



Daiichi
Corporate Care



Let your employees
LIVE LIFE
BEYOND HORIZON
*with financial protection
and peace of mind*

Why Does Group Insurance Matter?

Peace of mind creates a stronger workforce — protected employees are more engaged, productive, and committed.

Every employee has a family, a dream, a future they are working toward.

Group insurance helps protect those moments by offering financial protection and peace of mind for unseen circumstances.



We Carry the Risk, So You Can Continue **Caring for Your Employees**

Health Protection

A trusted healthcare financial solution that helps your employees manage medical expenses and access the care they need with greater peace of mind.

Life Protection

Provides the financial solution that supports your employees against unexpected life events, including death/ total permanent disability (TPD), and accidental risks.



How Does This Benefit Your Organization?

- Gives you peace of mind knowing financial support is in place when unexpected situations arise.
- Helps you plan employee-related costs with greater confidence.
- Shows your employees they are genuinely cared for and protected.
- Builds trust and strengthens your image as a people-first employer.





Daiichi Corporate Care

Daiichi Corporate Care is a group insurance solution created with people at its heart. It protects your employees' health and future by providing reliable coverage and financial security when they need it most.

With **Daiichi Corporate Care**, you build a workplace where care goes beyond words, supporting employees who give their best every day and the families who stand behind them.

What Does Daiichi Corporate Care Provide?

Thoughtful Protection for the Employees Who Power Your Business

-  Health Protection (Daiichi Health Pro)
-  Life Protection (Daiichi Guard and Daiichi Active Care)

Protect your employees with both Health and Life Protection, thoughtfully combined to support them at every stage of life.

Our customized packages allow you to choose the level of care that best reflects your commitment to your employees.

Beyond Protection: Supporting Everyday Wellbeing

In addition to protection, we offer wellbeing add-ons designed to support a healthier and more balanced lifestyle.

Your employees can enjoy health checkups, healthcare seminars, and mental wellbeing support, along with exclusive discounts and promotions through the Arigatou Program, covering lifestyle, healthcare, hotels, travel, sports, and fitness services.



Health Protection

(Daiichi Health Pro)

A healthier life opens the door to a brighter future. Health Protection supports your employees at every stage of their health journey by providing care, reassurance, and stability so they can stay focused on what truly matters and continue moving beyond the horizon.



Health Protection Highlights

Daiichi Health Pro

Entry Age Next Birthday of Life Insured

- Entry Age for employees: 18 to 60 years old

Policy Term

- 1 year with renewal depending on **Daiichi Life's** Guidelines

Premium Term

- Same as Policy Term

Premium Payment

- Annual

Annual Medical Limit

- From MMK 5 million to MMK 250 million

Coverage Areas

- Myanmar Only | Myanmar, Thailand, Malaysia and India
| Global Coverage Except The United States

Medical Claim Methods

- Available for both Reimbursement and Cashless Claim

Benefits

- Inpatient Hospitalization
- Pre-Hospitalization and Post-Hospitalization
- Outpatient Hospitalization
- Death Benefit

Add-on Coverages (Optional)

- Outpatient Department (GP/SP/Lab) Benefit
- Double Outpatient Department(GP/SP/Lab) Benefit
- Double Daily Room and Board
- Dental Benefit
- Vision Benefit
- Vaccination Benefit
- Physical Check-up Benefit
- Maternity Delivery Benefit

