

- f. Provision of medicines in accordance with applicable FOI (Inhealth Medication Formulary);
- g. Disposable medical materials and equipment.

3. Inpatient services can be provided with the following conditions:

- 1) Private Hospital;
- 2) Government Hospital;
- 3) TNI/Polri Hospital;
- 4) Special Hospital.

The scope of health sub-services in Inpatient services, among others:

1. Examination and consultation by specialists/ sub-specialists;
2. Care and accommodation in the treatment room;
3. Examination and treatment by general practitioners, specialist doctors and or sub-specialist doctors;
4. Simple to advanced diagnostic support examinations;
5. Medical actions that are diagnostic, therapeutic and operative;
6. Medical rehabilitation;
7. Emergency due to accidents, either traffic accidents or workplace accidents, is guaranteed if the corporate has Accident Benefits Plan;
8. Provision of medicines in accordance with applicable Formulary Medicines and Hospital Formularies;
9. Disposable medical materials and equipment;
10. Blood transfusion services, provided with the following conditions;
 - a. Blood services can be provided on medical indications for inpatient services, and inpatient services in special care rooms;
 - b. Blood transfusion is obtained from the local Indonesian Red Cross (PMI) Blood Transfusion Unit (UTD) or Hospital, by submitting a request for blood from the treating doctor;
 - c. The provision of blood services is regulated based on the Contract Agreement between PT Asuransi Jiwa Inhealth Indonesia and the Indonesian Red Cross Blood Transfusion Unit (PMI) or with the local Hospital.
11. Provision of referral letters.

4. Special services for the Insured and/or Policy Holder (special operative measures for the heart, lungs, kidneys (not including transplanted organs) including advanced diagnostic support services.

5. Medication services at Pharmacy and Hospital Pharmacy Installation. Medication services can be carried out at First Level Outpatient Care (RJTP), Advanced Level Outpatient Care (RJTL) and Inpatient Care as well as special medication services, such as:

- Medication services at ICU/ICCU, where therapeutic protocols are required from the treating doctor and known by Hospital Director
- Medication services with a one unit dose dispense or one day dose dispense system in Inpatient cases.

6. Other services in accordance with the contract agreement between Policy Holder and the Insurer..

Exclusion

1. Not in compliance with medical provisions, procedures, and indications;
2. Services/treatment of mental and behavioral disorders (schizophrenia, schizotypal, delusional disorders) in the F20-F29 ICD-10 category;
3. Caused by self-actions (suicide attempts, dangerous sports, substance abuse/other addictive substances);
4. Services are cosmetic and esthetic, including non-disruptive keloid treatments;
5. Immunization outside in the list of primary immunization;
6. Circumcision without medical indication;
7. Services not yet legally recognized by the Ministry of Health (still in trial);
8. Program services in the effort to conceive;
9. Health aids include but are not limited to: wheelchairs, buffer rods, corsets, ice cubes/warm water bags, chamber pots, decubitus mattresses, decker, underpad;
10. Transportation/ambulance, photocopy, telephone charges;
11. Other administrative costs not related to treatment (eg administration of birth certificates, medical resumes, visas, etc.);
12. Rehabilitation other than at the hospital (homecare, sanatorium, and others);
13. AIDS and ARC (Aids Relative Complex), HIV positive, including and not limited to HIV blood testing;
14. Hereditary/contingental and hereditary abnormalities, for example: hernia at age up to 8 years, VSD, ASD, debil, embicil, mongoloid, cretinism, thalassemia, haemophilia, autism, and others;
15. Abnormalities of growth;
16. General check ups, health screenings and medical tests that are not related to treatment;
17. Direct HBV-DNA examination without HBsAg examination;
18. Re-screening blood test by the Hospital;
19. Scalling, dental flattening (orthodontics), teeth bleaching, crown sheath and bridge crown;
20. Dialysis (peritoneal dialysis and haemodialysis);
21. Visum et repertum;
22. Vitamins, multivitamins, herbal medicines and supplements outside FOI;
23. Sexually transmitted diseases in the category of A50-A64 ICD-10;
24. Treatment resulting from unlawful, criminal acts, against legitimate detention, the participants were assaulted by their provocative actions.

Insurance Benefits Simulation

PT ABC insures its employees and their families to PT Asuransi Jiwa Inhealth Indonesia for Mandiri Inhealth Managed Care Products with Smart Plus scheme, total Insured is 250 with the following details:

Plan	Number of Insured
Gold Smart Plus I	55
Gold Smart Plus II	70
Silver Smart PlusI	125
Total	250

With addition on Optional Benefits, such as childbirth benefits and other options (Insurer's standard with the reimbursement system).

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

1. Gold Smart Plus I and II

Health services if the Insured suffers health risks covered by the Gold Smart Plus I and II schemes as follows:

> Standard Services Package:

- First Level Outpatient (RJTP).
- Advanced Level Outpatient (RJTL).
- Inpatient (RI).
- Medication services.
- Simple, moderate nuclear medicine and radio therapy.
- CT scan.

