

# MTL Group Insurance Service Update

## MTL Click



# Agenda



01

**MTL Click installation process**

02

## **MTL Click Services**

- **My Policies**
- **E-Card**
- **My Healthcare**
  - Muang Thai HealthCare Service
  - MTL Telemedicine
  - Health at Home
- **My Claim**
- **Document Download**
- **Tips & News**

03

## **Privilege**

Muangthai Smile Plus

04

**Appendix**



# MTL Click

The new face of insurance

For superior experience

- **MTL customers** can download the application to check group insurance benefits, including OPD on a real-time basis.
- Member of **Muang Thai Smile Club** can redeem the **smilepoint** immediately.
- Many other special privilege



## All Services in One Application



### Check All your Policies

View details of your coverage both Group Insurance and Individual Insurance



### Find Nearest Network Hospitals

Search for hospitals nearby using keyword or online map



### No need to carry cards by using Digicards

Worry free to loss or forget the medical card



### Cashless Services

No out-of-pocket  
Convenient and Cashless



### Easy Submit Claims via E-Claim Service

Submit claim anytime and anywhere



### Online Physician Consultation

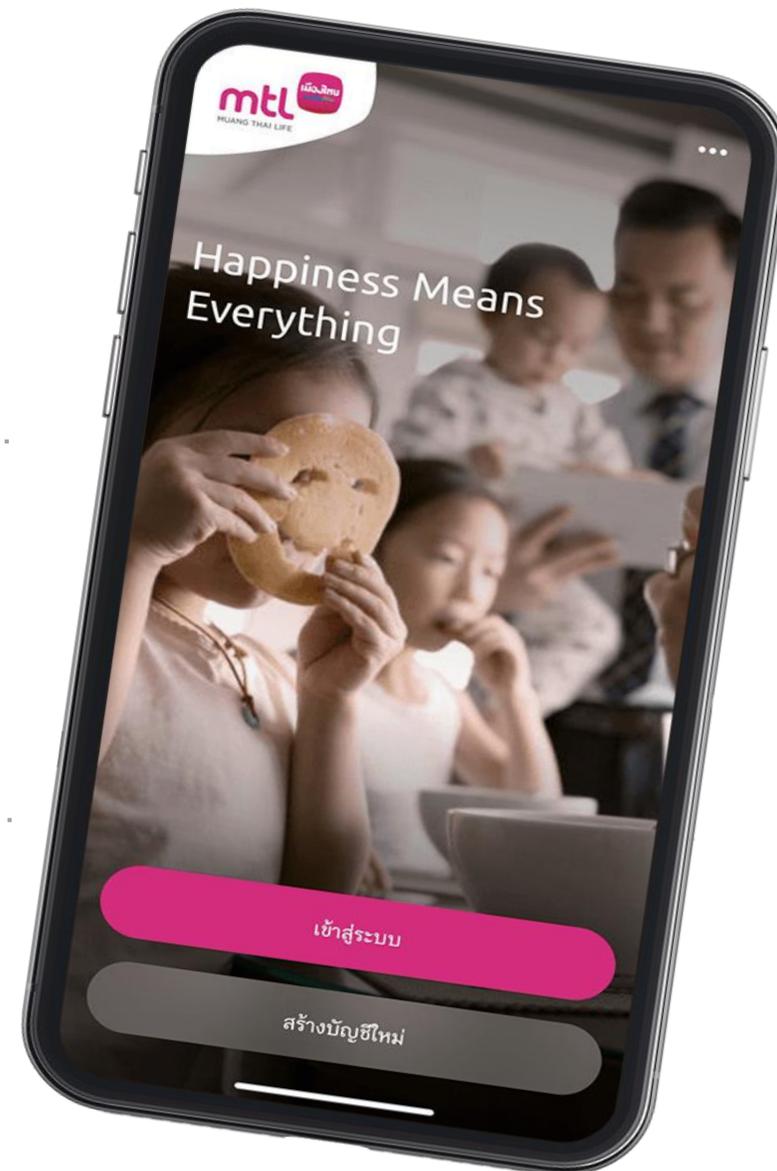
Consults physician 24hrs and claim direct through app



### Privilege MTL Smile Plus



### Other Services Tips & News





Simply start to receive the service

# Simply start to receive the service



1. Download MTL Click Application, Create the username and password
2. Add policy (Individual or Group Policy)

Scan for download **MTL Click**

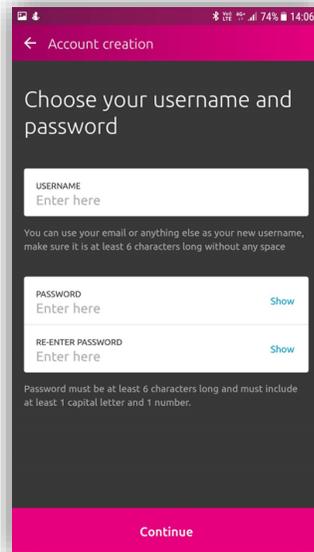


# 1. Download MTL Click Application, Create Username and Password

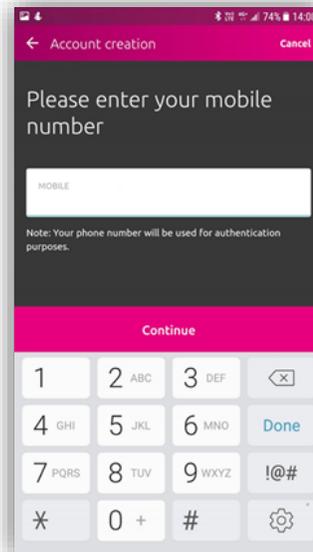
Press Create an account



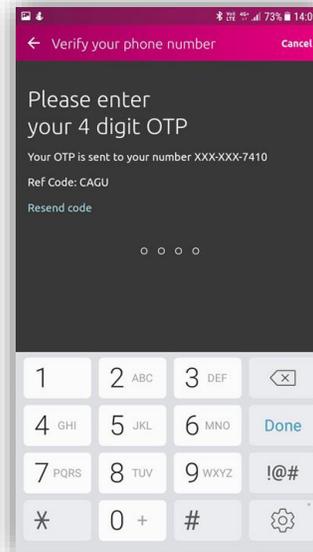
Choose your username and password



Enter (TH) mobile number



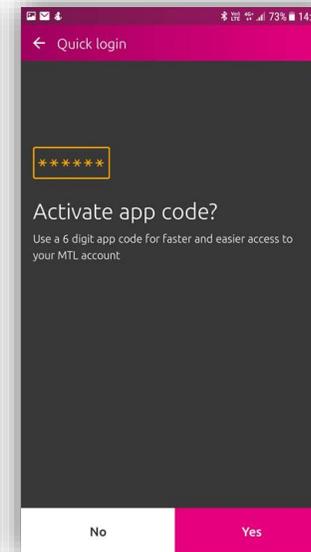
Enter OTP



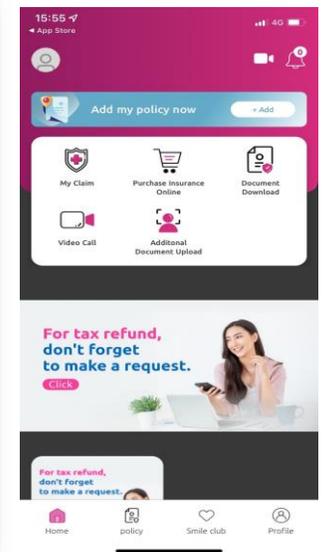
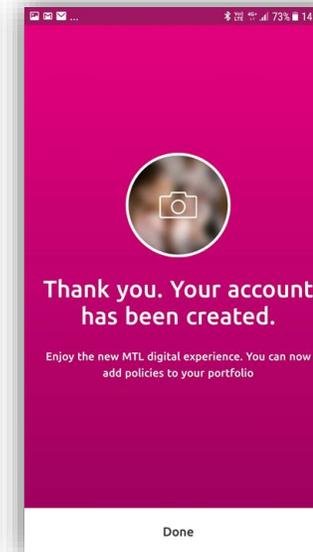
Can choose 3 ways up to each mobile phone  
Face ID /  
Fingerprint /  
Passcode



Upload profile picture



Enter the main screen  
No policy information



## 2. Add Policy (1st Time)

Press add Policy

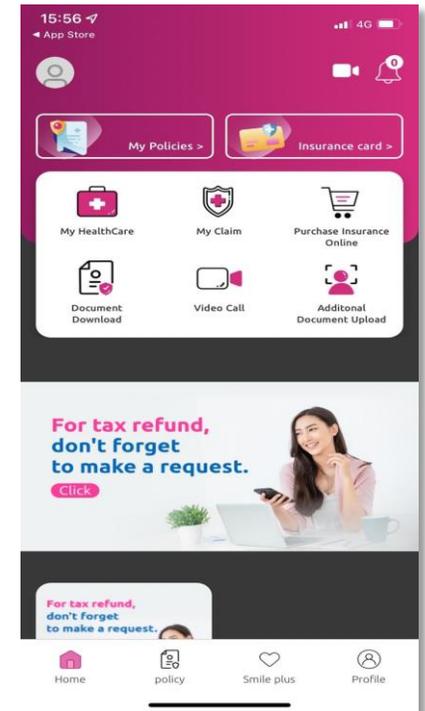
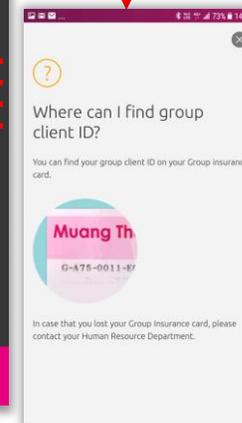
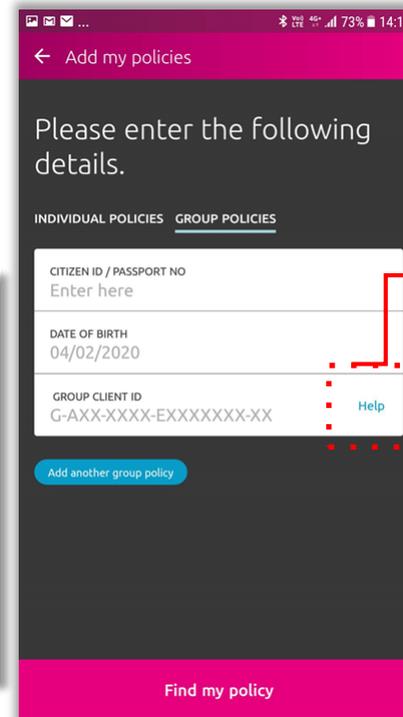
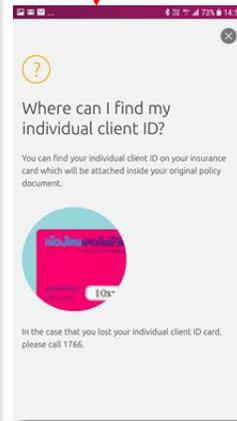
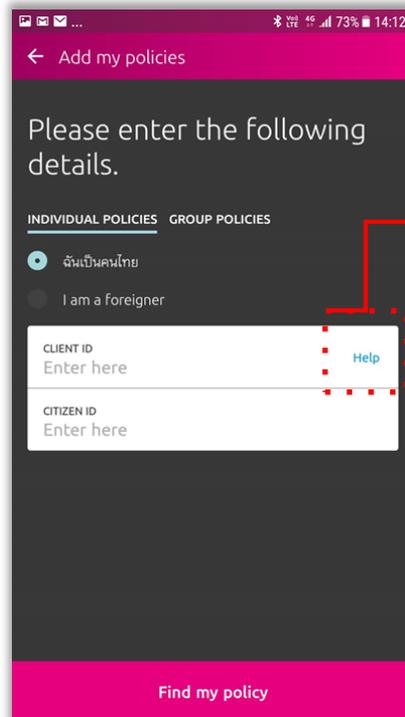
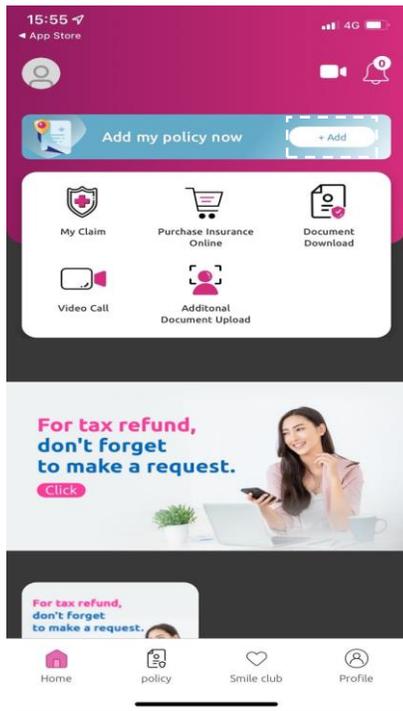
Individual: enter

- Client ID
- Citizen ID

Group: enter (Regular)

- Citizen ID / Passport ID
- Date of Birth
- Group Client ID (Group Healthcare Card No.)

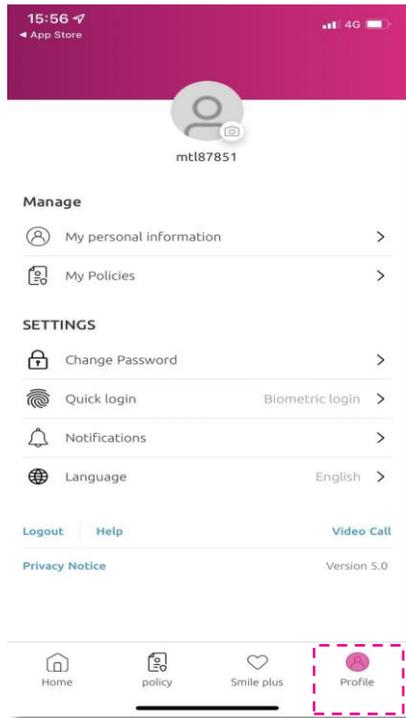
Completed: Enter you Policy Information



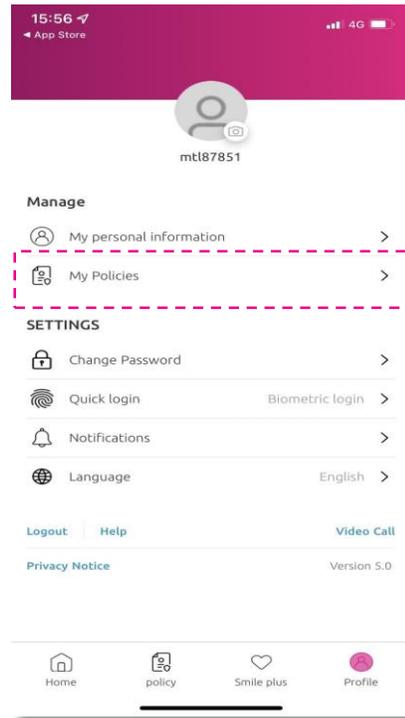
Group: enter (fast track)  
Citizen ID / Passport ID + Date of Birth  
(Subjected to receive No. from HR in advance)