Medical Benefits Schedule

Medical Plan		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
Annual Medical Limit (MMK' 000)		5,000	15,000	25,000	35,000	50,000	75,000	100,000	250,000
Coverage Area		Local					Myanmar, Thailand, Malaysia, India	Global Coverage Except The United States	
A	Inpatient Hospitalization								
(A1)	Daily Room & Board	35	60	80	120	170	330	500	900
(A1a)	Daily Room & Board for Life Insured's age < 18	39	66	88	132	187	360	550	990
(A2)	Intensive Care Unit								
(A3)	Miscellaneous Hospital Services								
	(i) Hospital Supplies and Services								
	(ii) Surgical Fees								
	(iii) Operating Theatre Fees								
	(iv) Anesthetist's Fees								
	(v) In-hospital Physician's Visit								
	(vi) Ambulance Fees per Policy Year	150	150	150	300	300	500	1,000	1,000
B	Pre-Hospitalization and Post-Hospitalization								
(B1)	Pre-Hospitalization								
(B2)	Post-Hospitalization								
C	Outpatient Hospitalization								
(C1)	Day Surgery								
(C2)	Emergency Accidental Outpatient Treatment								
(C3)	Accidental Outpatient Dental Treatment								
(C4)	Outpatient Kidney Dialysis Treatment								
(C5)	Outpatient Cancer Treatment								
D	Death Benefit	1,000	2,000	3,000	4,000	5,000	6,000	7,000	10,000
E	Optional Add-on Benefit								
(E1)	Outpatient Department Benefit (GP/SP/Lab)	420	950	1600	2000	2800	3500	4700	5600
	GP per visit	27	38	50	59	68	85	100	120
	SP per visit	45	80	90	110	120	170	220	240
	Lab per visit	60	150	250	290	320	450	600	720
(E2)	Double Outpatient Department Benefit	420	950	1,600	2,000	2,800	NA	NA	NA
(E3)	Double Daily Room and Board Benefit	35	60	80	120	170	NA	NA	NA
(E4)	Dental Benefits	100	150	200	300	500	NA	NA	NA
(E5)	Vision Benefits	100	150	200	300	500	NA	NA	NA
(E6)	Vaccination	100	150	200	300	500	NA	NA	NA
(E7)	Physical Check-up	100	150	200	300	500	NA	NA	NA
(E8)	Maternity Care	1,000	3,000	5,000	8,000	11,000	NA	NA	NA

Annual Premium Rates (MMK)

Medical Plan	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
Age Group	Local					Myanmar, Thailand, Malaysia, India	Global Coverage Except The United States	
1-17	202,000	345,000	500,000	630,000	719,000	1,413,000	1,922,000	3,437,000
18-35	156,000	270,000	407,000	510,000	578,000	1,139,000	1,543,000	2,769,000
36-45	223,000	381,000	524,000	657,000	841,000	1,626,000	2,113,000	3,512,000
45-55	369,000	667,000	921,000	1,158,000	1,432,000	2,782,000	3,791,000	6,207,000
56-65	466,000	819,000	1,077,000	1,423,000	1,754,000	3,328,000	4,458,000	7,314,000

Optional Add-on Benefits	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
	Local					Myanmar, Thailand, Malaysia, India	Global Coverage Except The United States	
Outpatient Department Benefits (GP/SP/Lab)	91,000	150,000	196,000	253,000	295,000	492,000	824,000	1,010,000
Double Daily Room & Board Benefit	79,000	118,000	154,000	171,000	192,000	NA	NA	NA
Double Outpatient Department (GP/SP/Lab)	39,000	55,000	83,000	99,000	112,000	NA	NA	NA
Dental Benefit	88,000	132,000	176,000	264,000	440,000	NA	NA	NA
Vision Benefit	88,000	132,000	176,000	264,000	440,000	NA	NA	NA
Vaccination	88,000	132,000	176,000	264,000	440,000	NA	NA	NA
Physical Check-Up	88,000	132,000	176,000	264,000	440,000	NA	NA	NA
Maternity Delivery Benefit	80,000	180,000	225,000	240,000	264,000	NA	NA	NA

Waiting Period



30 days

(from policy effective date)



90 days

**(from policy effective date
for specified diseases)**

Specified diseases:

- All tumors, cancers, cysts, nodules and polyps
- Stones of the urinary system and biliary system
- All ear, nose (including sinuses), throat and thyroid conditions
- Hernias, hemorrhoids, fistulae, hydrocele, varicocele
- Disease of the reproductive system
- Vertebro-spinal disorders (including disc) and knee conditions
- Hypertension, diabetes mellitus and cardiovascular disease

Exclusions

Any death, pre-existing conditions, hospitalization or medical treatment arise prior to the policy effective date or during the policy purchase.

