

Claim Submission

A written notice of claim must be submitted by the Insured to the Insurer within no later than 60 (sixty) working days after the service is provided, with the following evidence included:

- Completely filled-out claim form written by the doctor that provides treatment.
- Copy of medical resume from the doctor or hospital that provides the treatment
- Copy of participant card
- Original receipts from doctor or hospital that explains:
 - Name of participant
 - Disease diagnose
 - Date of treatment
 - Details of expenses related to the treatment as per medical indication
 - Stamp and name of the hospital/clinic
- Copy of the prescription
- Original receipt from Pharmacy + copy receipt.
- Original receipts and cover letters from doctors for diagnostic checks and details of the name of the diagnostic checks as well as copies of the results of such examinations.
- A cover letter from a general practitioner/specialist when further examination is necessary.



5 Conveniences for Mandiri Inhealth Participants

- **1. Customer Relation Officer (CRO)**
Professional staff in charge for providing complete information to the insurance policy holders and participants on matters related to benefit and Mandiri Inhealth medical services procedures.
- **2. Provider Relation Officer (PRO)**
Professional staff in charge for evaluating and monitoring service of health providers in providing quality health services to participants.
- **3. Mandiri Inhealth Customer Care**
Call center team who works professionally, 24 hour-ready, assist participants by providing information related to Mandiri Inhealth medical services.
Hubungi kami di:
(021) 2983 0410 for priority Mandiri Inhealth Indemnity Products
(021) 2983 0420 for regular Mandiri Inhealth Indemnity Products
- **4. Mandiri Inhealth Online**
Check out our website: www.mandiriinhealth.co.id, for more information about our products and product benefits, list of providers, and other general information related to Mandiri Inhealth activities.
- **5. Aplikasi Mandiri Inhealth Mobile Service**
Mobile application on IOS and Android to access on services, benefit information, information on providers closest to your residence. Download the application on your mobile now!

Attention:

- Mandiri Inhealth Indemnity insurance brochure is created by PT Asuransi Jiwa Inhealth Indonesia ("Mandiri Inhealth").
- This brochure is intended as information for products related to Mandiri Inhealth Indemnity.
- Products marketed by Mandiri Inhealth Marketing Department have been authorized and monitored by the Financial Services Authority (OJK).
- Marketing and Sales staff of Mandiri Inhealth have been registered and monitored by the Financial Services Authority (OJK) or related associations.
- This product is not a bank product and is not authorized by The Deposit Insurance Agency (LPS).
- This brochure is made only for providing information and does not constitute any form of guarantee or commitment, the information contained in the list may change at any time and changes can be made without prior notice. Mandiri Inhealth is not responsible for the approval of information in the brochure including typos or legal and tax approvals.
- This brochure is not part of Mandiri Inhealth Indemnity Insurance Policy and is not a form of insurance agreement between Mandiri Inhealth and some Policy Holders and/or the Insured/Participants who are fully entitled to any provisions provided in group insurance policy.
- This brochure is a Trademark Right and is protected, therefore no part of this material may be copied or distributed, traced, transcribed, stored in a disbursement system, translated in any form, without written permission from Mandiri Inhealth.
- Premium costs incurred by the Policy Holder include service fees for the Bank.
- All parties who read this brochure should pay attention to the term of use. And by reading this brochure, the reader must first register for the requirements specified.
- If there are any questions, complaints or further informations, the Policy Holder and/the Insured can contact the Mandiri Inhealth Call Center.
- Mandiri Inhealth is a life insurance company registered and monitored by the Financial Services Authority in accordance with the Ministry of Finance Business License based on Decree No. KEP-38 / KM.10 / 2009 dated March 20, 2009.

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inhealth indemnity
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PT Asuransi Jiwa Inhealth Indonesia is registered and monitored by the Financial Services Authority



mandiri inhealth
indemnity

provides
simplicity
through
service flexibility

Protecting Your Most Valuable Asset



Mandiri Inhealth Indemnity is a Group Health Insurance Products that provide reimbursement for the cost of health services incurred, with a choice of benefits or plans tailored to the needs of your employees and company, as well as the freedom to choose on how to utilize services.

Goals

This Group Health Insurance Program aims to provide guarantees in the form of compensation (provider and reimbursement system) for costs incurred due to illness or hospital treatment.

Insurance Period

Maximum 1 (one) year and can be extended according to the agreement between the Insurer and the Policy Holder.

Age of Insured

0 (zero) days old - 75 (seventy five) years old

For the Insured who is more than 75 (seventy five) years old, it can be submitted by the Policy Holder to the Insurer facultatively.

Age of Coverage

The age of the insured is added with a maximum coverage period of 76 (seventy-six) years.