## 2. Add Policy (In case of a new Group Client ID or Second Group Policy)

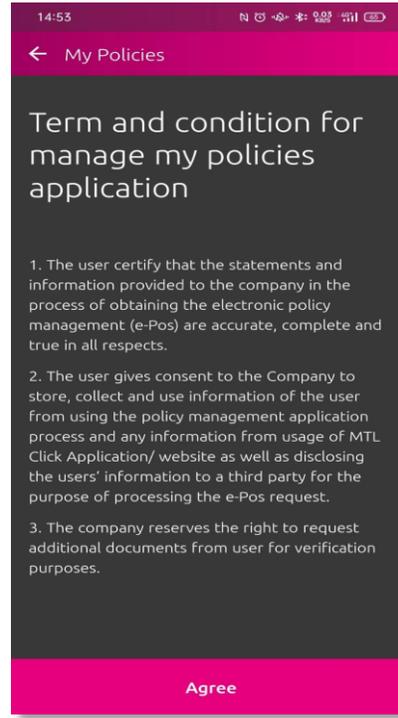
Press Profile



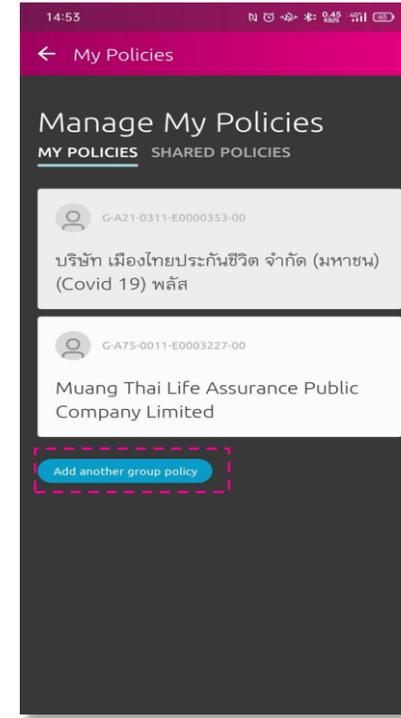
Press My Policies



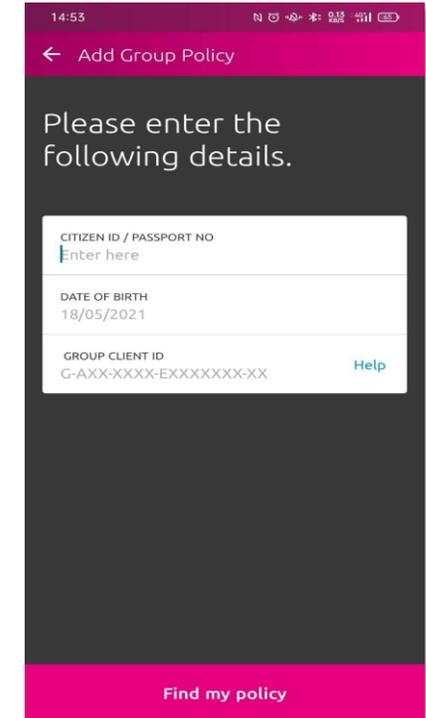
Read and Accept  
Term of Services



Press add another  
group policy

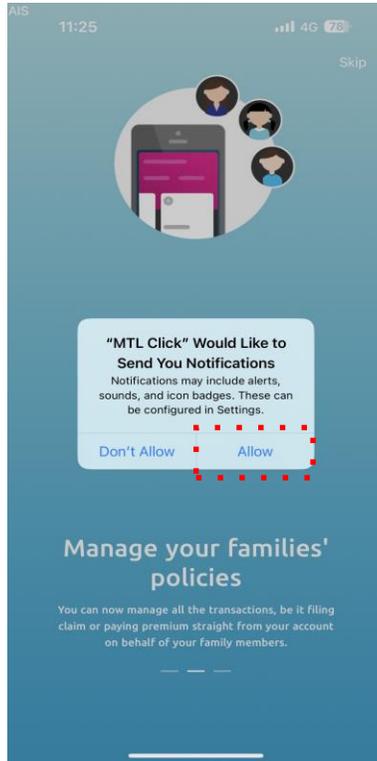


Fill Information and  
Find my policy



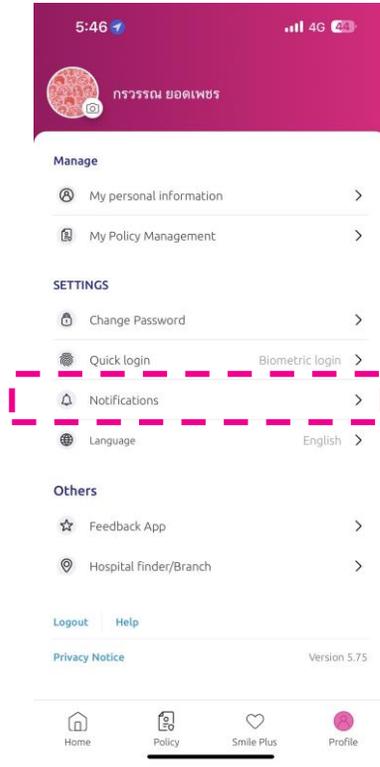
# 3. Allow Notifications (Received News and Claim Notification)

Press **Allow** to receive notification\*



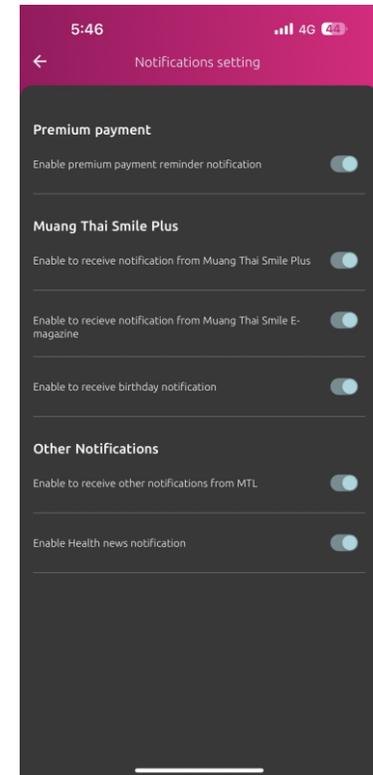
Scenario 1  
Any times  
After  
Downloaded or

Select **“Profile”** then **“Notification”**



Scenario 2  
After Created  
an Account

Switch **notification(s)** on



Click the bell to review **notification**



# 4. Forgot Password

Press Help on top right

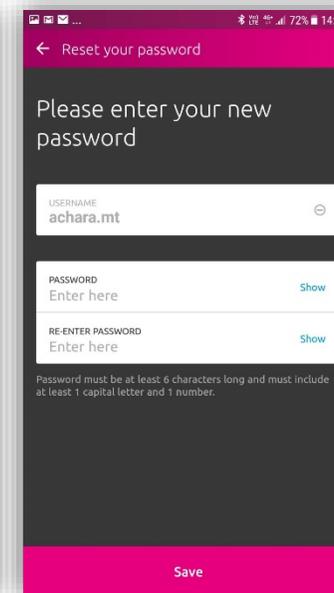
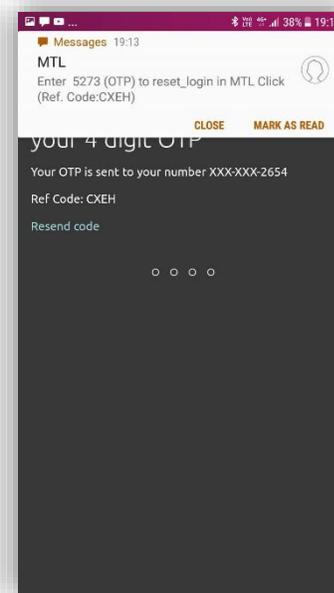
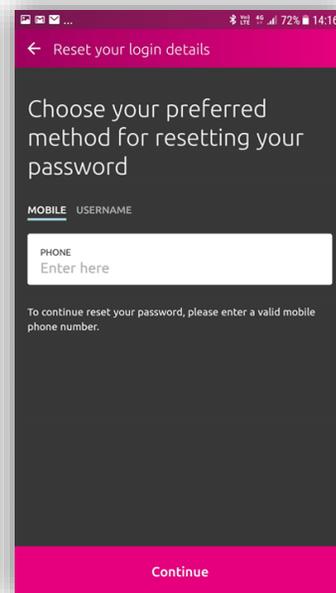
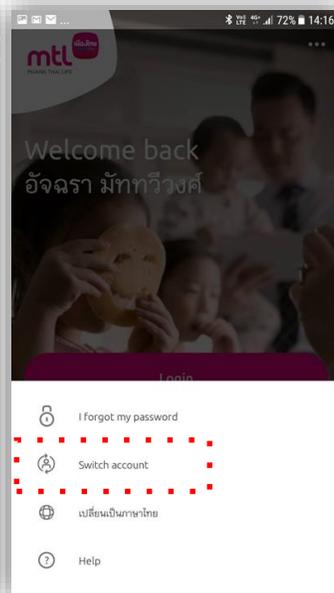
Press Forgot Password

Enter Registered Mobile No. or Username

Enter your OTP

Enter your new password (Show Username)

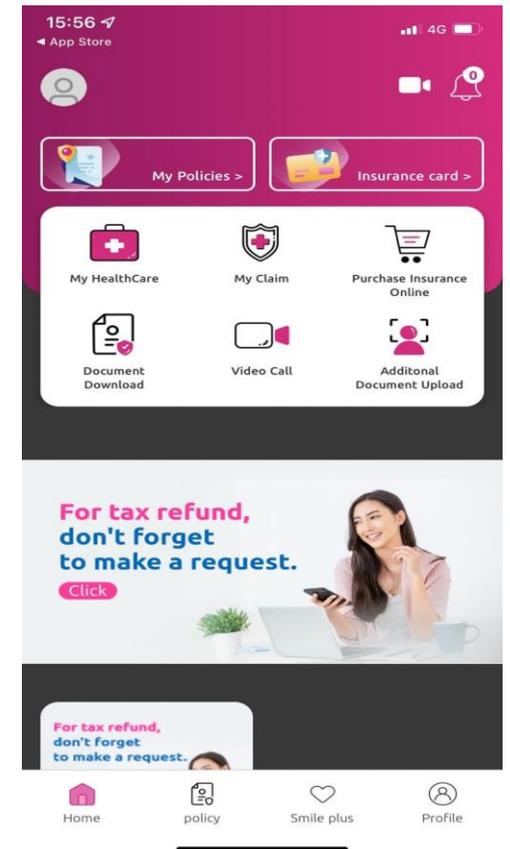
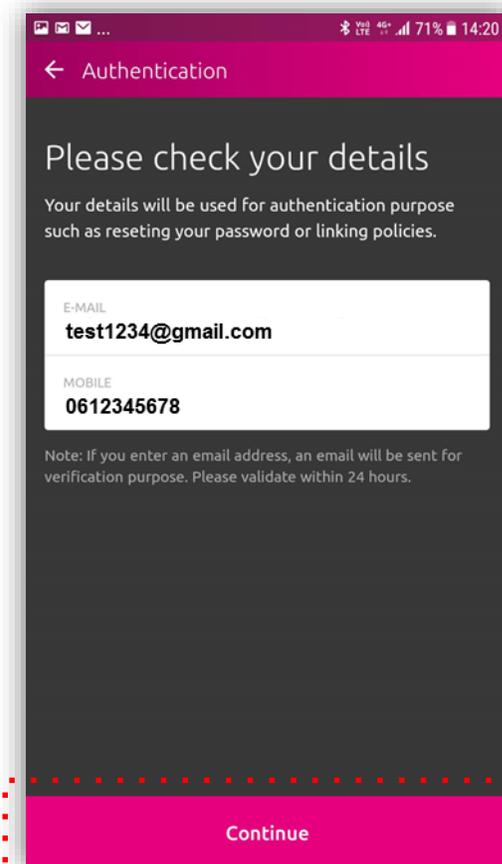
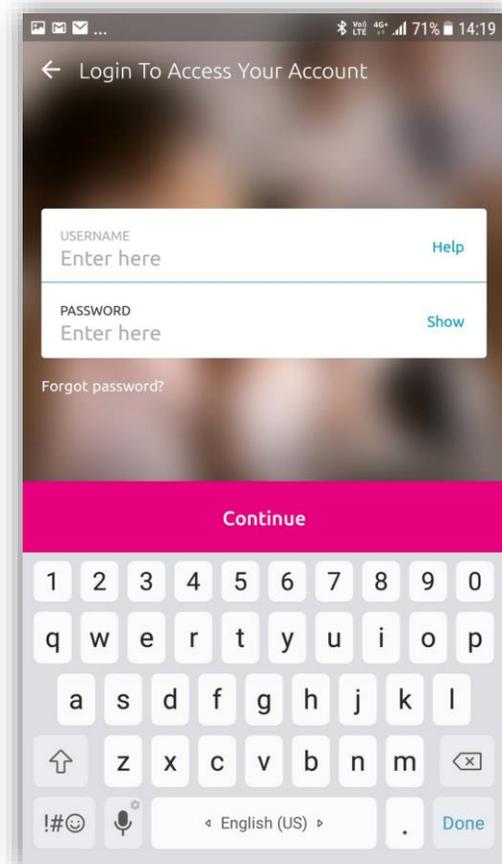
Your password has been set up



**Remark:** In case of forget Username/Password and mobile number was changed, please contact 1766 #8 to receive username from call center for resetting the password/change the data after verifying the identity.

## 5. Re-Login (in case of App. deletion or Switch account)

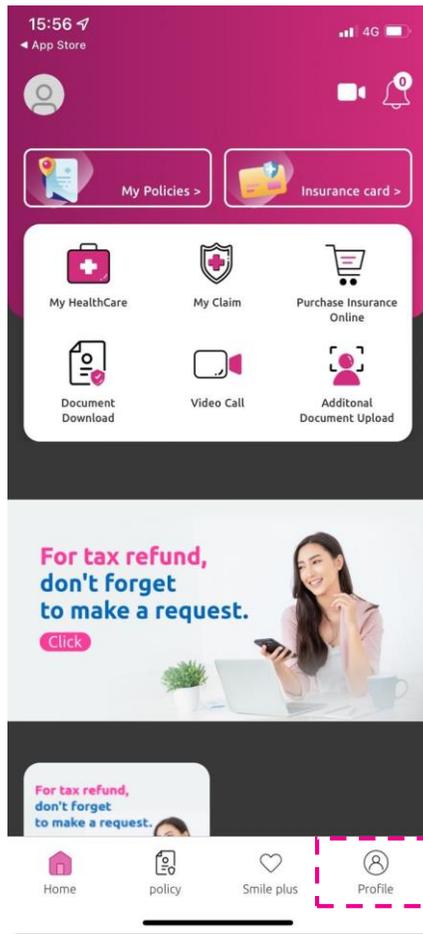
You will be required to re-verify your information



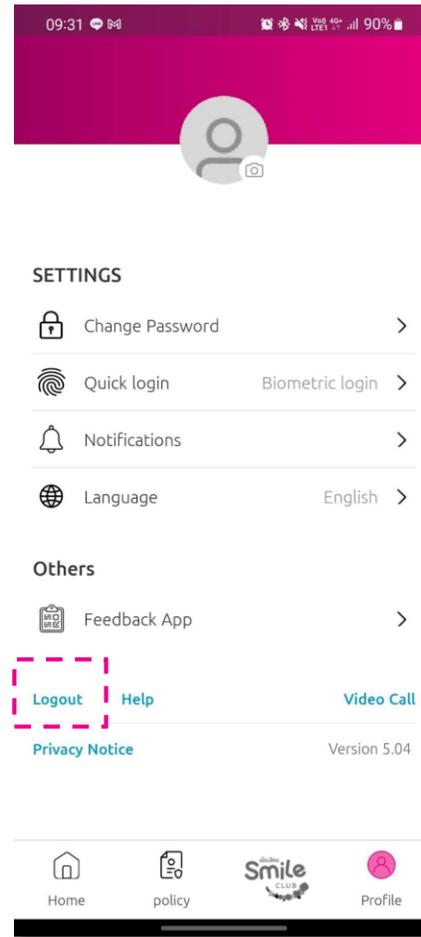
**Remark :** Citizen ID / Passport ID could be used replacing Username (Subjected to receive No. from HR in advance)

## 5. Re-Login (in case of sign-out and Re-login)

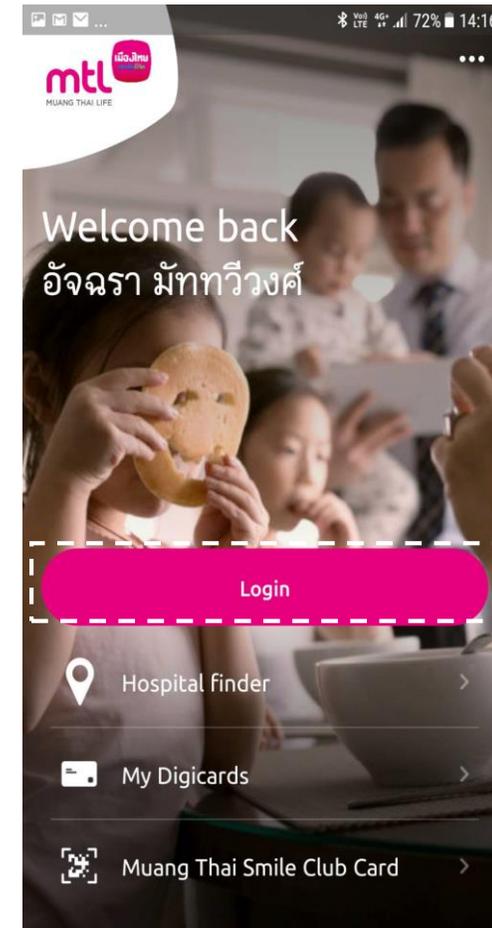
Press "Profile"



Scroll Down and Press "Log out"



Press "Profile"



