

LHB OPD SAVER⁺

Minor or Severe Illnesses Get Lump Sum Payment!

“For Outpatient medical expenses”

Tax deductible*

Premium is tax deductible based on actual amount of up to

25,000 Baht

*Premium of this campaign is eligible for personal income tax deduction.

Unlimited OPD Coverage per Visit⁽¹⁾

Choose annual coverage limit of your choice

Tax Deductible

Health insurance premiums
can be deducted up to 25,000 Baht⁽²⁾

Underwriting Criteria



**Insurable age
20-70 years**



**Receive the coverage
until the age of
99 years**



Coverage

**OPD benefit payment is
based on the medical bill.**
Up to the selected coverage limit
of 15,000-50,000 Baht/year.



**Receive treatment at
any hospital⁽³⁾.**

Covers outpatient treatment
at any hospital worldwide.

(1) OPD benefit per visit is unlimited which is subject to the chosen annual coverage limit plan.

(2) Premium of this campaign is eligible for personal income tax deduction. Conditions are as specified by the Revenue Department.

(3) Only at network hospitals of the Company, advance payment for medical expenses is not required. Conditions are as specified by the Company.

- LHB OPD Saver is the marketing name of Muang Thai Smart Protection 99/99 Insurance Plan and and OPD Lump Sum Rider

- Benefits, conditions, exclusions, and detailed coverage are subject to the terms and conditions stated in the policy.

- Underwriting criteria is subject to the rules of Muang Thai Life Assurance Public Company Limited.

- Land and Houses Bank Public Company Limited as a life insurance broker presents life insurance only.

Muang Thai Life Assurance Public Company Limited is responsible for the coverage conditions, and entitled benefits according to the insurance policy conditions.

- For more information, call 1766 (24/7), or visit any Land & Houses Bank branch.

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.

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

For more information,
please contact our branches.

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LHB OPD SAVER⁺

Premium Payment Mode : Annually ● Male ● Female

Annual premium

Muang Thai Smart Protection 99/99 and and OPD Lump Sum Rider – Outpatient medical benefits (per policy year).

