	40,865	44,017	38,238	41,087	32,206	33,352
81 - 85	65,866	75,761	44,737	50,885	41,019	45,214	73,185	81,113	48,659	51,817	45,122	47,925	38,003	39,263
86 - 90	73,770	84,095	50,106	55,255	45,942	49,097	81,967	90,036	54,006	55,288	50,536	52,040	42,563	42,635
91 - 95*	82,623	93,829	56,119	61,651	51,454	54,781	91,803	104,255	60,488	63,454	56,600	60,259	47,670	49,368
96 - 98*	93,364	106,027	63,414	69,665	58,144	61,902	103,737	117,808	68,037	71,702	63,958	68,093	53,868	55,786

หมายเหตุ เบี้ยประกันภัยจะเปลี่ยนแปลงไปตามอายุของผู้เอาประกันภัย

\* เบี้ยประกันภัย สำหรับอายุ 91 - 98 ปี เป็นเบี้ยประกันภัยสำหรับการต่ออายุเท่านั้น

Update 01.03.2567

เบี้ยประกันภัยรายเดือน ของสัญญาเพิ่มเติมการประกันภัยสุขภาพ แบบ ดี เฮลท์ พลัส (D Health Plus)

กลุ่มอาชีพ 1 และ 2

อายุ (ปี)	ผลประโยชน์สูงสุด 1,000,000 บาท						ผลประโยชน์สูงสุด 5,000,000 บาท							
	ความรับผิดส่วนแรก 0 บาท		ความรับผิดส่วนแรก 20,000 บาท		ความรับผิดส่วนแรก 50,000 บาท		ความรับผิดส่วนแรก 0 บาท		ความรับผิดส่วนแรก 30,000 บาท		ความรับผิดส่วนแรก 50,000 บาท		ความรับผิดส่วนแรก 100,000 บาท	
	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง
11 - 15	1,671	1,797	1,078	1,236	557	614	1,821	1,974	914	1,038	662	682	199	206
16 - 20	1,536	1,619	1,025	1,171	603	622	1,645	1,734	907	1,030	733	755	289	299
21 - 25	1,649	1,766	1,121	1,261	696	717	1,710	1,832	971	1,074	797	822	323	329
26 - 30	1,726	1,885	1,192	1,418	802	829	1,791	1,972	1,070	1,194	911	939	355	361
31 - 35	1,939	2,060	1,286	1,495	841	867	1,990	2,114	1,118	1,227	945	973	407	422
36 - 40	2,101	2,232	1,333	1,549	957	986	2,156	2,290	1,233	1,342	1,075	1,108	462	479
41 - 45	2,423	2,606	1,375	1,598	1,031	1,062	2,508	2,698	1,328	1,483	1,130	1,165	497	515
46 - 50	2,675	2,872	1,495	1,804	1,162	1,357	2,744	2,947	1,471	1,705	1,277	1,410	594	615
51 - 55	3,214	3,477	1,909	2,240	1,635	1,685	3,398	3,676	1,938	2,100	1,851	1,908	944	978
56 - 60	4,450	4,730	2,949	3,558	2,636	2,794	4,704	4,998	3,102	3,286	2,984	3,164	2,003	2,074
61 - 65	6,120	6,480	3,967	4,712	3,680	3,973	6,587	6,974	4,260	4,632	4,148	4,478	2,927	3,031
66 - 70	8,289	8,776	5,615	6,405	5,093	5,325	8,974	9,502	5,832	6,187	5,581	5,835	4,293	4,446
71 - 75	10,899	11,540	7,834	8,567	7,150	7,401	12,150	12,865	8,245	8,650	7,856	8,131	6,498	6,730
76 - 80	13,724	14,398	9,027	9,917	8,277	8,893	15,248	15,998	9,730	10,480	9,104	9,783	7,668	7,941
81 - 85	15,682	18,038	10,652	12,115	9,766	10,765	17,425	19,313	11,585	12,337	10,743	11,411	9,048	9,348
86 - 90	17,564	20,023	11,930	13,156	10,939	11,690	19,516	21,437	12,859	13,164	12,032	12,391	10,134	10,151
91 - 95*	19,672	22,340	13,362	14,679	12,251	13,043	21,858	24,823	14,402	15,108	13,476	14,347	11,350	11,754
96 - 98*	22,230	25,245	15,099	16,587	13,844	14,739	24,699	28,050	16,199	17,072	15,228	16,213	12,826	13,282