**Remark:** After "Logout" Please close application before login



# MTL Click Services

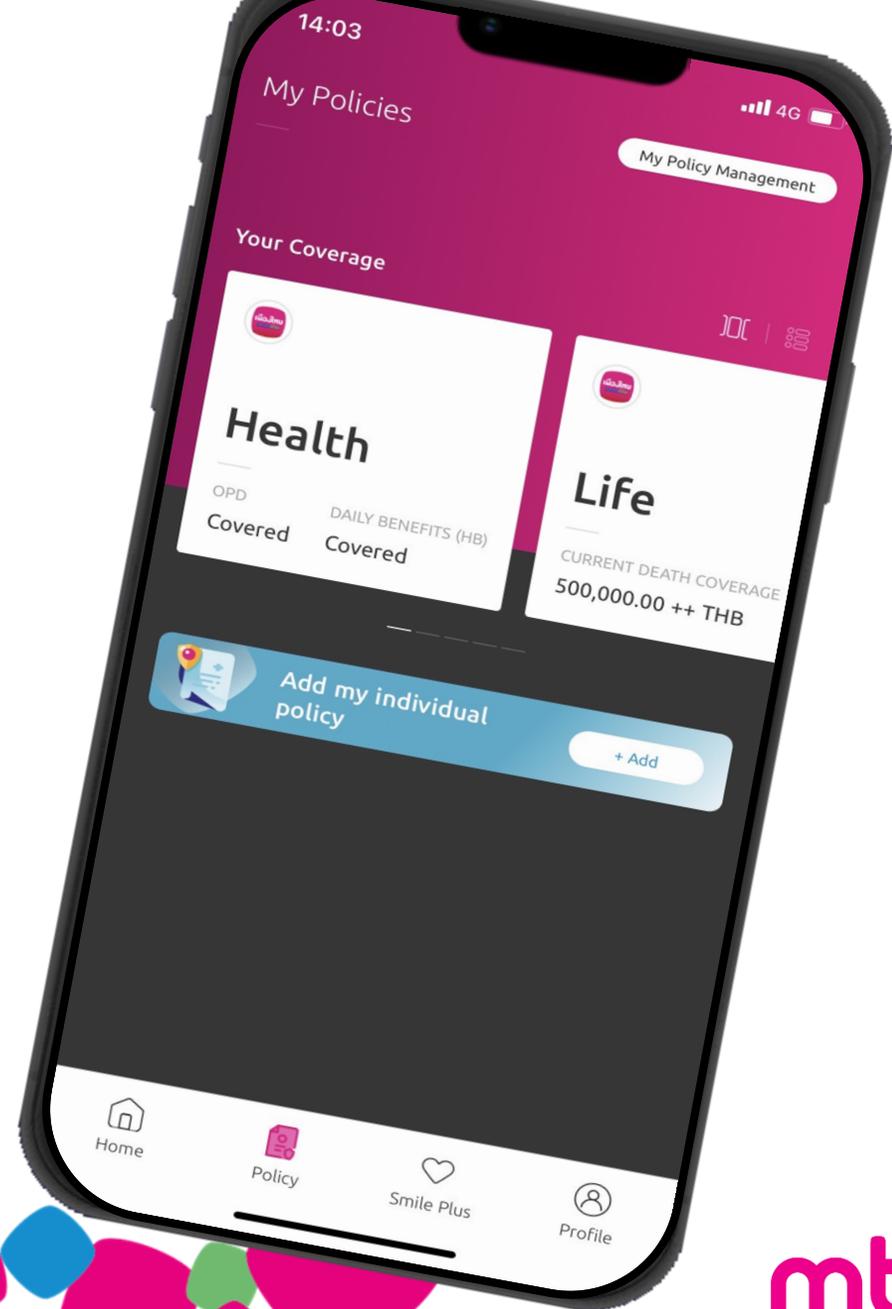


# Policy portfolio

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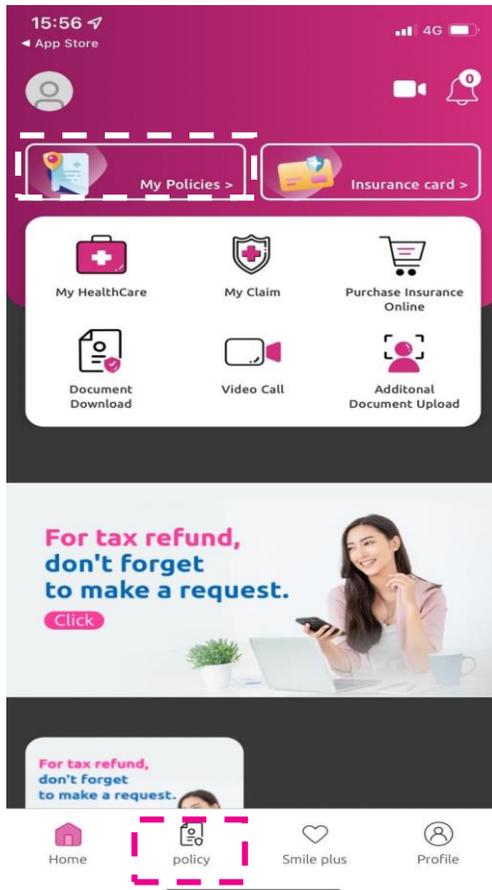
# Policy portfolio

- Can access all coverage and all insurance services quickly and more convenient
- View details of your coverage both Group Insurance and Individual Insurance



# Review Policy Coverage and Claims History

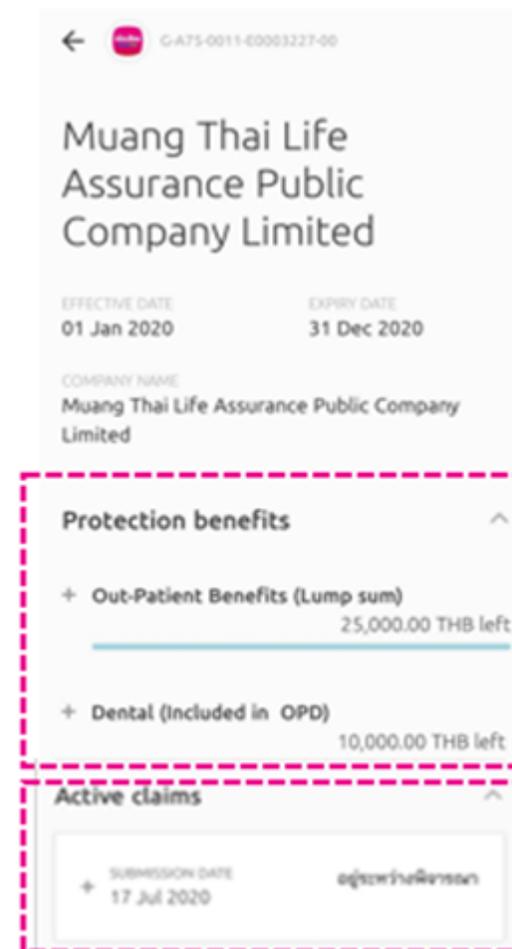
Click "My Policies" or "Policy Tab" to display more details



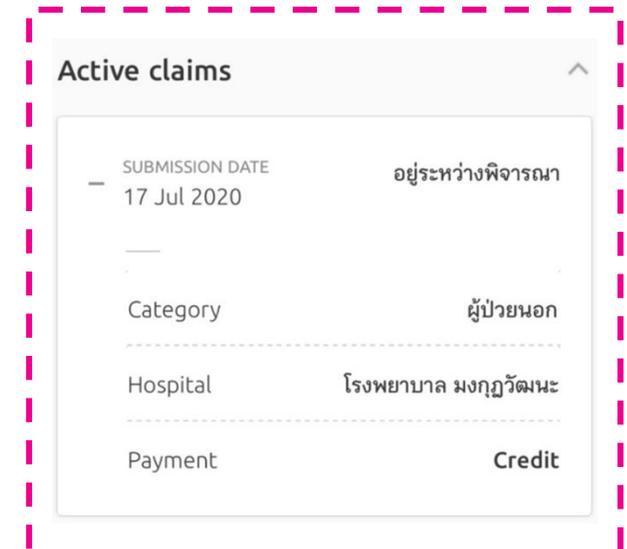
Click your company to see coverage



Check Outpatient and Dental Balance



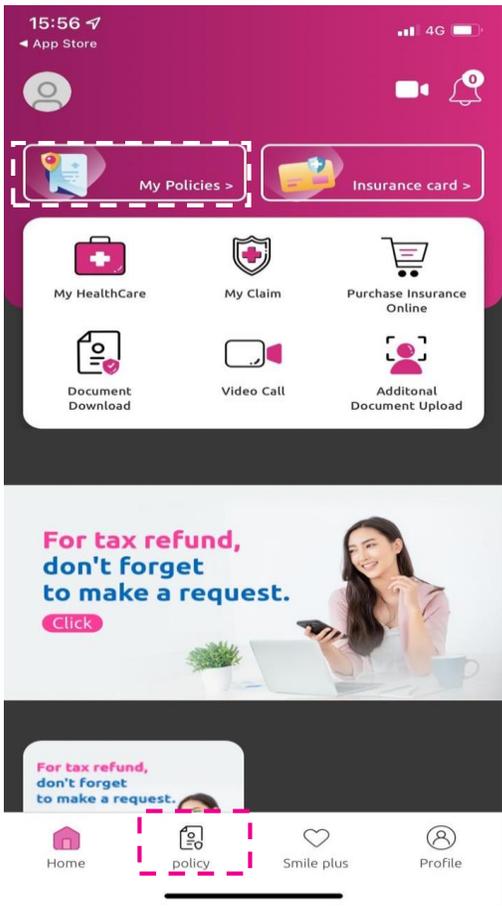
Click to display more claim detail



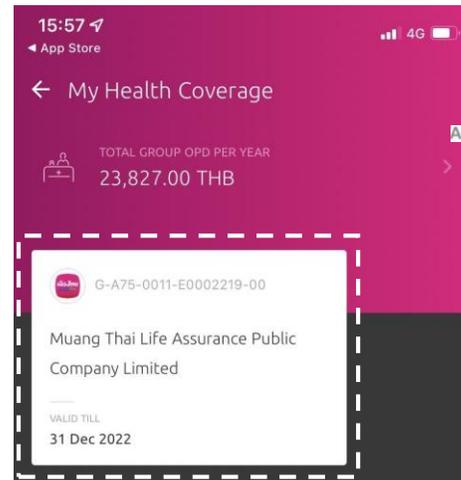
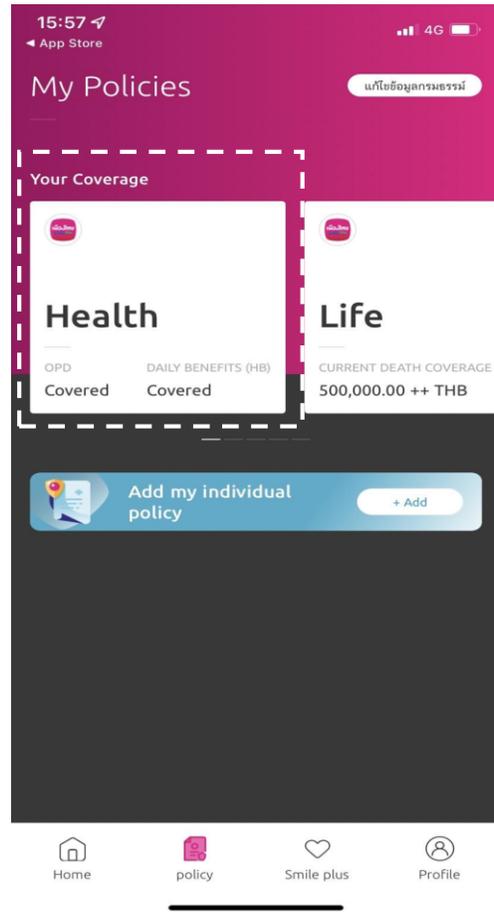
# Display the dependent coverage on employee mobiles

(In case, the policyholder provides group benefits to cover spouse and children of active employees)

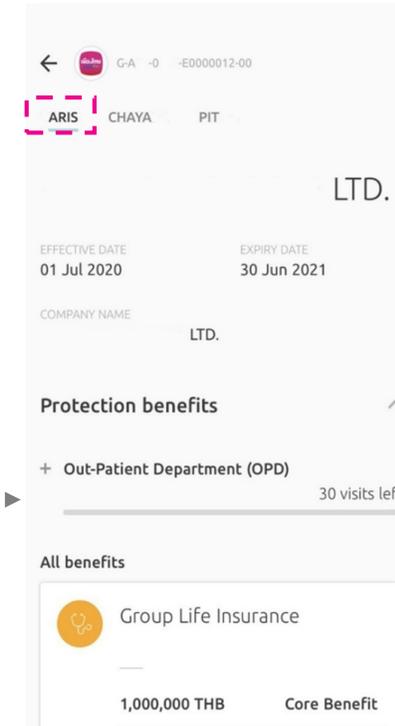
Click "My Policy" or "Policy Tab" to display more details



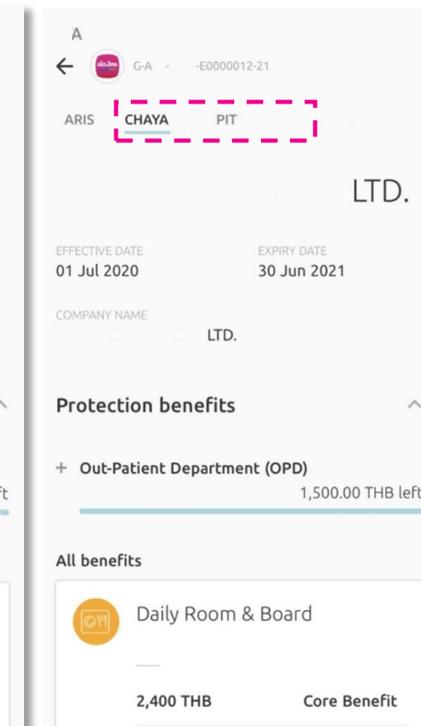
Click your company to see coverage

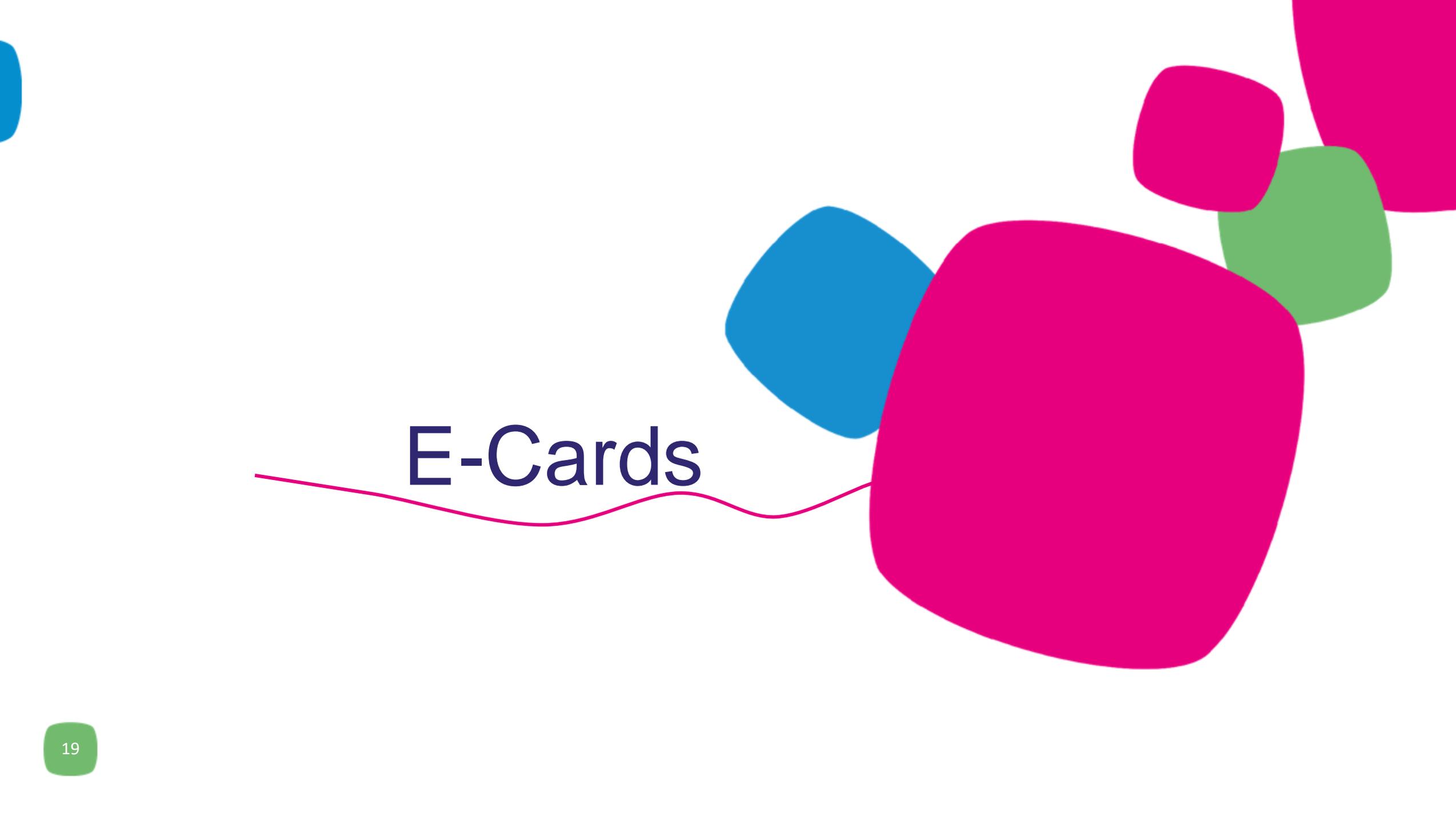


Select Employee Coverage



Select Spouse or Child(ren) Coverage



The background features several overlapping rounded rectangular shapes in shades of blue, magenta, and green. A thin, wavy magenta line curves across the middle of the page, passing behind the text.