Note: There is no waiting period for any death and/or any medical reimbursement benefit caused by accidental means.

Group Health Scenario

Health Plan

Plan 3

Policy Term

1 year (yearly renewal)

Premium Payment

Annual

Company DL has chosen Daiichi Health Pro, a group medical insurance plan to safeguard the health and wellbeing of its 60 employees. Each employee is protected with up to MMK 25 million per year for medical expenses resulting from illness or injury. The total annual premium for the policy is MMK 34.39 million.

Daiichi Health Pro			
Age Group	Number of Employees		Total Premium (MMK)
	Male	Female	
18-35	20	15	14,245,000
36-45	5	5	5,240,000
46-55	3	5	7,368,000
56-65	2	5	7,539,000
Total	30	30	34,392,000
Premium per member	60		573,200

Daiichi Health Pro Benefits (per Employee)	
Annual Medical Limit (MMK)	25,000,000
(1) Inpatient Hospitalization (MMK)	As charged up to annual medical limit
Daily Room & Board (MMK)	80,000
(2) Pre-Hospitalization and Post-Hospitalization (MMK)	As charged up to annual medical limit
(3) Outpatient Hospitalization (MMK)	As charged up to annual medical limit
(4) Outpatient Benefit (MMK)	As charged up to annual medical limit
Annual Outpatient Department (GP/SP/Lab) Limit (MMK)	1,600,000
GP per visit (MMK)	50,000
SP per visit (MMK)	90,000
Diagonistics/Lab per visit (MMK)	250,000
(5) Death Benefit (MMK)	3,000,000

Important notes: The premiums mentioned above are for standard risk as per the company’s guidelines and may be subject to change after an underwriting decision.

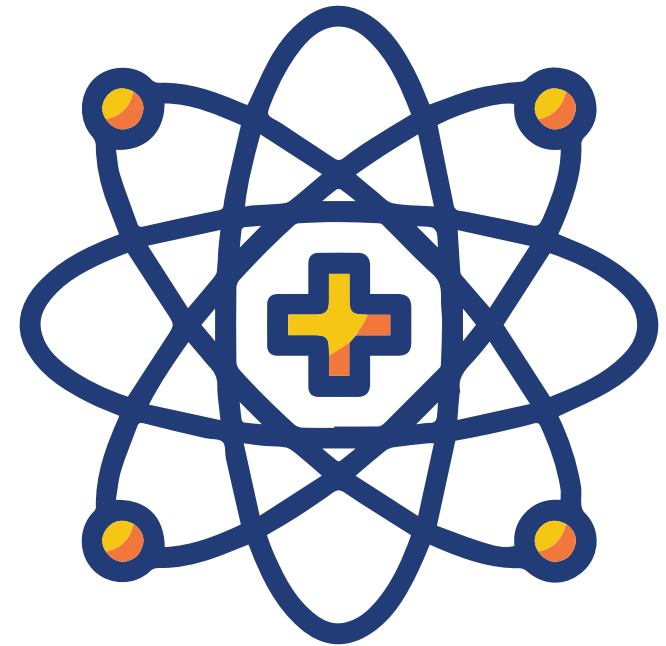
Access to Cashless Claim Hospital Network

Your employees can access medical care with greater ease and peace of mind through our cashless claim partner hospitals and clinics.

The full list of our local and international partner hospitals and clinics can be viewed on our website.



<https://daiichilife.com.mm/claims/>



Life Protection

(Daiichi Guard and Daiichi Active Care)

When life takes an unexpected turn, what matters most is knowing someone is there to protect what lies ahead. Life Protection stands by your employees and their families through life's uncertainties by offering financial security so they can look beyond the horizon with confidence and hope for tomorrow.