หมายเหตุ เบี้ยประกันภัยจะเปลี่ยนแปลงไปตามอายุของผู้เอาประกันภัย

\* เบี้ยประกันภัย สำหรับอายุ 91 - 98 ปี เป็นเบี้ยประกันภัยสำหรับการต่ออายุเท่านั้น

Update 01.03.2567

เบี้ยประกันภัยรายเดือน ของสัญญาเพิ่มเติมการประกันภัยสุขภาพ แบบ ดี เฮลท์ พลัส (D Health Plus)

กลุ่มอาชีพ 3

อายุ (ปี)	ผลประโยชน์สูงสุด 1,000,000 บาท						ผลประโยชน์สูงสุด 5,000,000 บาท							
	ความรับผิดส่วนแรก 0 บาท		ความรับผิดส่วนแรก 20,000 บาท		ความรับผิดส่วนแรก 50,000 บาท		ความรับผิดส่วนแรก 0 บาท		ความรับผิดส่วนแรก 30,000 บาท		ความรับผิดส่วนแรก 50,000 บาท		ความรับผิดส่วนแรก 100,000 บาท	
	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง	เพศชาย	เพศหญิง
11 - 15	2,340	2,516	1,509	1,730	780	860	2,549	2,764	1,280	1,453	927	955	278	288
16 - 20	2,150	2,266	1,435	1,640	844	870	2,303	2,428	1,269	1,442	1,026	1,057	405	419
21 - 25	2,309	2,473	1,569	1,765	974	1,004	2,394	2,564	1,359	1,504	1,116	1,151	453	461
26 - 30	2,417	2,639	1,669	1,985	1,123	1,161	2,507	2,761	1,498	1,671	1,275	1,315	496	505
31 - 35	2,715	2,885	1,801	2,093	1,177	1,213	2,786	2,960	1,565	1,718	1,322	1,363	570	590
36 - 40	2,941	3,125	1,866	2,169	1,339	1,380	3,018	3,206	1,727	1,879	1,505	1,551	647	670
41 - 45	3,392	3,649	1,925	2,237	1,444	1,487	3,511	3,778	1,859	2,076	1,583	1,631	696	721
46 - 50	3,745	4,021	2,093	2,525	1,626	1,900	3,842	4,126	2,059	2,388	1,787	1,973	831	861
51 - 55	4,500	4,868	2,673	3,135	2,289	2,359	4,757	5,147	2,713	2,939	2,591	2,671	1,322	1,369
56 - 60	6,230	6,622	4,128	4,981	3,690	3,911	6,586	6,998	4,342	4,600	4,178	4,429	2,804	2,904
61 - 65	8,568	9,072	5,553	6,597	5,153	5,563	9,221	9,763	5,964	6,485	5,807	6,269	4,098	4,244
66 - 70	11,604	12,287	7,861	8,967	7,131	7,455	12,564	13,303	8,165	8,662	7,813	8,169	6,010	6,224
71 - 75	15,259	16,157	10,968	11,994	10,010	10,361	17,010	18,010	11,544	12,110	10,998	11,384	9,098	9,422
76 - 80	19,213	20,157	12,638	13,884	11,587	12,450	21,348	22,397	13,622	14,672	12,746	13,696	10,735	11,117
81 - 85	21,955	25,254	14,912	16,962	13,673	15,071	24,395	27,038	16,220	17,272	15,041	15,975	12,668	13,088
86 - 90	24,590	28,032	16,702	18,418	15,314	16,366	27,322	30,012	18,002	18,429	16,845	17,347	14,188	14,212
91 - 95*	27,541	31,276	18,706	20,550	17,151	18,260	30,601	34,752	20,163	21,151	18,867	20,086	15,890	16,456
96 - 98*	31,121	35,342	21,138	23,222	19,381	20,634	34,579	39,269	22,679	23,901	21,319	22,698	17,956	18,595

หมายเหตุ เบี้ยประกันภัยจะเปลี่ยนแปลงไปตามอายุของผู้เอาประกันภัย

\* เบี้ยประกันภัย สำหรับอายุ 91 - 98 ปี เป็นเบี้ยประกันภัยสำหรับการต่ออายุเท่านั้น

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