# E-Cards



# E-Cards



Cardless service  
Convenience and  
Prompt



Reduce the workload  
of deliver physical  
cards



No out-of-pocket, shows ID  
Card\* or E-Card (MTL Click) to  
medical centers in panel to  
receive cashless service



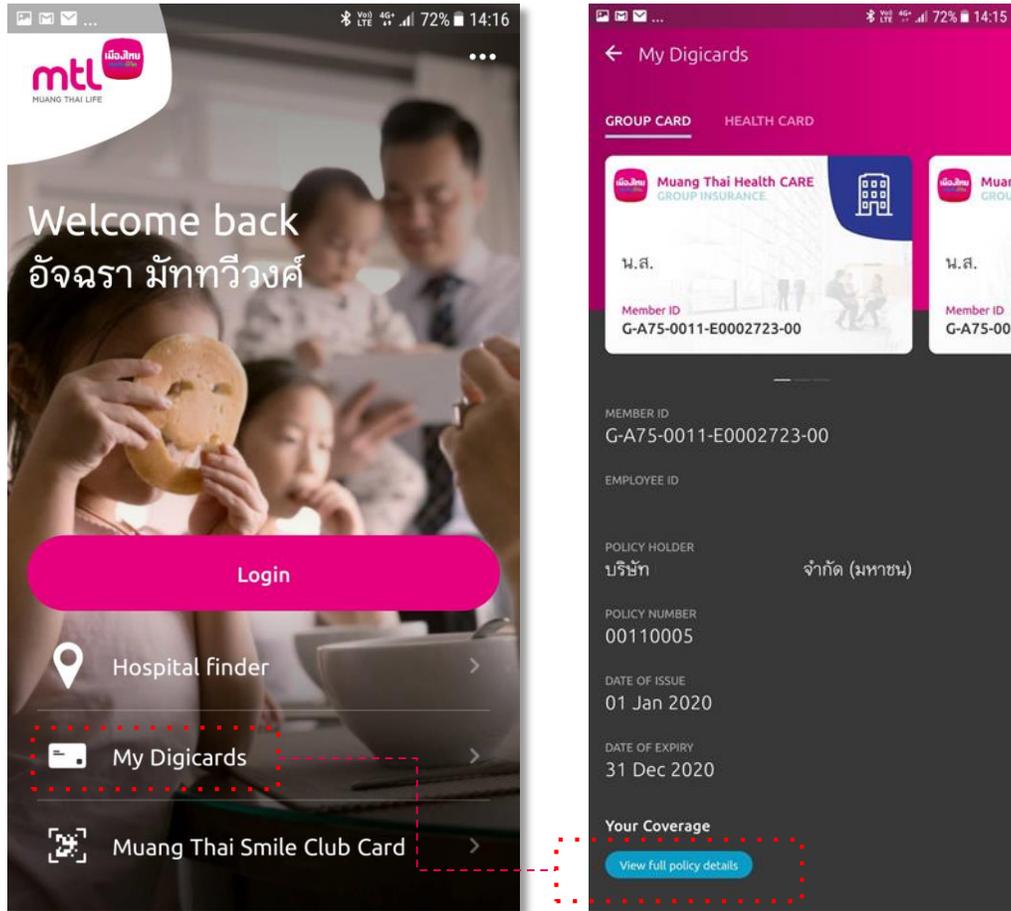
Worry free to loss or  
forget the medical card

\*Subjected to provide ID Card no. before activate the services

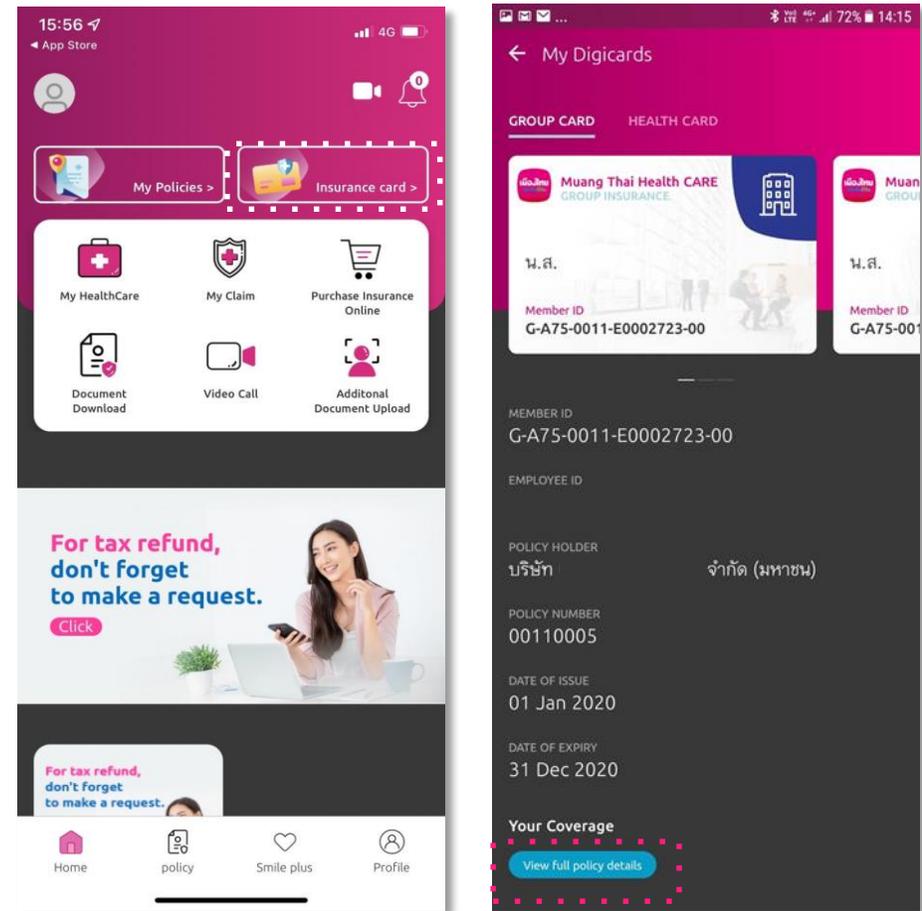
The presentation is merely translation only, please refer to the T&Cs in Thai.

# Group Insurance E-Cards (For companies that have signed consent letter for the use of ID Cards)

Option 1 : click “My Digicards” on login page



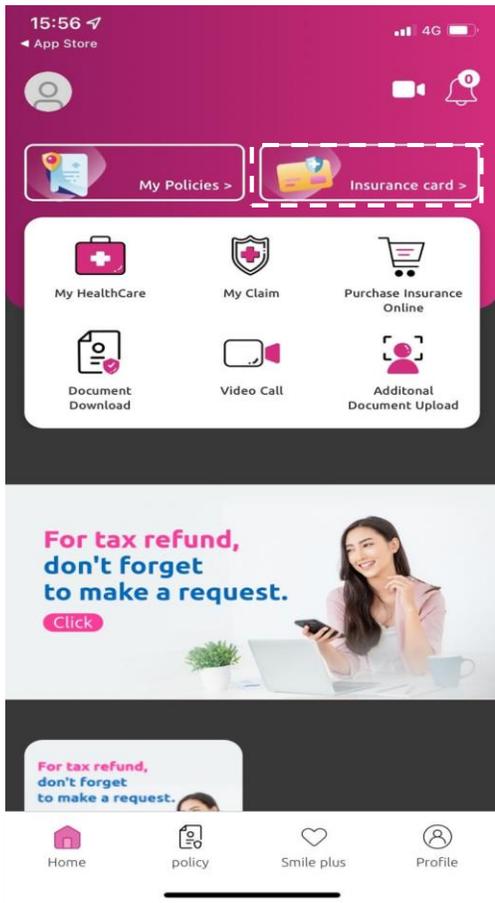
Option 2 : Login and press “Insurance Card”



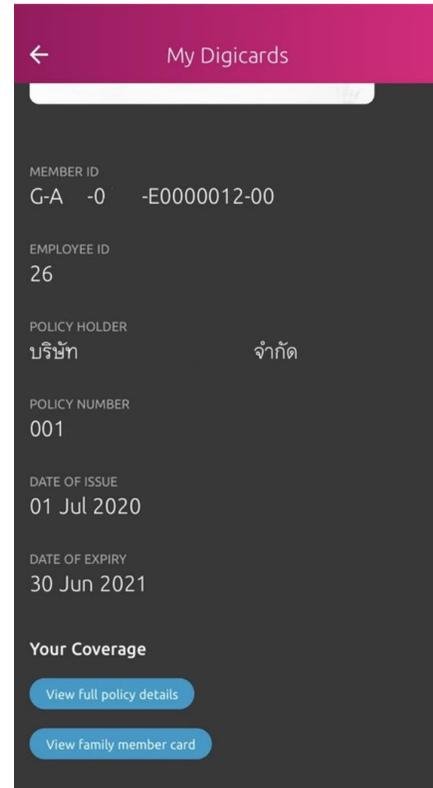
# Display E-Card of spouse and child(ren) on employee mobiles

(In case, the policyholder provides group benefits to cover spouse and children of active employees and signed a ID service contract)

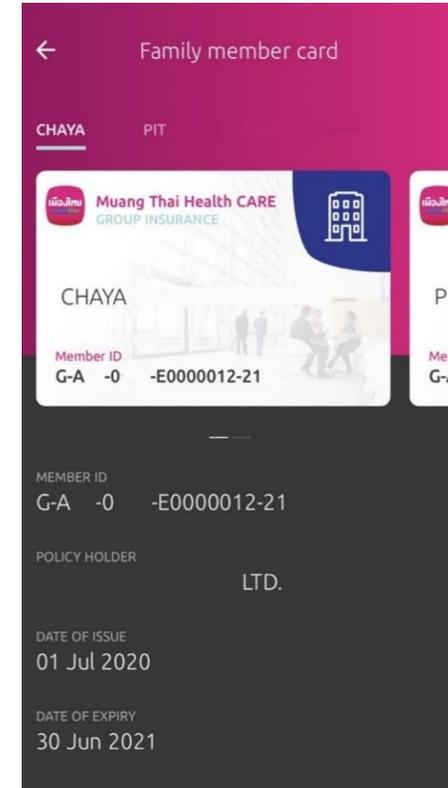
Click "Insurance card"



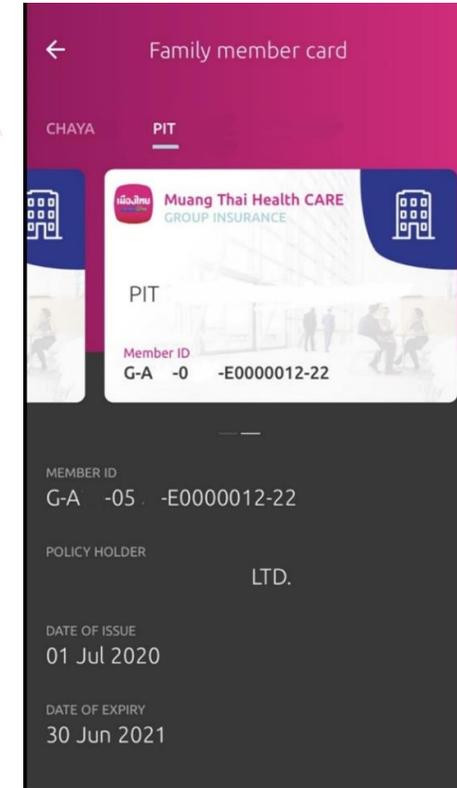
Scroll Down and click "View family member card"



Select Spouse E-Card



Slide and Select Child(ren) E-Card

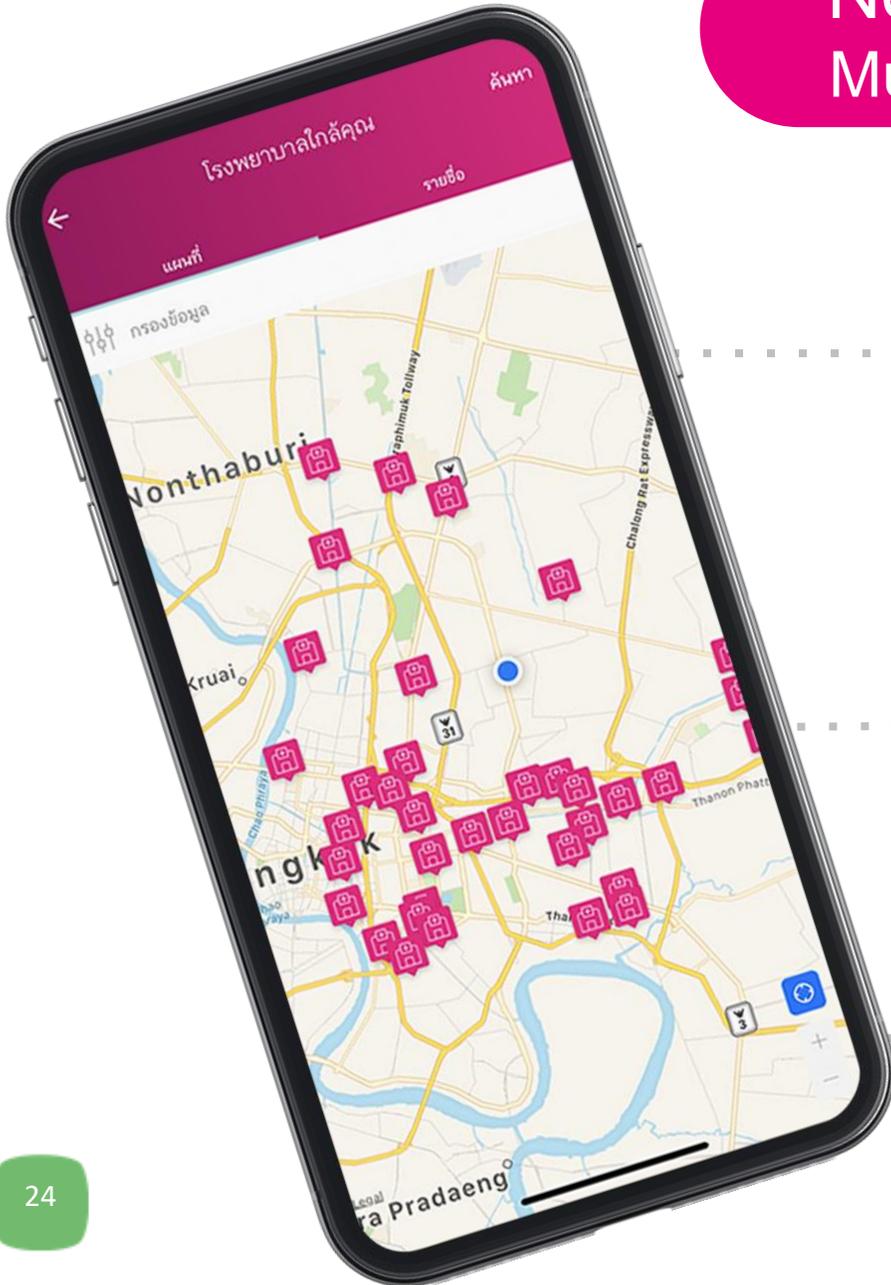




# My Healthcare

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# Network Hospitals & Clinics Muang Thai HealthCare Service



## No Advance Payments

No Advance Payments at Contracted Hospitals & Clinics 625 units



## Contracted Hospitals & Clinics

*\*Terms and conditions as a designated by the company*

- Clinics 210 units
- Private Hospitals 286 units
- Government Hospitals 127 units



## Hospitals in Cambodia and Laos

*\*Terms and conditions as a designated by the company*

- Lao Asean Hospital , Laos
- Kasemrad International Hospital Vientiane , Laos

# Online Doctor Consultation (MTL Telemedicine)

(Special Service for OPD benefits)

## ➤ Consult doctors anywhere and anytime

Consult doctors via video call 24/7 according to the conditions specified by the Company

## ➤ Enjoy the convenient online service

You can save time travelling to hospitals.

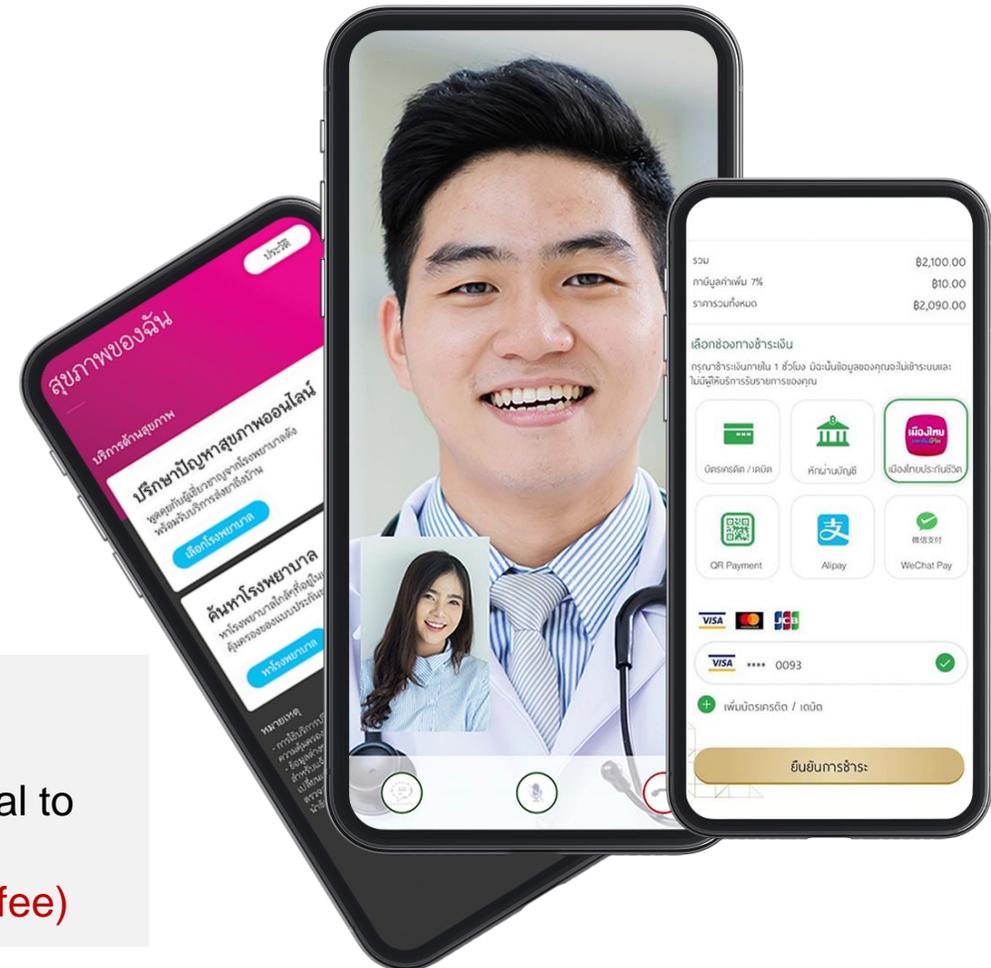
## ➤ No advance payment

Physician and medicine fees are promptly deducted from your OPD benefits.