Life Protection Highlights

Daiichi Guard

Entry Age Next Birthday of Life Insured

- 18 to 64 years old

Policy Term

- 1 year (yearly renewal)

Premium Term

- Same as Policy Term

Premium Payment

- Annual

Minimum Sum Insured per group

- MMK 5 million

Benefits

- Death/Total Permanent Disability (TPD)

Exclusions

- Self-infliction, suicide, attempted suicide
- HIV/AIDs and related illnesses
- Drug, alcohol abuse or illegal addictive substances, driving under the influence
- Criminal Act
- Non-disclosure or pre-existing conditions/disabilities

Annual Premium Rate for Daiichi Guard (Reference only)

Age Group	Male					Female				
	Sum Insured (MMK in million)					Sum Insured (MMK in million)				
	10	20	30	40	50	10	20	30	40	50
18-29	54,000	107,000	161,000	214,000	267,000	38,000	75,000	112,000	149,000	186,000
30-39	63,000	125,000	188,000	250,000	313,000	51,000	101,000	151,000	202,000	252,000
40-49	132,000	264,000	395,000	527,000	658,000	97,000	194,000	291,000	387,000	484,000
50-59	374,000	747,000	1,120,000	1,493,000	1,866,000	280,000	559,000	839,000	1,118,000	1,398,000
60-65	660,000	1,319,000	1,978,000	2,637,000	3,296,000	493,000	986,000	1,479,000	1,972,000	2,464,000

The premium ratios for group life insurance are **negotiable and can be tailored** to align with specific business requirements and organizational objectives.

Scenario: Company DL has chosen Daiichi Guard to protect its 100 employees in the event of unexpected death or permanent disability caused by unforeseen circumstances. Each employee is protected with up to MMK 10 million. The total annual premium for the Group Life Policy is MMK 9.94 million.			
Age Group	Number of Employees		Total Annual Premium (MMK)
	Male	Female	
18-29	15	10	1,173,000
30-39	25	15	2,317,000
40-49	18	10	3,335,800
50-59	2	2	1,305,000
60-65	2	1	1,811,000
Total Annual Premium (MMK)	62	38	9,942,200
Premium per Employee (MMK)	100		99,422
Premium Ratio			0.99%

Daiichi Guard Total Permanent Disability (TPD) Schedule

Types	Payable amount (% of Sum Insured)
Two arms	100%
Two legs	100%
Two eyes	100%
Loss of one arm and one leg	100%
Loss of one arm/leg and sight of one eye	100%

Life Protection Highlights

Daiichi Active Care

Entry Age Next Birthday of Life Insured

- 18 to 64 years old

Policy Term

- 1 year (yearly renewal)

Premium Term

- Same as Policy Term

Premium Payment

- Annual

Minimum Sum Insured per group

- MMK 5 million

Benefits

- Accidental Death/Total Permanent Disability (TPD)
- Accidental Dismemberment
- Accidental Death while travelling on public conveyance
- Accidental Hospitalization Cost

Exclusions

- Self-infliction, suicide, attempted suicide
- HIV/AIDS related illnesses
- Drug, alcohol abuse or illegal addictive substances, driving under the influence
- Criminal Act
- War, military/police duty, riots, crime suppression
- Pre-existing conditions/disabilities
- Dangerous sports/Professional sports/Hazardous hobbies/aviation (non-commercial)
- Worm infestation or insect/animal bite
- Pregnancy, childbirth, miscarriage, abortion, or complications
- Mental or psychiatric illnesses
- Food and beverage poisoning
- Treatments/surgeries not medically necessary
- Fraudulent claims
- Non-disclosure
- Any claims not due to any accident

Annual Premium Rate for Daiichi Active Care (Package D) (Reference only)

	Non-Hazardous Occupation					Hazardous Occupation				
Age Group	Sum Insured (MMK in million)					Sum Insured (MMK in million)				
	10	20	30	40	50	10	20	30	40	50
Below 45	86,000	172,000	258,000	344,000	430,000	137,300	274,600	411,900	549,200	686,500
45 and above	88,400	176,800	265,200	353,600	442,000	141,300	282,600	423,900	565,200	706,500

The premium ratios for group life insurance are **negotiable and can be tailored** to align with specific business requirements and organizational objectives.