Premiums Payment:

Annual / Semester / Quarterly / Monthly

Premium Rates and Fees

Premium rates and fees are based on the plan chosen, age, sex and other optional benefits selected product (if any). The premium rate paid by the Insured includes the cost of:

- a. Acquisition Cost.
- b. Commission Fees/Service Fees.
- c. Insurance fee.
- d. Other costs incurred for Mandiri Inhealth Indemnity Products.

Mandiri Inhealth Indemnity Plan and Benefits

Mandiri Inhealth Indemnity offers various Plan according to the limit of inpatient accommodation costs and can be tailored to the needs of each company.

Type:

- Inner Limit
- As Charge

Insurance Benefits

Choice of health service benefits include:

1. Inpatient Care
If the Insured suffers illness during the period of coverage and requires Inpatient care (RI) in hospital or other health facilities (as long as not including exception cases), then the Insured will get benefits according to the plan/limit/class of the Insured's right along with other benefits (such as doctor visits, medications and other types of benefits according to the Insured's rights).
2. Other selected health services:
 - Outpatient care;
 - Dental Care;
 - Labor;
 - Spectacles; and
 - Other health services in accordance with the needs of the Insured and/or the Policy Holder.
3. Daily compensation at the hospital if the Inpatient service of the Insured utilizes BPJS Kesehatan flow. The amount of compensation is in accordance with the agreement between the Policy Holder (the party representing the Insured) with the Insurer listed on the Policy and other documents as an integral part of the Mandiri Inhealth Indemnity insurance policy.

Exceptions (mandatory)

The Insured commit suicide, self-injury, attempted suicide.

The Insured/Policy Holder conducts an illegal/criminal acts.

Illness or injury as a result of alcohol abuse, narcotics, psychotropic drugs, drugs or the like abuse.

Exceptions (additional)

General

Participate in warfare (whether declared or not), circumstances such as war, occupation, chaos movements, rebellion, power struggles, strikes, riots, commotion, criminal acts, unlawful activities or serving in the armed forces or police. In the case the Insured is a victim, he/she is entitled for insurance benefits.

Flight, not as passenger of airline with fixed schedules, internationally recognized, commercial flights unless the Insured is provided protection against such benefits under the Policy.

Illness or injury caused by or associated with ionizing radiation or radioactive contamination of any nuclear fuel or nuclear waste from nuclear filling processes or of any nuclear weapons material.

The cost of care at a nursing home or sanatorium for rehabilitation, traditional or similar treatment clinics for rest cure or hospitalization in connection with a medical examination.

Any type of injury or disease caused by dangerous sports such as mountain climbing/cliff, bungee jumping, hang gliding, racing car/motorcycle/bicycle/other wheel drive speed race, parachute/skydiving, boxing/other physical contact sports, acrobatic, diving /scuba diving/free diving, gantole, paragliding, rafting and other dangerous sports.

Exceptions (Additional)

Sexually transmitted diseases

AIDS (Acquired Immune Deficiency Syndrome) and ARC (Aids Related Complex) as well as HIV positive and all diseases caused by or associated with the HIV-positive virus.

Treatments and medical measures that are still categorized experimental such as ozone therapy, hyperbaric therapy, laser action eximer or health services including drugs that have not been officially recognized by the Ministry of Health.

Purchase of over-the-counter medicines.

Traditional medicines/herbs/other medicines that have not been registered to the Ministry of Health and/or BP POM

Healthcare at spa, health hydros and traditional treatments.
Insurance Benefits Simulation

Insurance Benefits Simulation

PT ABC insures its employees and their families to PT Asuransi Jiwa Inhealth Indonesia for Mandiri Inhealth Indemnity Products, total Insured is 250 (two hundred and fifty) with the following details:

Plan	Number of Insured
850	55
750	70
500	125
Total	250

With addition on Optional Benefits, such as outpatients care and childbirth benefits.

In accordance with the Product selected by the Policy Holder, the Insurance Benefits the Insured will be received are as follows:

1. Inpatient Care in accordance with the limit/class of treatment rooms:
Consists of Plan 500 - 800 with reimbursement/health services according to limit/class of rooms suited to the Insured's rights.
2. Other Additional Benefits, with the cost limit adjusting to the limit/class of treatment according to the Insured's rights (for example, Plan 500, the plan for outpatient care is IDR50,000 (fifty thousand rupiah) or plan 750, the plan for outpatient care is IDR75,000 (seventy-five thousand rupiahs) and plan 850, an outpatient plan of IDR 85,000 (eighty-five thousand rupiahs). This also applies to childbirth benefits.

The insured must follow the entire flow/procedure of health services in accordance with the Agreement signed by both parties (Insurer and PT XYZ).