## ➤ A medicine delivery service is available.

Medicine would be delivered from the hospital to you after a doctor consultation.

(Customers are responsible for the delivery fee)



\*\*Terms and conditions as a designated by the company, / delivery fee as a designated by hospital

# What services does Samitivej Virtual Hospital provide ?

- Provide real-time consultations with doctors via video calling, available 24 hours a day, as well as home visits to take blood samples and deliver medication.
- **Doctor fees are only 500 baht per 15 minute consultation.**
- Before consult with a doctor, you can VDO call with a nurse for screening and identification whether you can treat via telemedicine or not, free of charge.
- If additional blood taken are needed. There is a medical team to take blood at home. To be analyzed and results for doctors before consult with a doctor as well
- After treatment, can choose to receive the medicine delivery service from the hospital to home immediately via lineman in Bangkok Metropolitan region (receive medicine within 24 hours) and via SCG express in other provinces nationwide. (Receive the medicine within the next day)  
Note: Medicine will transport orders in sealed bags or sealed boxes to ensure utmost safety of the contents, as well as to protect user privacy. Moreover, medicines that require careful temperature management will be transported in a temperature-controlled environment, using the latest technology on offer from SCG Express.
- If having group insurance with MTL, can use the insurance coverage on the app immediately after the end of treatment and pay only the excess from coverage (if any)  
Note: **Insurance will not cover drug delivery fee, Service fees for traveling to blood** taken at home and unrelated expenses of medical treatment. The conditions of coverage are according to the insurance policy you are holding.
- You can pay for the excess costs on the application through the debit / credit card you are holding.

# How to use MTL Telemedicine?

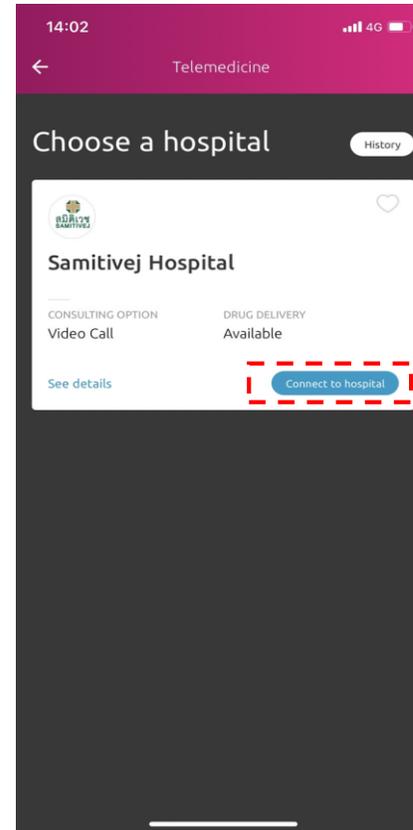
Select "My Healthcare" on HOME



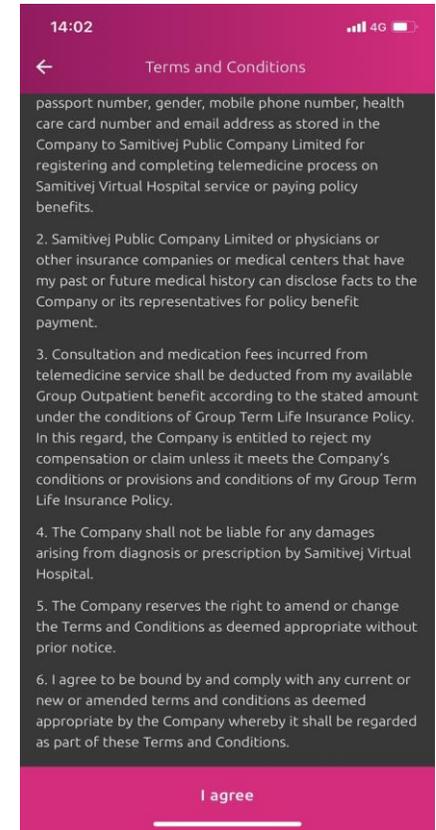
Choose "Online doctor"



Connect to hospital



Accept terms and conditions



Remark : OPD less than 600 THB.  
the system doesn't display  
Telemedicine menu.

# How to use MTL Telemedicine?

**Accept** Samitivej Virtual Hospital terms and conditions



Waiting a nurse



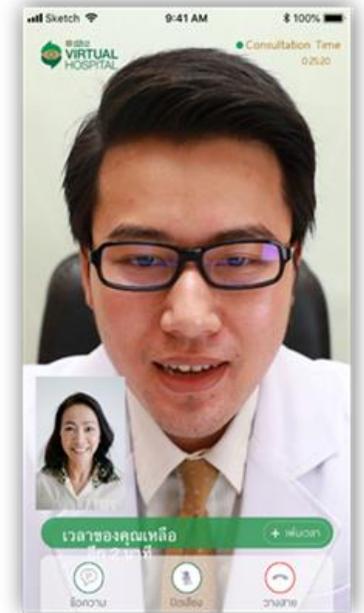
Talk to a nurse via video call about your symptoms to see whether the online consultation is appropriate. If yes, you will be connected to a doctor shortly. (No Service Charge)



If you can a consultation with a medical doctor. Waiting a doctor



Enter a doctor consultation process. (consultation fee 500THB/15 min)

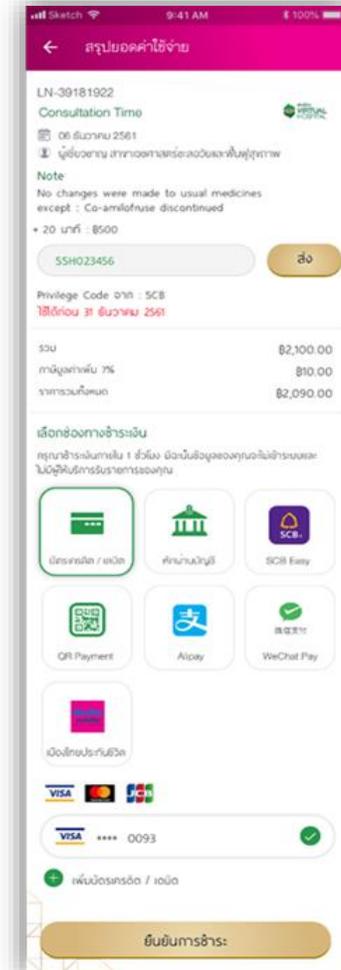


# How to use MTL Telemedicine?

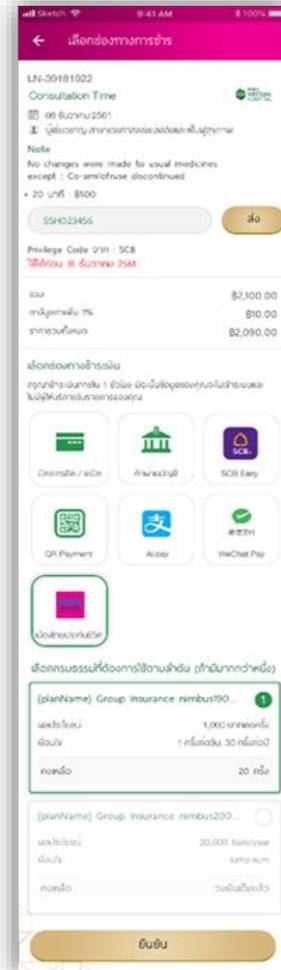
After the consultation is completed, The system will immediately summarize the medical treatment duration and expense.



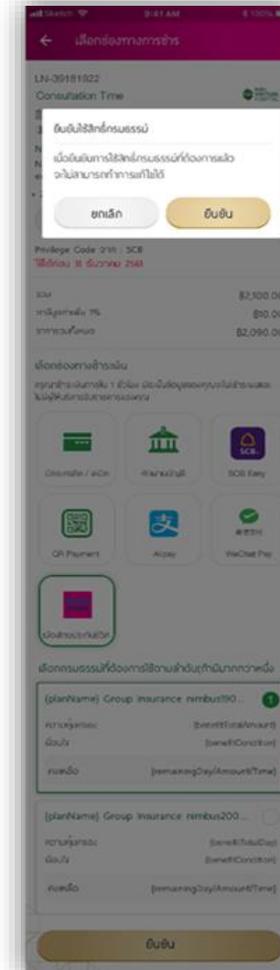
Select your payment channel.



In case of group insurance customers. Please select "Muang Thai Life Assurance".



Confirm your policy

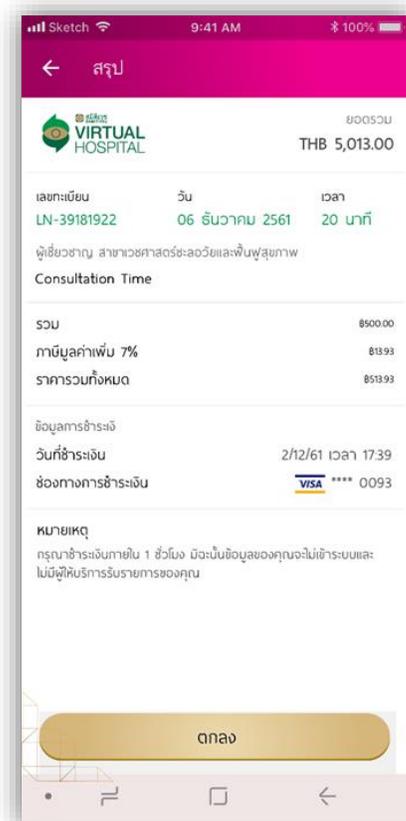


Payment of Excess Expenses ( if any )



# How to use MTL Telemedicine?

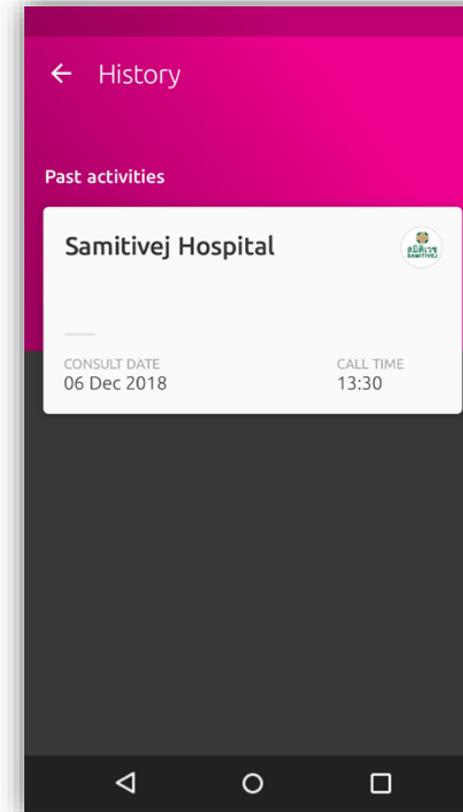
Summary your treatment information.



Completed



Claim detail will be appear on History claim



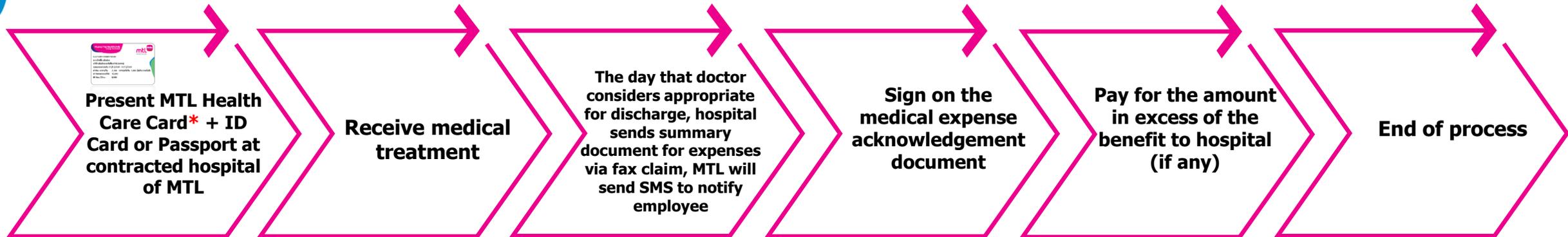


# My Claim

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# 1. Inpatient Benefits (Fax Claim) – Use Health Care Card

\*\*\* Fax Claim 0 2274 9400 ext. 5465 – 66 everyday service during 8.30am – 8pm



# 2. Outpatient Benefits – Use Health Care Card



\* Remarks: for companies that have signed consent letter for the use of ID Cards, insured member can **present only ID Cards** to receive medical treatment

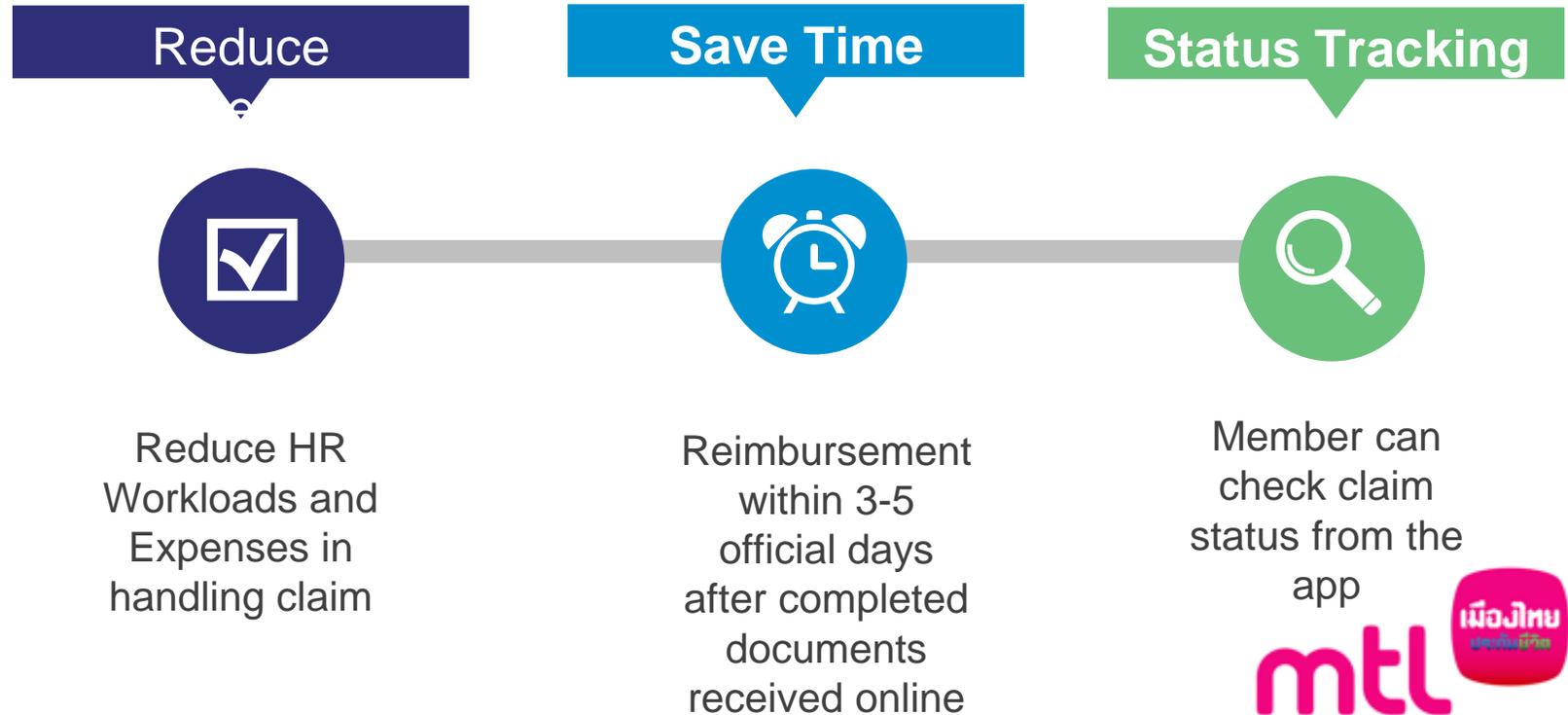
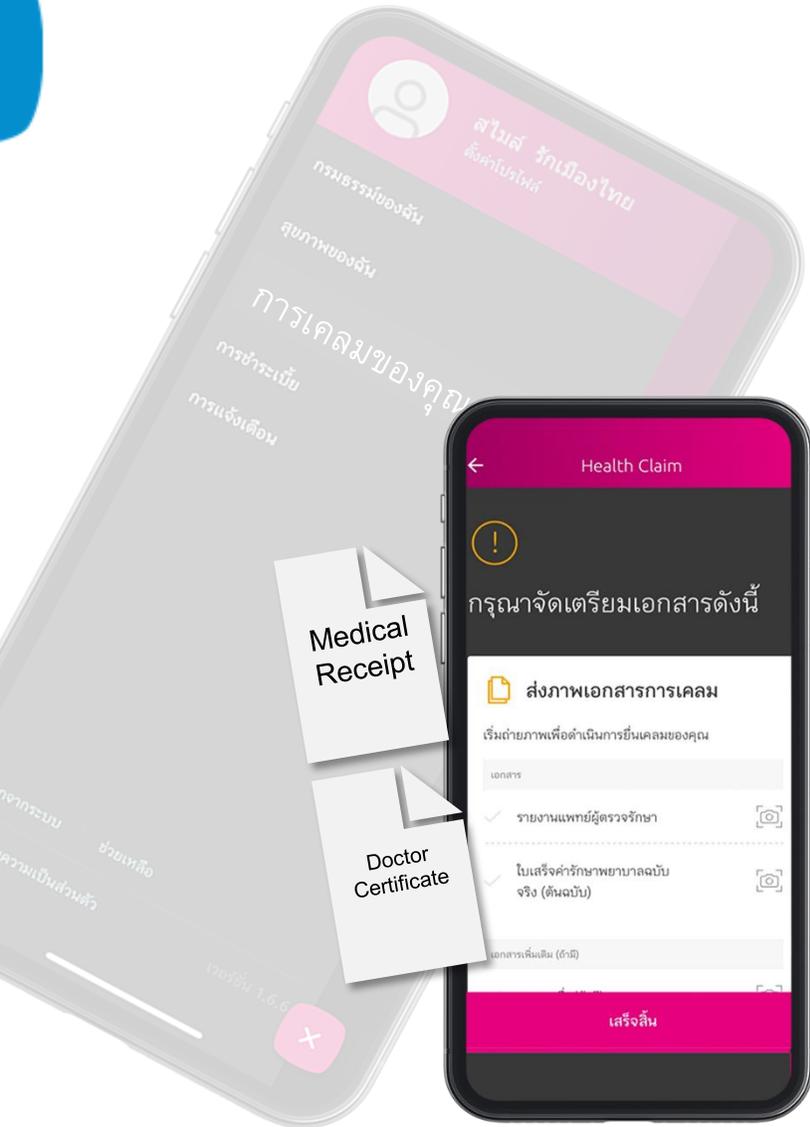
### 3. Direct Claim (no MTL Health Care Card)



- \* After MTL received all required documents
  - Claim transferring via KBank will take 3 working days /

# Submit Claim via MTL Click Application (E-Claim Services)

Make Life Easier! with E-Claim Services from MTL Click. By taking or uploading photo of your original medical receipt and doctor certificate then follow simple steps.