Scenario: Company DL has chosen **Daiichi Active Care (Package D)** to protect its 100 employees in the event of unexpected death or permanent disability caused by unforeseen circumstances.

Each employee is protected with up to MMK 10 million. The total annual premium for the policy is MMK 10.20 million.

Age Group	Number of Employees				Total Annual Premium (MMK)
	Non-Hazardous		Hazardous		
	Male	Female	Male	Female	
Below 45	25	25	11	15	7,869,800
45 and above	10	10	2	2	2,333,000
Total Annual Premium (MMK)	35	35	13	17	10,203,000
Premium per Employee (MMK)	100				102,030
Premium Ratio					1.02%

Daiichi Active Care Disability and Dismemberment Schedule

Types (Totally Permanent and loss of use of)	Payable amount (% of Sum Insured)
Two arms	100%
Two legs	100%
Two eyes	100%
Loss of one arm and one leg	100%
Loss of one arm/leg and sight of one eye	100%
Hearing loss in both ears	50%
Loss of one arm or one leg	50%
Loss of one eye	30%
Loss of one thumb	10%
Loss of one foot	5%
Any fingers (except for the thumb)	2%
Any toes (except for the foot)	1%
Second-degree burns covering 30% or more of the body surface area	50%
Third-degree burns covering 20% or more of the body surface area	100%

Group Health Scenario

- Plan 1 (annual limit: MMK 5 million) to Plan 3 (annual limit: MMK 25 million) are popular choices designed to provide comprehensive for your employees.
- Schemes can be structured to provide higher-tier plans for senior employees as a motivation and reward for staying with the company.

Daiichi Health Pro



Company X

Industry	Pharmaceutical
Employees	Approx 100 employees
Needs	Benefits to access quality health care and facilities
Plan	Daiichi Health Pro Plan 1 (MMK 5 million) : Field staff Plan 2 (MMK 15 million) : Office staff Plan 3 (MMK 25 million) : Senior staff
Remarks	Employee retention and additional benefits

Group Life Scenario

- Sum Insured amounts: MMK 10 million to MMK 50 million are popular to cover your employees.
- Schemes can be structured to provide higher-tier plans for senior employees as a motivation and reward for staying with the company.

Daiichi Guard



Company Y

Industry	Manufacturing and services
Employees	Approx 100 employees
Needs	Protection
Plan	Daiichi Guard 12x of basic salary for young age/single 24x of basic salary for married employees

Daiichi Active Care



Company Z

Industry	Engineering
Employees	Approx 100 employees
Needs	Mandatory cover for their business operations
Plan	Daiichi Active Care 12x of basic salary for young age/single 24x of basic salary for married employees

Arigatou Program

A range of benefits including lifestyle rewards, healthcare services, sports and fitness perks, and exclusive deals with hotels.

Experience our exceptional service and elevate your lifestyle with Daiichi Life Myanmar.



Tier Name : Royale
Criteria : AFYP MMK 50 million and above
Beneficiary : All Individual Life Insured's covered under Group Policy.



Tier Name : Prestige
Criteria : AFYP MMK 20 million and above
Beneficiary : All Individual Life Insured's covered under Group Policy.



Tier Name : Prime
Criteria : AFYP MMK 2.5 million and above
Beneficiary : All Individual Life Insured's covered under Group Policy.



Scan the QR code

to explore the exclusive benefits waiting for you through our Arigatou Program.

Let's Protect Employees Today and in the Future.

Our Corporate Solutions Team is ready to support you with a tailored plan that brings security, trust, and peace of mind to your workforce.



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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MILESTONE BEYOND BORDERS



JAPAN
1902



INDIA
2007



VIETNAM
2007



AUSTRALIA
2008



INDONESIA
2013



UNITED STATES
2015



CAMBODIA
2019



MYANMAR
2019



NEW ZEALAND
2022