> Standard Package Plus Special Services:

- Heart case service - Heart surgery - Heart catheterization - Dilatation. Heart - Pacemaker - Thallium Scanning for the heart.
- Lung case service - Lung surgery.
- Kidney case service - ESWL - Kidney transplant.
- Advance nuclear medicine services.
- Advanced diagnostic support services (CT Scan and MRI).
- Implants.

> Optional Benefits:

Childbirth Package.

> Other benefits:

- Glasses.
- Dentures.
- Pen, Screw and Intraocular - Lens (IOL).
- Hearing aids.
- Artificial Movements (prostheses).

2. Silver Smart Plus I

Health services if the Insured suffers health risks covered by Silver Smart Plus I scheme as follows:

> The Standard Package includes health services:

- First Level Outpatient (RJTP).
- Advanced Level Outpatient (RJTL).
- Inpatient (RI).
- Medication services
- Simple, moderate nuclear medicine and radiotherapy.
- CT Scan.

> Optional Benefits: • Childbirth Packages.

> Other Optional Benefits:

- Glasses.
- Dentures.
- Pen, Screw and Intraocular-Lens (IOL).
- Hearing Aids.
- Artificial Movements (prostheses).

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

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 Contact Center

Call center team who works professionally, 24 hour-ready, to assist participants by providing information related to Mandiri Inhealth medical services.

Hubungi kami di

14071 untuk Produk Inhealth Managed Care plan Platinum & Diamond

14072 untuk Produk Inhealth Managed Care plan Gold, Silver & Blue



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!

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- 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 managed care



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



Mandiri Inhealth
managed care

Protect valuable assets
through
maximum protection

Protecting Your Most Valuable Asset



Group health insurance plan that provide comprehensive health coverage, namely, promotive (activities on promoting health/health education), preventive (prevention of disease), curative (treatment and medication measures on disease) and rehabilitative (recovery) structured and tiered.

Comprehensive health insurance includes:



1 First-level Outpatient Care

2 Advanced Level Outpatient Care

3 Inpatient Care

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 a 75 (seventy five) years old or more Insured, can be submitted by the Policy Holder to the Insurer and is optional. Acceptance of the membership of the Insured becomes the authority of the Issuer.

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 are based on the scheme, plan and insurance benefits of the selected product. The premium rate paid by the Insured includes the cost of:

- Acquisition Cost.
- Commission Fees / Service Fees.
- Insurance fees.
- Other costs arising from the closure of Mandiri Inhealth Managed Care insurance.

Advantages:

- Cost control for the company
- Health insurance programs can be tailored to company needs
- Prioritizing patient safety, which is to prevent injury or disease caused by maltreatment
- Widest provider network
- Ensuring quality assurance of more than 1,406 drug items, consisting of patent and generic drugs
- Providing 24-hour Customer Relations Officer, Provider Relation Officer and Call Center services.

Enjoy Mandiri Inhealth Managed Care Excellent Services

Comprehensive:

- Promotive
- Preventive
- Rehabilitative
- Curative

Structured:

From First Level Outpatient Care (RJTP) to hospitalization (Inpatient Care) in hospitals.

Reference:

Advanced services to specialist doctor/hospital based on the recommendation of a general practitioner (RJTP) except for emergency cases

Region:

Participants are registered with the Mandiri Inhealth family doctor according to their domicile.

Insurance Schemes and Benefits

- Non-Coordination of Benefit (Non CoB) Scheme;
- Smart Plus Scheme;
- Smart Scheme;
- I-Flexy Scheme;
- I-Flexy Smart Scheme.

1. Non-CoB Scheme

The Insured can utilize any Insurer's health provider (in accordance to procedures in the Non-CoB scheme) without having to comply the BPJS Kesehatan procedures.

2. Smart Plus Scheme

The insured can utilize:

- BPJS Kesehatan health facilities;
- Insurer's health provider; and
- Join provider between BPJS Kesehatan and the Insurer's health provider.

In that case, the Insured has more option on health provider (with notes, the Insured is registered as a BPJS Kesehatan Participant), either using BPJS Kesehatan health facility or Insurer's provider. With this mechanism, it is expected that there will be a co-share or CoB (Coordination of Benefit) of health costs between the commercial insurance (Insurer) and BPJS Kesehatan.

3. Smart Scheme

The Insured (already registered as a BPJS Kesehatan Participant) must comply BPJS Kesehatan procedure (BPJS Kesehatan as the first guarantor).

4. I-Flexy Scheme

This scheme provides benefits to the Insured only for health services if treatment is carried out in Inpatient cases. The Insured can use BPJS Kesehatan provider or the Insurer's provider.

(for illustrations related to the I-Flexy scheme, see the summary of insurance product information).