# Terms of E-Claim Service

01



## Register with email

The user must register the email in the MTL Click Application before starting **(first time only)**.

02



## Maximum Time Per Benefit

Online claims can be made up to

- A) **30 times per policy year**/outpatient medical expenses, emergency accident or dental treatment
- B) **5 times per policy year**/inpatient medical expenses or HB incentive.

***The claim documents must not be more than 30 days after the date of treatment.***

03



## Maximum Claim Per Receipt

The maximum claim (Per Medical Receipt) through MTL Click Application is

- A) **5,000 Baht/time/outpatient medical expenses, emergency accident or dental treatment**
- B) **40,000 Baht/time/inpatient medical expenses or HB incentive.**

***The claim must never be requested from other insurance companies.***

# Terms of E-Claim Service



## Follow steps

Fill in and take or upload images according to the procedure specified on the MTL Click Application.



## MTL Click is not available outside Thailand.

Online claims through MTL Click Application **is not available outside Thailand.**



## Audit periods (12 months)

The original documents of which the user has taken the photos for e-claim submission are important as specified in the Group Insurance Contract. If the insured is unable to submit such documents to the Company, the Company reserves the right to consider the claim at that time\* **and reserves the right to suspend e-claim services without prior notice.**



# How to use E-Claim service?

# How to use E-Claim service? (1/4)

## Definition of Status Bars

### Claim Status

Displays the status of both online via MTL Click and offline claims

- **Processing**

### Claim Result

Displays the claim result for both online via MTL Click and offline claims

- **Paid\***
- **Decline**
- **More document**

*\*Within 6.00 PM. on the displayed claim result date.*

### Online Claim History

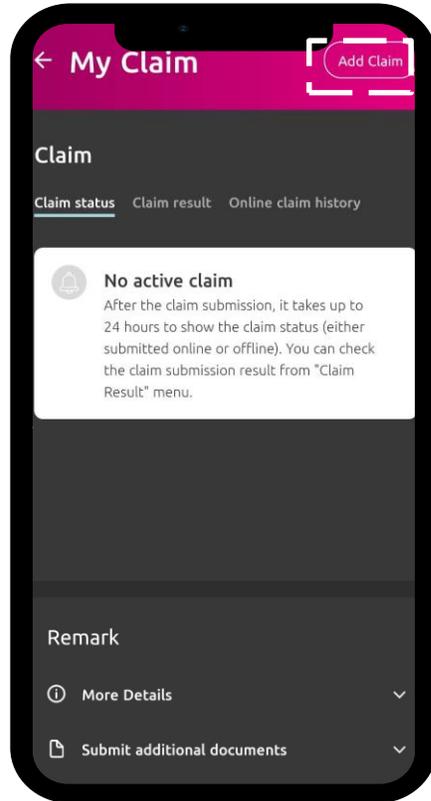
Displays all online claim history

- Online claim has been received
- Fail to submit online claim

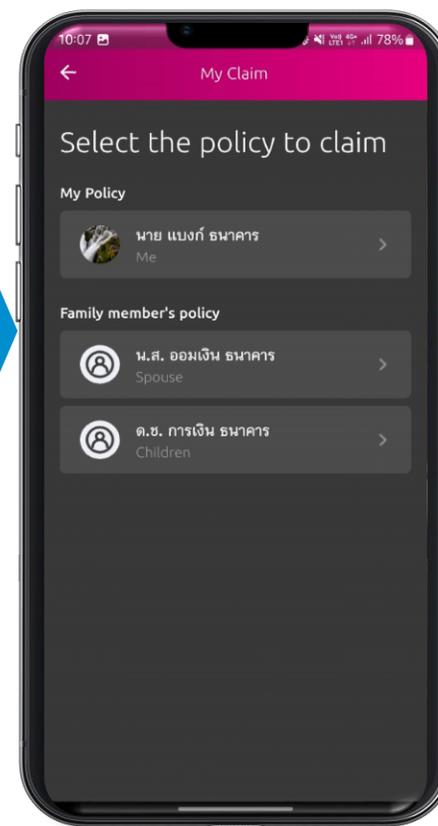
*Only your existing policy year up to 100 days from present day.*



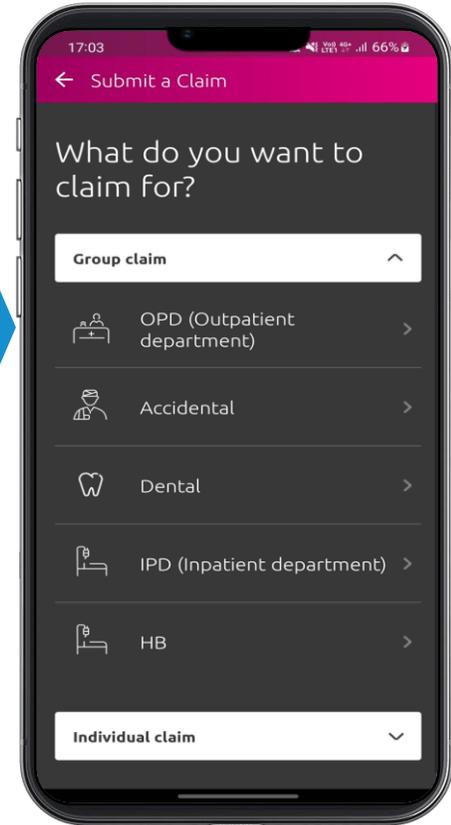
Select **"My Claim"** In Homepage



Click > **Add Claim**

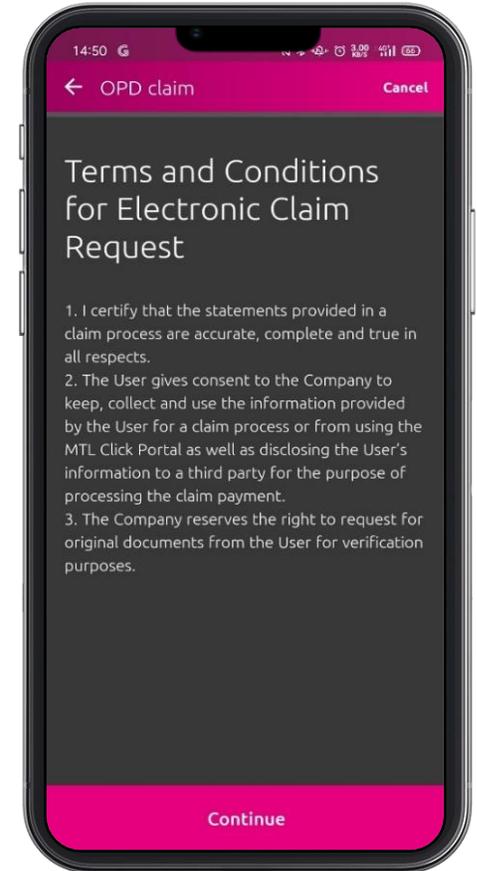
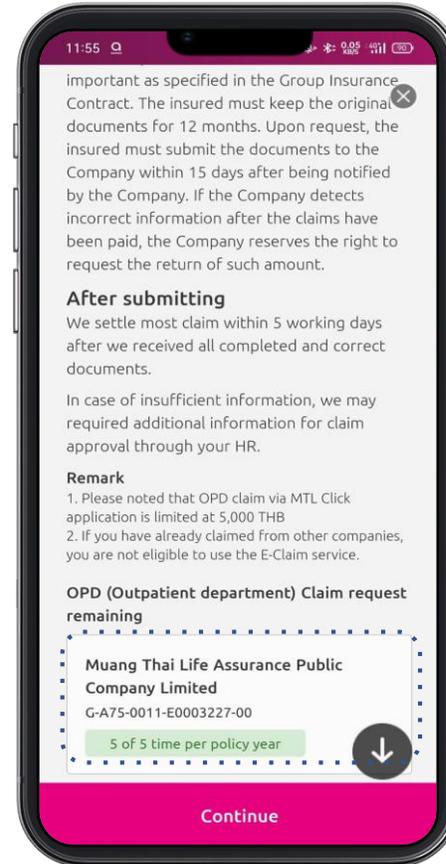
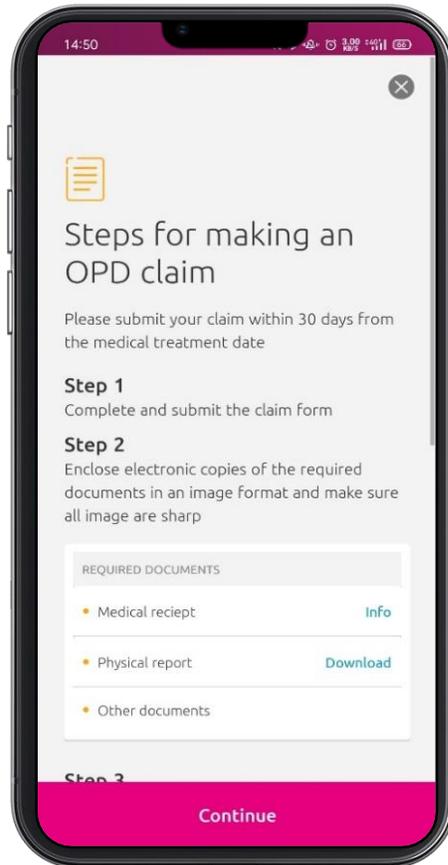
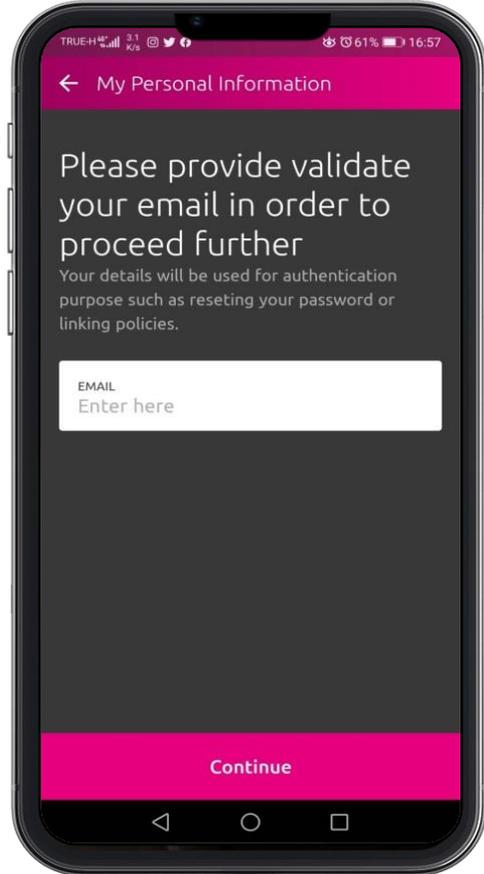


**\*In case, employee has dependent**  
Display family member's policy before select claim type.



Select **Claim Type**

# How to use E-Claim service? (2/4)



Input E-mail  
(1<sup>st</sup> time only)

➤ Read Term of Services

Read  
Term of Services

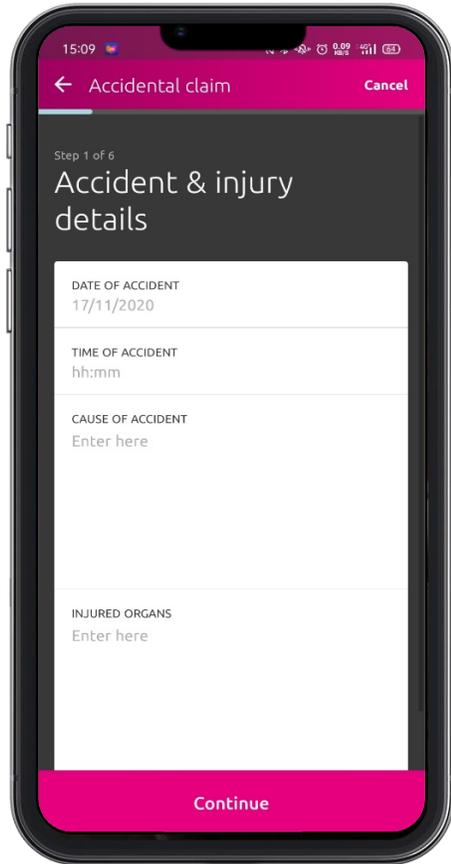
➤ Check the balance

Check the balance of online claim submission at the bottom of the page

➤ Accept Term and condition

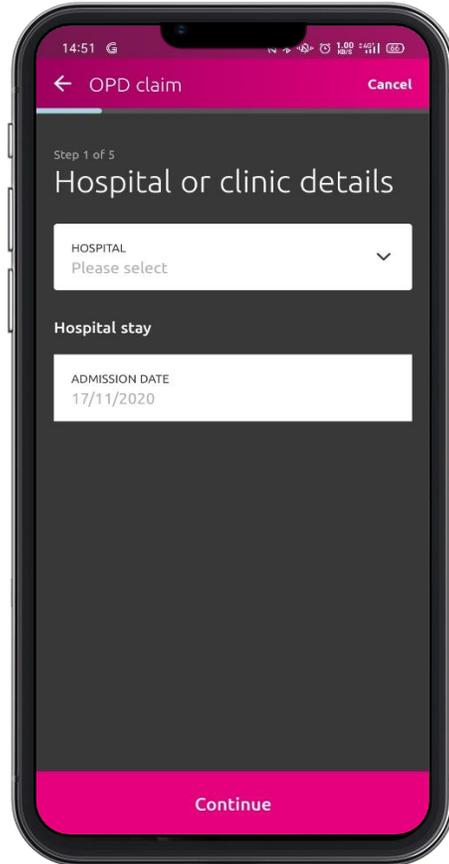
Read T&C and click Accept Term of Services

