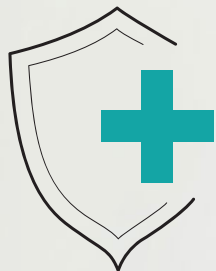


 Daiichi Life



Daiichi
Health CARE



**LIVE LIFE
BEYOND HORIZON**

by providing
the best Health CARE

Daiichi Health CARE is a yearly renewable protection plan that gives you more than just medical coverage, it provides peace of mind for your family as well. From hospitalization to global protection and yearly rewards when you are healthy, enjoy flexible, reliable care designed to safeguard your health and future, supporting to create endless possibilities in life.

Why Daiichi Health CARE?

- Financial Support when you need medical care
- Cashless Claim Services*
- Global Coverage*
- No-claims Bonus every year*
- Easy enrolment, flexible and customizable protection
- Deductible and Co-insurance Plan

**Terms & Conditions will be applied.*

Daiichi Health CARE Highlights

Entry Age Next Birthday of Life Insured

- 5 to 60 years old
(Maximum Maturity Age: Up to 75 years old)

Policy Term

- Yearly Renewable

Overall Annual Limit

- From MMK 5,000,000

Daiichi Health CARE Benefits

In-hospitalization

(i) Inpatient Benefits

- Daily Room & Board
 - Subject to the maximum of daily limit of room and board benefits
- Intensive Care Unit (ICU)
 - Subject to a maximum of 90 days per policy year

(ii) Pre & Post- Hospitalization

- Pre-Hospitalization Consultations and Diagnostic Laboratory Services
- Post-Hospitalization Follow-up Treatment and Diagnostic Laboratory Services

■ Miscellaneous Hospital Services:

- Hospital supplies and services
- Surgical fees
- Operating theatre fees
- Anesthetist's fees
- In-hospital physician visit (up to 2 visits per day)

(iii) Outpatient Hospital Benefits

- Day Surgery
- Emergency Outpatient Treatment
- Accidental Outpatient Dental Benefit
- Outpatient Kidney Dialysis Treatment
- Outpatient Cancer Treatment

(iv) Death Benefit

- MMK 1,000,000-MMK 50,000,000 (As per selected plan)

(v) Health Reward

- A 5% premium discount on the previous year's premium if no claims were made during that year.



Medical Benefit Schedule

Benefits MMK		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
Overall Annual Limit for Items (A) to (C)		5,000,000	10,000,000	20,000,000	35,000,000	50,000,000	100,000,000	150,000,000	250,000,000
Overall Lifetime Limit for Items (A) to (C)		50,000,000	100,000,000	200,000,000	350,000,000	500,000,000	1,000,000,000	1,500,000,000	2,500,000,000
Coverage Area		Myanmar				Myanmar, Thailand, India and Malaysia			Worldwide
(A) In-Hospitalization Benefits									
Daily Room and Board		25,000	38,000	70,000	100,000	170,000	320,000	570,000	700,000
(B) Pre & Post-Hospitalization Benefits		Intensive Care Unit, Treatment Expenses							
	AS CHARGED, SUBJECT TO ELIGIBLE COSTS UP TO POLICY LIMITS.	Pre-Hospitalisation Consultations and Diagnostic/ Laboratory Services Post-Hospitalisation Follow-up Treatment and Diagnostic/Laboratory Services							
(C) Outpatient Hospital Benefit		Day Surgery, Emergency Accidental Outpatient Treatment, Accidental Outpatient Dental Treatment Outpatient Kidney Dialysis Treatment, Outpatient Cancer Treatment							
Death Benefit		1,000,000	2,000,000	3,000,000	4,000,000	5,000,000	6,000,000	7,000,000	10,000,000

Daiichi Health CARE Premium Illustration (without co-payment option)

Annual Premium for Male (MMK)							
Age Next Birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
	Myanmar			Myanmar, Thailand, India and Malaysia			
30	190,921	305,544	436,241	610,567	965,573	1,582,046	2,199,330
35	203,574	323,551	455,083	646,604	1,021,080	1,675,709	2,328,955
40	206,471	331,938	468,270	667,912	1,054,657	1,731,936	2,408,198
45	235,220	379,837	535,602	756,928	1,184,431	1,965,984	2,734,735
50	268,266	434,212	618,809	865,621	1,333,200	2,221,560	3,182,400

Annual Premium for Female (MMK)							
Age Next Birthday	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
	Myanmar			Myanmar, Thailand, India and Malaysia			
30	200,803	315,436	469,418	660,419	1,047,054	1,640,539	2,388,372
35	221,579	346,117	506,342	722,437	1,143,298	1,790,771	2,611,254
40	234,329	366,422	541,644	774,047	1,222,078	1,916,322	2,797,325
45	269,977	426,172	632,126	892,439	1,404,804	2,225,114	3,245,292
50	279,840	475,200	642,840	950,400	1,633,320	2,303,400	3,300,000

The premium amounts are for illustration purpose only.

FAQ

1. What types of medical services are covered?

The plan covers a wide range of medical services, including hospitalization, surgeries, outpatient treatments, prescribed medications, and emergency care. Specific benefit limits, exclusions, and pre-authorization requirements may apply. Please refer to the policy terms for full details.

2. Is this a renewable plan?

Yes, this policy is renewable on an annual basis.

3. Are premiums guaranteed to remain the same each year?

Premiums are **not guaranteed** and may be revised upon renewal based on factors such as the insured's age, claims experience, and updates to underwriting policies.

4. Are there any waiting periods?

Yes, most medical benefits are subject to a 30-day waiting period, certain specified illnesses (such as cancer, stones, hypertension, etc.) have a 90-day waiting period, and no waiting period applies to accidental medical claims.



5. What is the Death Benefit component?

In the event of the insured's death during the policy period, a lump-sum death benefit will be paid to the designated beneficiary, subject to the policy terms and conditions.

6. What happens if I miss a premium payment?

If the premium is not paid by the due date, the policy may enter a **grace period**, during which coverage may be suspended. If payment is not made within the allowed timeframe, the policy may **lapse or terminate**, and benefits will no longer be payable.

7. How do I submit a claim?

You may submit a claim by contacting your **Financial Advisor/ Planner**, or **Health CARE** hotline number : +95 9 774 777 733.

Our team will guide you through the claim process and required documentation.

8. How can I find network hospitals or clinics?

You can access the list of network hospitals and clinics on Daiichi Life Myanmar's website.

9. What documents are required to submit a claim?

Generally, the following documents are required:

- Duly completed **Claim Request Form**
- **Original Life Insurance Certificate**
- Any additional supporting documents as requested
- For detailed claim procedures, please visit our website or contact your Financial Advisor.



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About Daiichi Life Myanmar

Daiichi Life Myanmar is part of the Daiichi Life Group, a leading life insurance group from Japan. For over 120 years, the Group has been offering long-term financial protection and life insurance services to customers and their families across nine countries.

In 2019, Daiichi Life Myanmar obtained the official operating license to bring our world-class life insurance services to the people of Myanmar. Guided by the “Customer First” philosophy, and together with our local and international talents, we aim to carry out Daiichi Life’s century-long service quality to create a meaningful impact in the local community.

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