5. I-Flexy Smart Scheme

This scheme provides benefits to the insured only for health services if treatment is carried out in Inpatient cases. The Insured can utilize BPJS Kesehatan provider or the Insurer's provider which is in agreement with BPJS Kesehatan and the Insurer.

(for an illustration regarding the I-Flexy Smart scheme, see the summary of insurance product information)

Each type of scheme (as described above) on Mandiri Inhealth Managed Care products has the following Plan options:

Diamond

Health maintenance plan (JPK) for groups/community/Insured available nationwide and abroad. Services can be provided at health providers in agreement with Mandiri Inhealth, including some exclusive hospitals, such as MMC Hospital, Bintaro International Hospital, West Jakarta Siloam Hospital, Siloam Gleneagles Hospital (Lippo Cikarang and Lippo Karawaci, West Bekasi Mitra Keluarga Hospital, Medistra Hospital and other health facility appointed by Insurer throughout Indonesia.

Inpatient Class: VVIP Class, VIP Hospital in the country.

Platinum

Health maintenance plan (JPK) for groups/community/Insured available nationwide. Services can be provided at providers in agreement with Mandiri Inhealth, including exclusive hospitals, among others; MMC Hospital, RS Bintaro Internasional, West Jakarta Siloam Hospital, Siloam Hospital (Lippo Cikarang and Lippo Karawaci), Mitra Keluarga Bekasi Barat Hospital, Medistra Hospital.

Inpatient Class: VIP Class, I and II.

Gold

Health maintenance plan (JPK), including advanced health services for groups/community/Insured available nationwide. Services can be provided at providers in cooperation with Mandiri Inhealth throughout Indonesia.

Inpatient Class: VIP Class, I, II and III.

Silver

Health maintenance plan that does not include advanced services for groups/community/ Insured. Services can be carried out by providers throughout Indonesia, in agreement with Mandiri Inhealth.

Inpatient Class: VIP Class, I, II and III.

Blue

Health maintenance plan (JPK) for groups/community/ Insured available in regional/ provincial. Services can be provided at providers in agreement with Mandiri Inhealth in regional/provincial levels.

Inpatient Classes: Class I, II and III.

Alba

Health maintenance plan (JPK) for groups /community/ Insured available in district /branch.

Inpatient Classes: Class I, II and III.



Insurance benefits for Mandiri Inhealth Managed Care, consisting of:

1. Main Benefits

- Main benefits for Non-CoB, Smart Plus, and Smart Schemes, include:
- First Level Outpatient Care;
 - Advanced Level Outpatient Care;
 - Inpatient Care (including accident emergencies);
 - Medication Services;

while the main benefits for the I-Flexy and I-Flexy Smart schemes include:

- Inpatient Care (including accident emergencies);
- Medication Services;

2. Optional Benefits

Some additional on optional benefits, include:

- Labor;
- Spectacles;
- Prothese (locomotor and teeth);
- Hearing aid;
- Implant / IOL;
- Hemodialysis;
- Thalassemia;
- Teeth scaling;
- Dental crown & bridge;
- Birth defects
- Ambulance;
- Special surgery of Inpatient care.

Healthcare reimbursement schemes consist of:

- Cashless;
- Innerlimit;

1. First-level Outpatient Care (RJTP);

The scope of health services at RJTP is as follows:

- General practitioners
- Dentist
- Clinic
- Public health center
- Midwife Practice
- Pharmacy

Types of health services include:

- Medical consultation
- Examination, treatment and simple medical services performed by general practitioners
- Examination, treatment, and other health services performed by dentists
- Simple support medical diagnostic
- Basic immunization
- Contraception services (KB/family planning, sterilization) including treatment on family planning's side effects
- Provision of medicines in accordance with applicable regulations
- Provision of referral letters to health facilities/providers
- Referral services from advanced health facilities/providers

2. Advanced Level Outpatient Care (RJTL)

The scope of health services at RJTP is as follows:

- Specialist doctor
- Specialist clinic
- Provider hospital
- Pharmacy/ hospital pharmacy installation
- Laboratory
- Optics
- Blood transfusion unit (UTD / PMI)

Types of health services include:

- Medical consultation, examination and treatment by specialists doctors/sub-specialists (with tiered referral)
- Simple to advanced diagnostic support examinations. Standard diagnostic support checks, according to the health services standards of the Healthcare Provider/ RJTL.
- Medical treatment
- Medical rehabilitation
- Dental and oral health services
- Provision of medicines in accordance with the applicable Inhealth Medicines Formulary
- Disposable medical materials and equipment
- Emergency services in accordance with emergency criteria
- Provision of referrals to higher level of health facilities/providers
- Provision of back referrals to the first level
- One day care package, can be served with the following conditions:
 1. Performed at the Insurer's Network Provider
 2. The scope of service, include:
 - a. Care and accommodation for a minimum of 6 (six) hours
 - b. Observation
 - c. Consultation
 - d. Simple diagnostic examination
 - e. Simple medical services with or without local anesthesia