# How to use E-Claim service? (3/4)



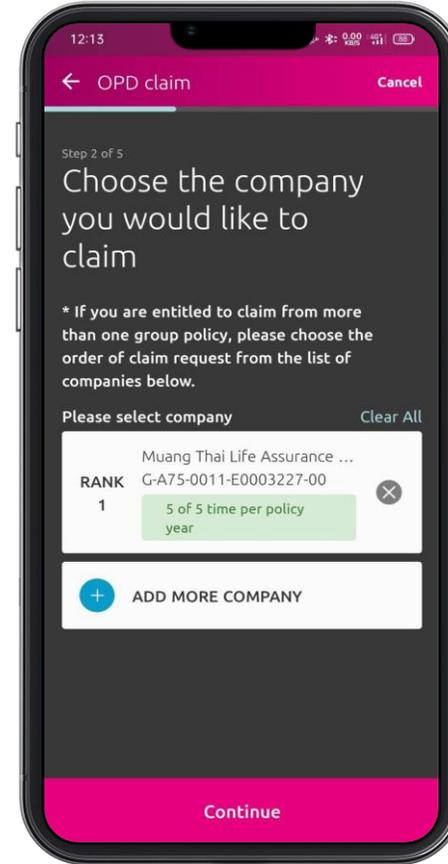
## ➤ Fill in Treatment details

Fill in Date, Time, Case of Accident



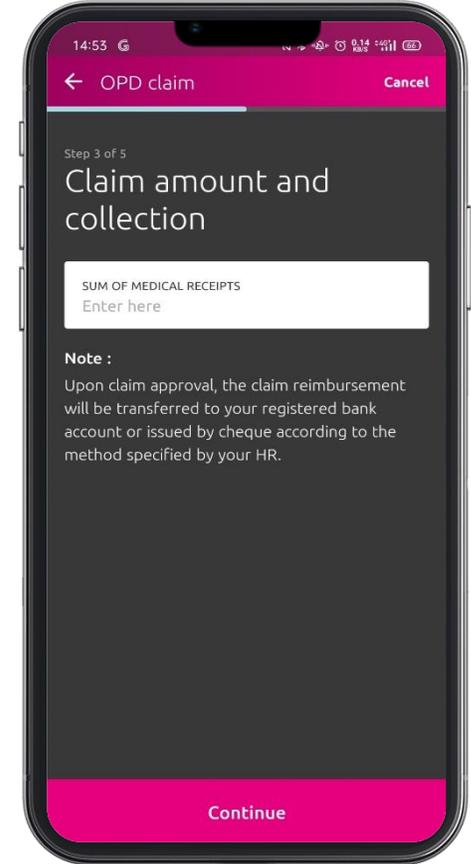
## ➤ Fill in Hospital details

Fill Hospital or Clinic name and Admission date



## ➤ Choose a company

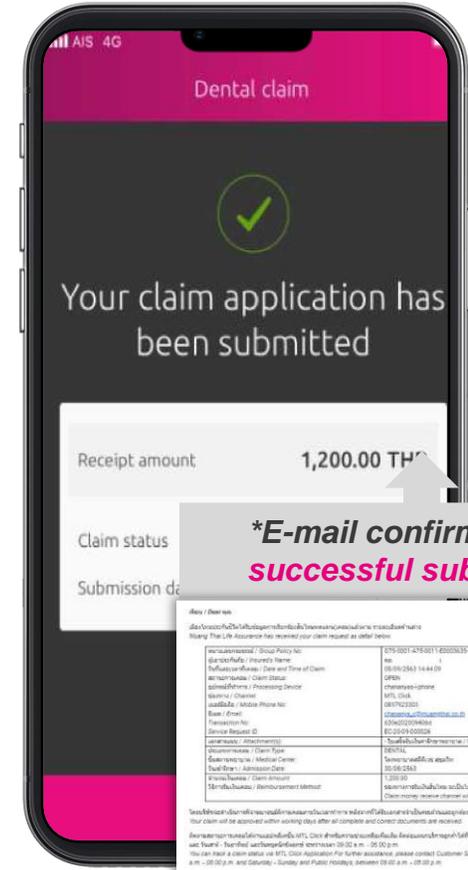
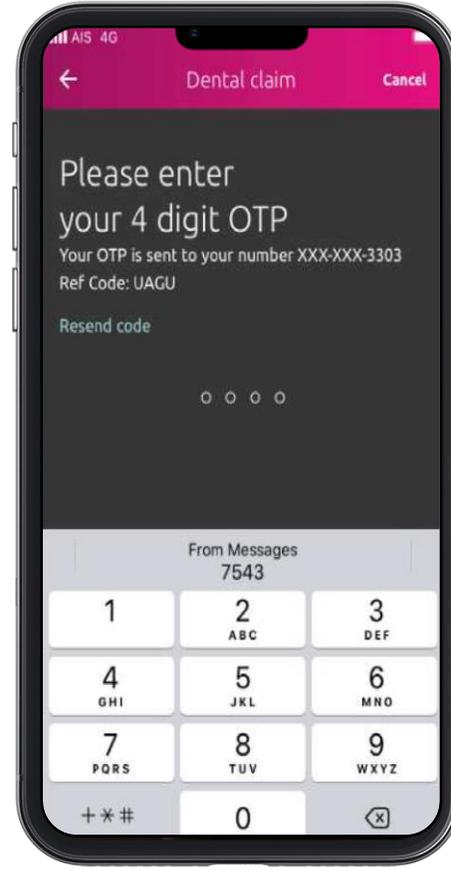
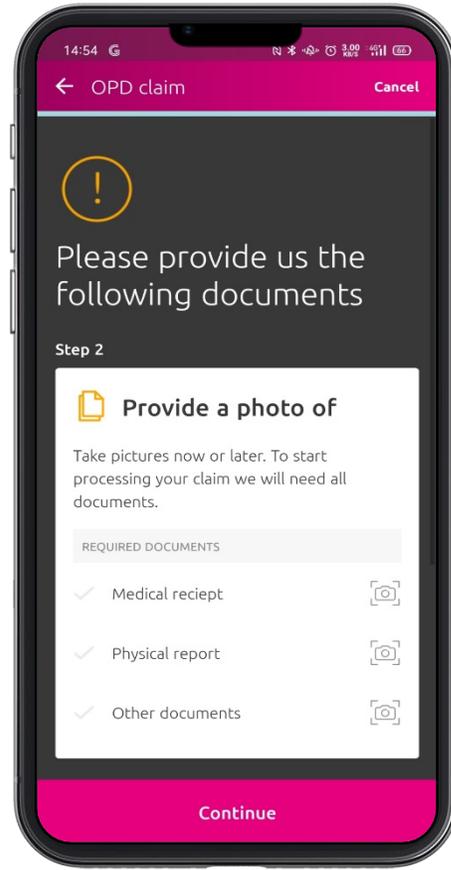
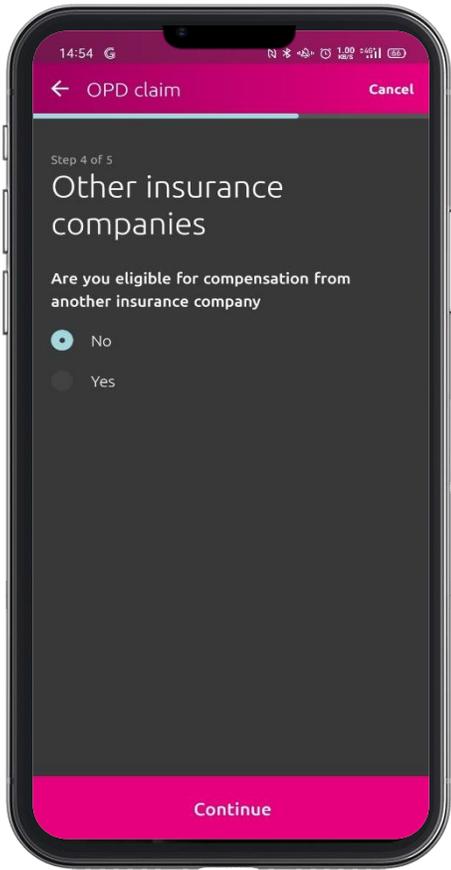
Choose a company to claim (More than 1, if any)



## ➤ Fill in Claim Amount

Fill in Claim Amount  
*\*Depends on claim type*

# How to use E-Claim service? (4/4)



## ➤ Answer Request

Answer Request from other insurance companies?

## ➤ Attach Claim Photo

Attach Claim Photo  
\*Available to upload other documents

## ➤ Enter OTP

Receive OTP via SMS service

## ➤ Submitted Claim

Notice Confirmation Page & Email

**\*The claim must never be requested from other insurance companies (If yes, please submit originals)**

# For Minor (Age < 20), additional steps (1/2)

## Insured Member under 10 yrs.

(Parent submits in minor's account)

- Parent specify the relationship with the minor
- Parent Read & Accept T&Cs
- Continue for next steps

Submit a Claim

The insured aged not over 10 years

The insured is a minor (aged less than 10 years). Please specify your relationship with the insured.

Father  
 Mother  
 Legal guardian

Consent as the Legal Guardian

I give consent to the Company to collect and use Personal Data, health information, disability, religion, race, medical record and claim record of me and/or the person under my guardianship (as the case may be), both provided above at present and in the future (collectively referred to as "Sensitive Data"). This consent also includes disclosure of such Sensitive Data as necessary to executives, employees and life insurance agents of the Company, life insurance brokers, banks, reinsurance companies, other insurance companies, medical centers, group insurance policyholders, the Thai Life Assurance Association (TLAA), units with duty to collect/pay policy benefits, government agencies, agencies and commissions which are responsible for law enforcement or legally registered, state agencies or regulators, the Company's business partners, foundations, and the Company's vendors or services providers, to allow the Company, persons and agencies to collect and use the Sensitive Data as necessary and required by law for the purposes of insurance application, underwriting, policy benefit payment, medical treatment, and as a central database of insurance companies in order to examine insured's history and claim record, any operations regarding insurance policies, future insurance application and for any purposes which benefit the insured. I acknowledge that by not giving consent and by changing the scope of consent, withdrawing consent, objecting, requesting for erasure or destruction of Personal Information, it may result in the Company being unable to manage or take any necessary action on the insurance contract and may affect services and policy benefit payment. In this regard, I have already acknowledged the Company's Privacy Policy on [www.muangthai.co.th/ty/privacy-policy](http://www.muangthai.co.th/ty/privacy-policy). In this regard, the expression of my intention by marking / in q constitutes that I have given explicit consent to collect, use and disclose the Personal Data according to the purposes specified above.

Continue

## Insured Member between 10 yrs. But less than 20 yrs.

(Insured Member & Parent in minor's account)

- Insured Member Read & Accept T&Cs
- Parent specify the relationship with the minor
- Parent Read & Accept T&Cs
- Continue for next steps

Submit a Claim

The insured aged between 10 years but less than 20 years

The insured is a minor (aged less than 10 years). Please specify your relationship with the insured.

Father  
 Mother  
 Legal guardian

Consent as the Legal Guardian

I give consent to the Company to collect and use Personal Data, health information, disability, religion, race, medical record and claim record of me and/or the person under my guardianship (as the case may be), both provided above at present and in the future (collectively referred to as "Sensitive Data"). This consent also includes disclosure of such Sensitive Data as necessary to executives, employees and life insurance agents of the Company, life insurance brokers, banks, reinsurance companies, other insurance companies, medical centers, group insurance policyholders, the Thai Life Assurance Association (TLAA), units with duty to collect/pay policy benefits, government agencies, agencies and commissions which are responsible for law enforcement or legally registered, state agencies or regulators, the Company's business partners, foundations, and the Company's vendors or services providers, to allow the Company, persons and agencies to collect and use the Sensitive Data as necessary and required by law for the purposes of insurance application, underwriting, policy benefit payment, medical treatment, and as a central database of insurance companies in order to examine insured's history and claim record, any operations regarding insurance policies, future insurance application and for any purposes which benefit the insured. I acknowledge that by not giving consent and by changing the scope of consent, withdrawing consent, objecting, requesting for erasure or destruction of Personal Information, it may result in the Company being unable to manage or take any necessary action on the insurance contract and may affect services and policy benefit payment. In this regard, I have already acknowledged the Company's Privacy Policy on [www.muangthai.co.th/ty/privacy-policy](http://www.muangthai.co.th/ty/privacy-policy). In this regard, the expression of my intention by marking / in q constitutes that I have given explicit consent to collect, use and disclose the Personal Data according to the purposes specified above.

Continue

Next

Submit a Claim

The insured aged between 10 years but less than 20 years

The insured is a minor (aged less than 10 years). Please specify your relationship with the insured.

Father  
 Mother  
 Legal guardian

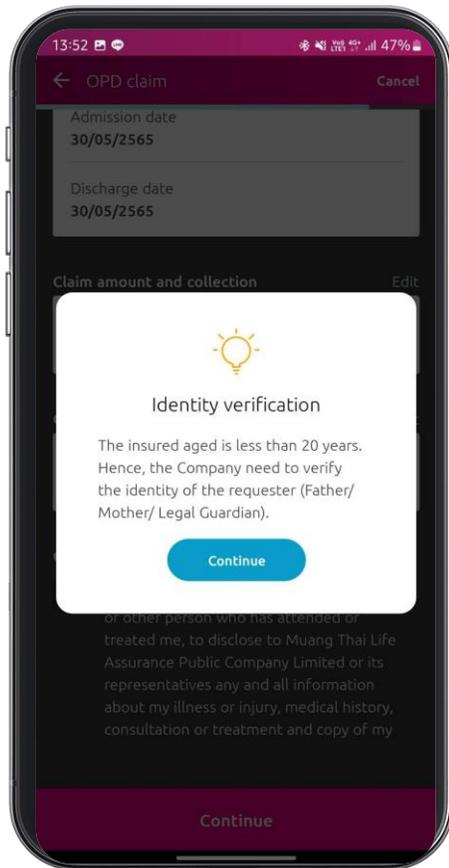
Consent as the Legal Guardian

I give consent to the Company to collect and use Personal Data, health information, disability, religion, race, medical record and claim record of me and/or the person under my guardianship (as the case may be), both provided above at present and in the future (collectively referred to as "Sensitive Data"). This consent also includes disclosure of such Sensitive Data as necessary to executives, employees and life insurance agents of the Company, life insurance brokers, banks, reinsurance companies, other insurance companies, medical centers, group insurance policyholders, the Thai Life Assurance Association (TLAA), units with duty to collect/pay policy benefits, government agencies, agencies and commissions which are responsible for law enforcement or legally registered, state agencies or regulators, the Company's business partners, foundations, and the Company's vendors or services providers, to allow the Company, persons and agencies to collect and use the Sensitive Data as necessary and required by law for the purposes of insurance application, underwriting, policy benefit payment, medical treatment, and as a central database of insurance companies in order to examine insured's history and claim record, any operations regarding insurance policies, future insurance application and for any purposes which benefit the insured. I acknowledge that by not giving consent and by changing the scope of consent, withdrawing consent, objecting, requesting for erasure or destruction of Personal Information, it may result in the Company being unable to manage or take any necessary action on the insurance contract and may affect services and policy benefit payment. In this regard, I have already acknowledged the Company's Privacy Policy on [www.muangthai.co.th/ty/privacy-policy](http://www.muangthai.co.th/ty/privacy-policy). In this regard, the expression of my intention by marking / in q constitutes that I have given explicit consent to collect, use and disclose the Personal Data according to the purposes specified above.

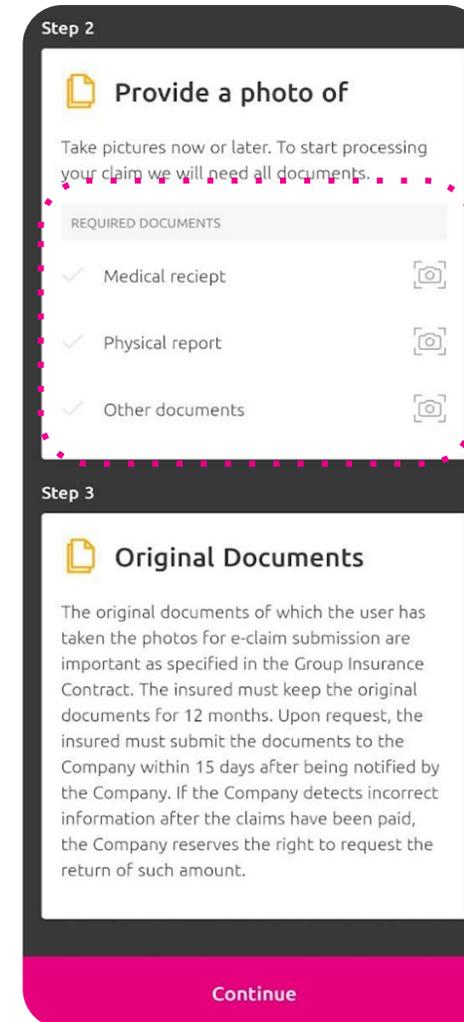
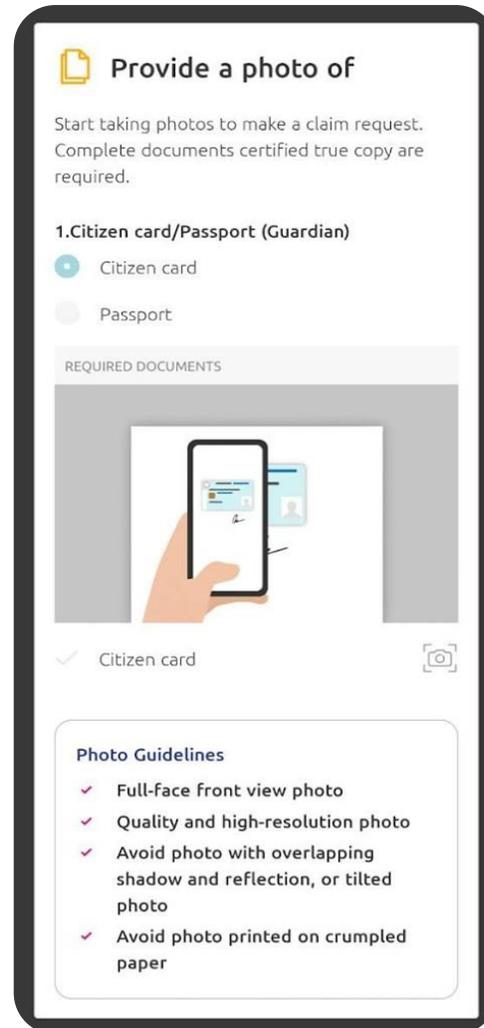
Continue

# For Minor (Age < 20), additional steps (2/2)

Verify the identify of the requester  
(Father/Mother/Legal Guardian)



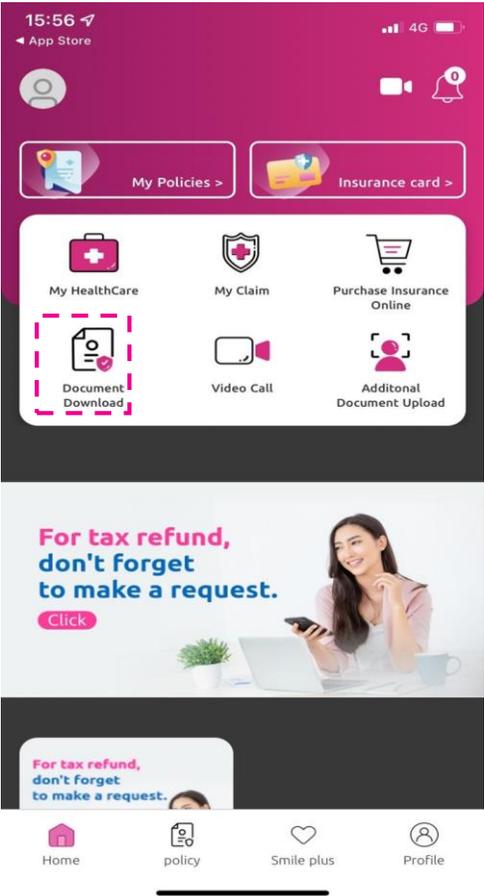
\*\*\*Additional Page  
Insured Member under 20 yrs.