Age (years)	Plan: 15,000 Baht		Plan: 20,000 Baht		Plan: 25,000 Baht		Plan: 30,000 Baht		Plan: 50,000 Baht	
20	8,276.50	8,223.50	8,757.50	8,710.50	11,136.50	11,081.50	11,771.50	11,687.50	19,374.50	19,400.50
21	8,984.50	8,973.00	9,517.50	9,429.00	11,388.50	11,459.00	12,416.50	12,360.00	20,746.50	20,744.00
22	9,000.00	8,985.50	9,533.00	9,441.50	11,404.00	11,471.50	12,432.00	12,372.50	20,762.00	20,756.50
23	9,016.00	8,998.50	9,549.00	9,454.50	11,420.00	11,484.50	12,448.00	12,385.50	20,778.00	20,769.50
24	9,032.00	9,012.50	9,565.00	9,468.50	11,436.00	11,498.50	12,464.00	12,399.50	20,794.00	20,783.50
25	9,049.00	9,027.00	9,582.00	9,483.00	11,453.00	11,513.00	12,481.00	12,414.00	20,811.00	20,798.00
26	9,067.00	9,041.50	9,600.00	9,497.50	11,471.00	11,527.50	12,499.00	12,428.50	20,829.00	20,812.50
27	9,086.00	9,057.00	9,619.00	9,513.00	11,490.00	11,543.00	12,518.00	12,444.00	20,848.00	20,828.00
28	9,105.50	9,073.50	9,638.50	9,529.50	11,509.50	11,559.50	12,537.50	12,460.50	20,867.50	20,844.50
29	9,126.00	9,091.00	9,659.00	9,547.00	11,530.00	11,577.00	12,558.00	12,478.00	20,888.00	20,862.00
30	9,147.50	9,108.50	9,680.50	9,564.50	11,551.50	11,594.50	12,579.50	12,495.50	20,909.50	20,879.50
31	9,441.50	9,902.00	11,304.50	11,222.00	14,378.50	14,683.00	17,485.50	18,112.00	27,351.50	28,157.00
32	9,465.50	9,922.00	11,328.50	11,242.00	14,402.50	14,703.00	17,509.50	18,132.00	27,375.50	28,177.00
33	9,490.00	9,942.50	11,353.00	11,262.50	14,427.00	14,723.50	17,534.00	18,152.50	27,400.00	28,197.50
34	9,516.50	9,964.00	11,379.50	11,284.00	14,453.50	14,745.00	17,560.50	18,174.00	27,426.50	28,219.00
35	9,543.50	9,987.00	11,406.50	11,307.00	14,480.50	14,768.00	17,587.50	18,197.00	27,453.50	28,242.00
36	9,628.50	10,010.00	11,491.50	11,330.00	14,565.50	14,791.00	17,672.50	18,220.00	27,538.50	28,265.00
37	9,660.50	10,035.50	11,523.50	11,355.50	14,597.50	14,816.50	17,704.50	18,245.50	27,570.50	28,290.50
38	9,694.00	10,061.50	11,557.00	11,381.50	14,631.00	14,842.50	17,738.00	18,271.50	27,604.00	28,316.50
39	9,729.50	10,089.00	11,592.50	11,409.00	14,666.50	14,870.00	17,773.50	18,299.00	27,639.50	28,344.00
40	9,766.50	10,118.00	11,629.50	11,438.00	14,703.50	14,899.00	17,810.50	18,328.00	27,676.50	28,373.00
41	11,679.50	12,298.50	14,529.50	14,910.50	17,369.50	17,809.50	20,003.50	21,060.50	32,776.50	34,108.50
42	11,723.00	12,332.50	14,573.00	14,944.50	17,413.00	17,843.50	20,047.00	21,094.50	32,820.00	34,142.50
43	11,768.50	12,368.50	14,618.50	14,980.50	17,458.50	17,879.50	20,092.50	21,130.50	32,865.50	34,178.50
44	11,817.00	12,406.00	14,667.00	15,018.00	17,507.00	17,917.00	20,141.00	21,168.00	32,914.00	34,216.00
45	11,868.00	12,445.50	14,718.00	15,057.50	17,558.00	17,956.50	20,192.00	21,207.50	32,965.00	34,255.50
46	11,921.50	12,488.00	14,771.50	15,100.00	17,611.50	17,999.00	20,245.50	21,250.00	33,018.50	34,298.00
47	11,978.50	12,532.00	14,828.50	15,144.00	17,668.50	18,043.00	20,302.50	21,294.00	33,075.50	34,342.00
48	12,039.00	12,579.50	14,889.00	15,191.50	17,729.00	18,090.50	20,363.00	21,341.50	33,136.00	34,389.50
49	12,102.50	12,629.50	14,952.50	15,241.50	17,792.50	18,140.50	20,426.50	21,391.50	33,199.50	34,439.50
50	12,170.50	12,682.50	15,020.50	15,294.50	17,860.50	18,193.50	20,494.50	21,444.50	33,267.50	34,492.50
51	12,380.50	13,469.50	15,932.50	16,983.50	18,988.50	20,200.50	21,784.50	23,443.50	35,439.50	38,515.50
52	12,457.00	13,533.00	16,009.00	17,047.00	19,065.00	20,264.00	21,861.00	23,507.00	35,516.00	38,579.00
53	12,538.00	13,600.50	16,090.00	17,114.50	19,146.00	20,331.50	21,942.00	23,574.50	35,597.00	38,646.50
54	12,625.00	13,672.50	16,177.00	17,186.50	19,233.00	20,403.50	22,029.00	23,646.50	35,684.00	38,718.50
55	12,718.00	13,749.50	16,270.00	17,263.50	19,326.00	20,480.50	22,122.00	23,723.50	35,777.00	38,795.50
56	12,817.50	13,832.00	16,369.50	17,346.00	19,425.50	20,563.00	22,221.50	23,806.00	35,876.50	38,878.00
57	12,924.00	13,920.00	16,476.00	17,434.00	19,532.00	20,651.00	22,328.00	23,894.00	35,983.00	38,966.00
58	13,038.00	14,015.00	16,590.00	17,529.00	19,646.00	20,746.00	22,442.00	23,989.00	36,097.00	39,061.00
59	13,160.50	14,116.50	16,712.50	17,630.50	19,768.50	20,847.50	22,564.50	24,090.50	36,219.50	39,162.50
60	13,292.50	14,226.00	16,844.50	17,740.00	19,900.50	20,957.00	22,696.50	24,200.00	36,351.50	39,272.00
61	13,773.50	15,940.00	17,147.50	20,440.00	20,306.50	24,668.00	23,072.50	28,794.00	36,895.50	46,437.00
62	13,926.50	16,067.50	17,300.50	20,567.50	20,459.50	24,795.50	23,225.50	28,921.50	37,048.50	46,564.50
63	14,091.00	16,205.00	17,465.00	20,705.00	20,624.00	24,933.00	23,390.00	29,059.00	37,213.00	46,702.00
64	14,269.00	16,354.50	17,643.00	20,854.50	20,802.00	25,082.50	23,568.00	29,208.50	37,391.00	46,851.50
65	14,461.00	16,516.50	17,835.00	21,016.50	20,994.00	25,244.50	23,760.00	29,370.50	37,583.00	47,013.50
66	14,669.00	16,692.00	18,043.00	21,192.00	21,202.00	25,420.00	23,968.00	29,546.00	37,791.00	47,189.00
67	14,893.50	16,883.00	18,267.50	21,383.00	21,426.50	25,611.00	24,192.50	29,737.00	38,015.50	47,380.00
68	15,136.50	17,090.00	18,510.50	21,590.00	21,669.50	25,818.00	24,435.50	29,944.00	38,258.50	47,587.00
69	15,400.00	17,315.00	18,774.00	21,815.00	21,933.00	26,043.00	24,699.00	30,169.00	38,522.00	47,812.00
70	15,685.00	17,559.00	19,059.00	22,059.00	22,218.00	26,287.00	24,984.00	30,413.00	38,807.00	48,056.00

Remarks :

- Underwriting criteria is subject to the rules of Muang Thai Life Assurance Public Company Limited
- Premiums for the rider are subject to adjustment according to the insured's age.
- Premium of this campaign is eligible for personal income tax deduction. Conditions are as specified by the Revenue Department.
- For calculation purposes, the insured's age is computed as the current year minus the insured's year of birth (B.E.).
- The premiums presented are for reference only and subject to change based on various factors, including the insured's age and occupational class.
- Land and Houses Bank Public Company Limited as a life insurance broker presents life insurance only.
- Muang Thai Life Assurance Public Company Limited is responsible for the coverage conditions, and entitled benefits according to the insurance policy conditions.
- For more information, call 1766 (24/7), or visit any Land & Houses Bank branch.
- Please study details of coverage, conditions and exclusions before making a decision to apply for insurance.

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