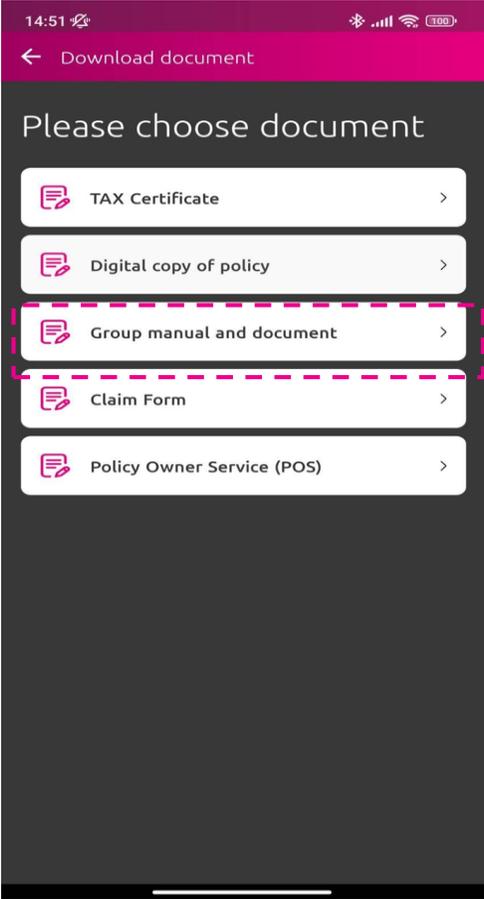
Attach  
Claim Photo

# Document Download

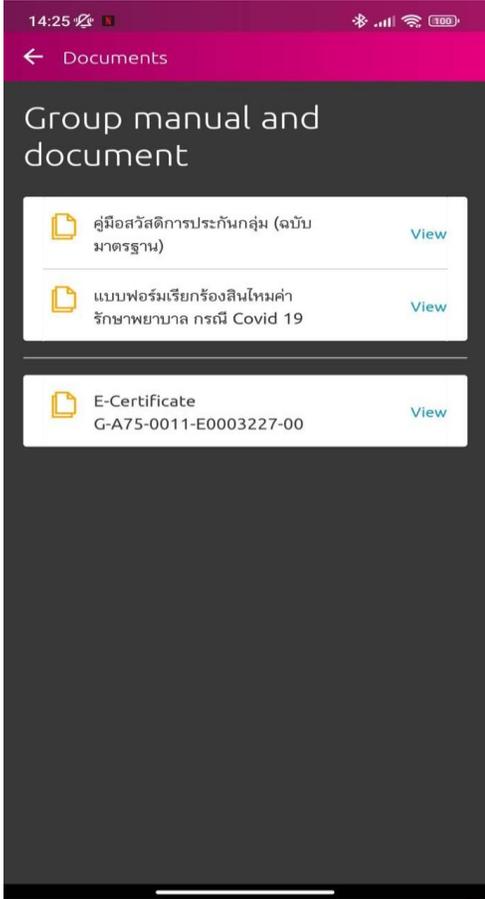
Click "Document Download"



Click "Group manual and document"

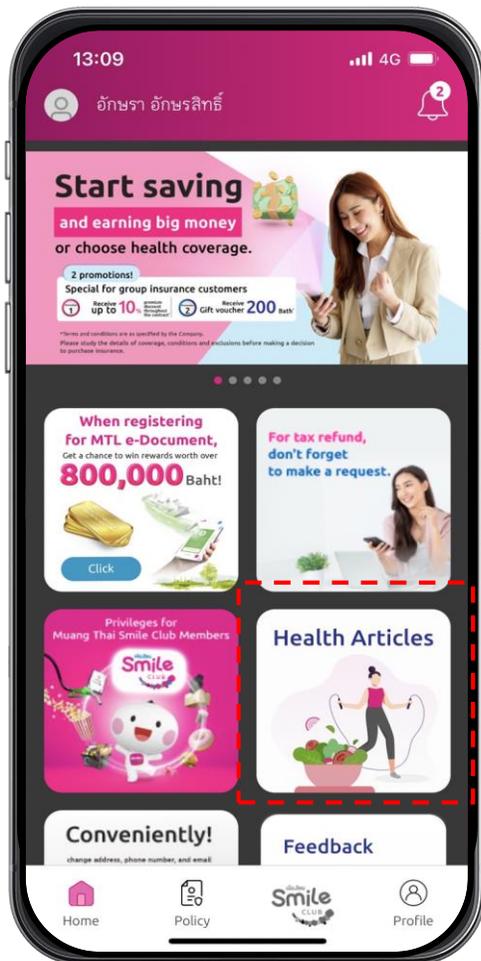


Press "View to download document"



# Tips & News

Select "Health Articles"  
Menu



Choose a subject area  
that interests you.

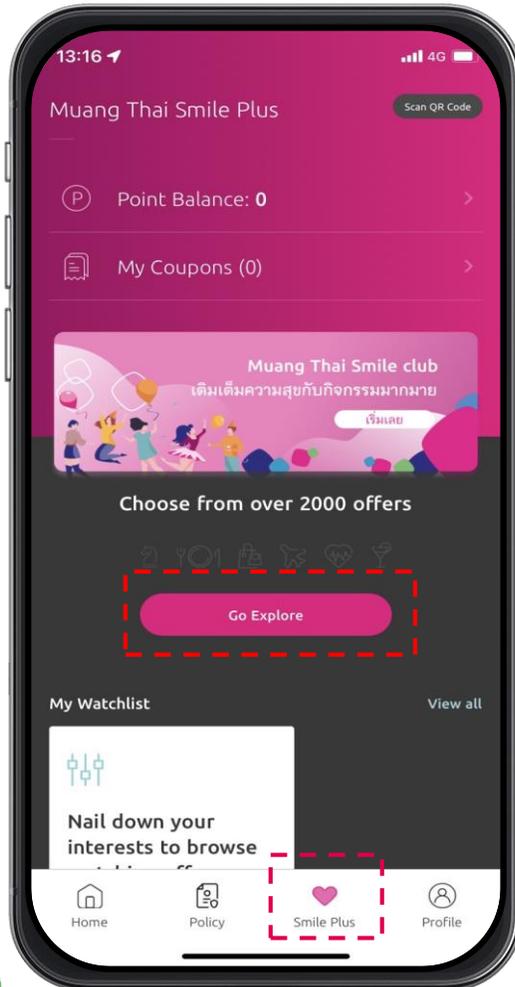




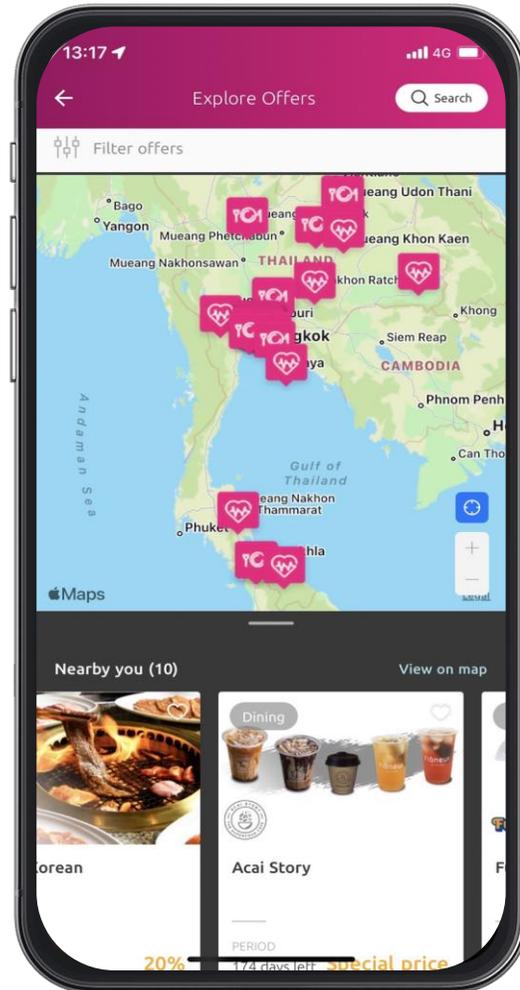
# Privilege

# Muangthai Smile Plus

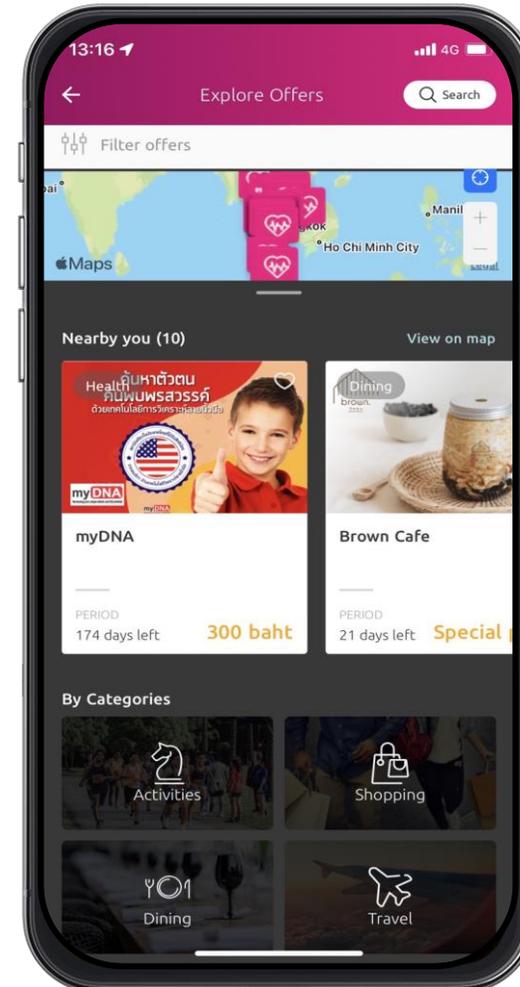
Select **"Smile Plus"** Menu and **"Go Explore"**



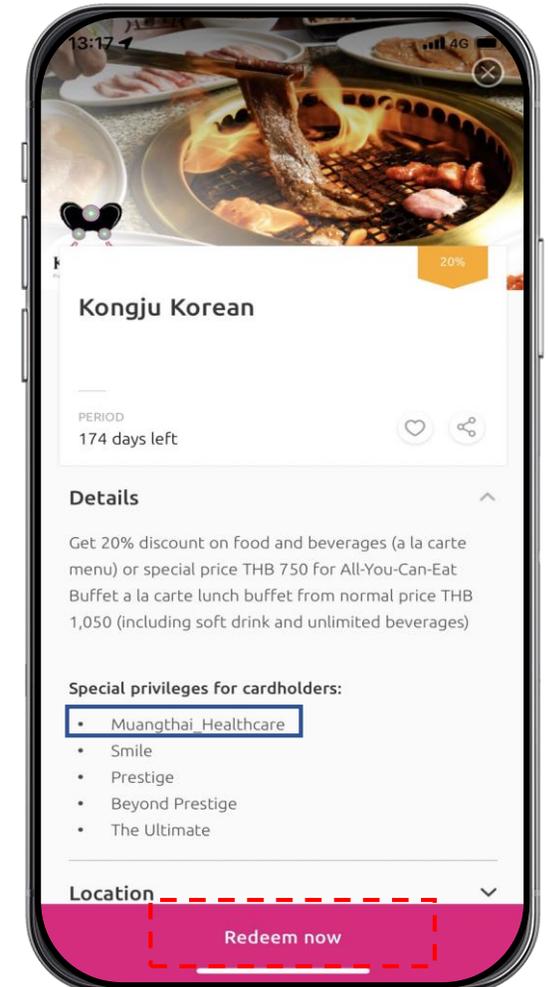
Flitter offers or Search by Map



Choose the shop



Click **"Redeem now"** And present code to staff within **15 minutes**



# Call Center 1766 Press 8

## 24-hour Call Center

MTL Click Application can be downloaded via App Store or Play Store by searching “MTL Click” or scanning the following QR code.



# Thank You





# Appendix



## MTL Click Application

Connect coverage through online hospital (Telemedicine) by Samitivej Hospital  
Extend coverage under Endorsement of medical treatment as OPD

**Outpatient Treatment in case of the insured receives treatment service in outpatient department or emergency room at the hospital or health care provider or clinic or **Telemedicine** at MTL contracted hospitals.**

- **OPD** refers to the case where the insured receives treatment service in outpatient department or emergency room at the hospital or health care provider or clinic or Telemedicine which shows no necessity to be treated as inpatient based on a diagnosis and indication according to medical standard.
- **Telemedicine** refers to the method of using computer network systems that transmit both text, images and audio of medical information Which doctors can use to help treat the disease, diagnose and give advice.



## What is Samitivej Virtual Hospital ?

Samitivej Virtual Hospital is an online hospital, providing telemedicine services through mobile devices. Samitivej Virtual Hospital allows patients to directly communicate with medical staff, in order to offer health consultation in real time. Key focus of Samitivej Virtual Hospital is increased customer convenience by offering fast and easy access to the services provided by Samitivej's team of specialist doctors, nurses and multidisciplinary experts.

## What are the advantages of Samitivej Virtual Hospital?

- Customers are able to access Samitivej's services from any place, easily, conveniently, without wasting any time. The services on offer are priced fairly, at a similar rate to the equivalent services in Samitivej Hospitals.
- Customers of MTL Group Insurance can use the insurance coverage right away in the application and pay only the excess of the coverage (if any).

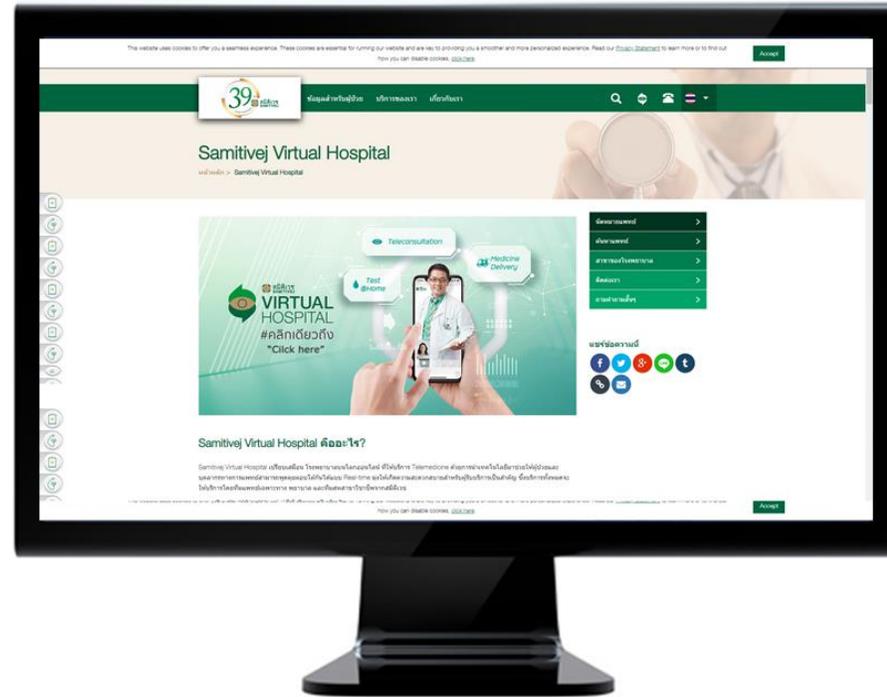
## Terms of Service for MTL Telemedicine

- The insured must **has OPD benefit** and the **Remaining OPD benefit must be at least 600 baht**, depending on the conditions of the health insurance contract made with the company.

You can check eligibility with the insurance company before claim reimbursement.



# For more information of MTL Telemedicine Service



Please visit **Samitivej Virtual Hospital** website at  
<https://www.samitivejhospitals.com/th/samitivej-virtual-hospital/>