

Table of Benefits

Plans for Indonesia

International Healthcare Plan for you and your family

Valid from 1st February 2024



Policy terms and conditions

This Table of Benefits was designed for informational purposes and offers an overview of the cover we provide under each plan. All limits are per member, per Insurance Year, unless otherwise stated. Cover is subject to product availability and to our policy terms and conditions, as detailed in our Individual Benefit Guide.

Core Plans

		Indonesia Care Pro	Indonesia Care Plus	Indonesia Care
Maximum plan limit		US\$ 5,000,000	US\$ 4,000,000	US\$ 2,500,000
In-patient benefits				
Hospital accommodation	●	Private room	Private room	Private room
Intensive care	●	✓	✓	✓
Prescribed drugs and dressings <small>In-patient and day-care treatment only</small>	●	✓	✓	✓
Surgical fees, including anaesthesia and theatre charges	●	✓	✓	✓
Physician and therapist fees <small>In-patient and day-care treatment only</small>	●	✓	✓	✓
Surgical appliances and materials	●	✓	✓	✓
Diagnostic tests <small>In-patient and day-care treatment only</small>	●	✓	✓	✓
Organ transplant <small>In-patient treatment only</small>	●	✓	✓	✓
Psychiatry and psychotherapy <small>In-patient and day-care treatment only</small>	●	✓	✓	✓
Accommodation costs for one parent staying in hospital with an insured child under 18	●	✓	✓	✓
Emergency in-patient dental treatment		✓	✓	✓

Key to Table of Benefits

- ✓ Covered in full, up to the maximum plan limit.
- ✗ Not available.
- Treatments/costs require pre-authorisation through submission of a Pre-authorisation Form. Details of our pre-authorisation process can also be found in our Benefit Guide.

	Indonesia Care Pro	Indonesia Care Plus	Indonesia Care
Other benefits			
Day-care treatment	✓	✓	✓
Kidney dialysis In-patient, day-care and out-patient treatment	✓	✓	✓
HIV/AIDS treatment In-patient, day-care and outpatient treatment 48 month waiting period applies	✓	US\$ 10,000	US\$ 10,000
Out-patient surgery	✓	✓	✓
Nursing at home or in a convalescent home Immediately after or instead of hospitalisation	US\$ 5,740	US\$ 3,375	US\$ 2,025
Rehabilitation treatment In-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases	US\$ 5,970	US\$ 3,375	US\$ 2,700
Pre-hospitalisation tests Covered when they are needed in the 72 hours before in-patient or day-care treatment	✓	✓	✓
Post-hospitalisation treatment Covered when it is needed in the 90 days following discharge from in-patient or day-care treatment for the same acute medical condition	✓	✓	✓
Local ambulance	✓	✓	✓
Emergency treatment outside area of cover For trips of a maximum period of six weeks	Max. 42 days	Max. 42 days	Max. 42 days
Medical evacuation			
Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre.	✓	✓	✓
Where ongoing treatment is required, we will cover hotel accommodation costs.	✓	✓	✓
Evacuation in the event of unavailability of adequately screened blood.	✓	✓	✓
If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs.	Max. 7 days	Max. 7 days	Max. 7 days

	Indonesia Care Pro	Indonesia Care Plus	Indonesia Care
Expenses for one person accompanying an evacuated person	US\$ 4,050	US\$ 3,375	US\$ 2,700
Travel costs of insured family members in the event of an evacuation	US\$ 2,700 per event	US\$ 2,025 per event	US\$ 1,350 per event
Repatriation of mortal remains	US\$ 13,500	US\$ 13,500	US\$ 13,500
Travel costs of insured family members in the event of the repatriation of mortal remains	US\$ 2,700 per event	US\$ 2,700 per event	US\$ 2,700 per event
CT and MRI scans In-patient and out-patient treatment	✓	✓	✓
PET and CT-PET scans In-patient and out-patient treatment	✓	✓	✓
Oncology In-patient, day-care and out-patient treatment	✓	✓	✓
Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes	US\$ 675	US\$ 270	US\$ 270
Congenital conditions In-patient, day-care and out-patient treatment	US\$ 35,000	US\$ 25,000	US\$ 15,000
Preventive surgery In-patient and out-patient treatment	US\$ 40,500	✗	✗
Complications of pregnancy In-patient and out-patient treatment 10 month waiting period applies	✓	✓	✗
Laser eye treatment	US\$ 1,350	✗	✗
In-patient cash benefit (per night) Where treatment has been received free of charge	US\$ 205, max. 25 nights	US\$ 205, max. 25 nights	US\$ 205, max. 25 nights
Emergency out-patient treatment Where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Out-patient Plan	US\$ 1,015	US\$ 1,015	US\$ 1,015
Emergency out-patient dental treatment Can also be reimbursed within the terms of any separate Dental Plan	US\$ 1,015	US\$ 400	✗
Palliative care In-patient, day-care and out-patient treatment	✓	✓	✓
Long term care In-patient, day-care and out-patient treatment	Max. 90 days per lifetime	Max. 90 days per lifetime	Max. 90 days per lifetime
Accidental death Insured members aged 18 to 70	US\$ 13,500	✗	✗

	Indonesia Care Pro	Indonesia Care Plus	Indonesia Care
Additional Core Plan services			
Expatriate Assistance Programme** Offers access to a range of 24/7 multilingual support services as follows: <ul style="list-style-type: none"> • Counselling – confidential and professional support (in-person, phone and video) • Legal and financial referral services • Critical incident support • Wellness website access 	✓	✓	✓
Travel Security Services** Offers 24/7 access to personal security information and advice for all your travel safety queries. This includes: <ul style="list-style-type: none"> • Emergency Security Assistance Hotline (not a free phone number) • Country intelligence and security advice • Daily security news and travel safety alerts 	✓	✓	✓
Olive** Our Health & Wellness support program includes, for example: <ul style="list-style-type: none"> • HealthSteps fitness app • Access to wellness resources 	✓	✓	✓
Digital Health App** Reimbursement for one digital health app of your choice for the prevention, detection and management of a disease or condition.	US\$ 70	US\$ 70	US\$ 70
MyHealth Digital Services <ul style="list-style-type: none"> • Manage your cover online with our app or portal anytime, anywhere • Submit and track progress of claims • Access your policy documents, health services, payment details and more 	✓	✓	✓
Second Medical Opinion Service** Offers access to expert help on the best treatment options available, if you have been diagnosed with a serious illness or had surgery recommended	✓	✓	✓

Core Plan Deductibles

To reduce your Core Plan premium, simply select an optional deductible from the list below and read across to find the relevant premium discount. The level of discount will depend on whether you have selected a Maternity Plan. Please note that either a Core Plan deductible OR an Out-patient Plan co-payment can be chosen (details follow). Where a deductible is selected it is payable per person, per Insurance Year. Also, our premiums are expressed in whole numbers (i.e. without any cents or pence etc.), therefore, percentages may be slightly higher or lower than those stated below.

Optional Core Plan Deductibles	Discount if a Maternity Plan is not included in your policy	Discount if a Maternity Plan is included in your policy
No deductible	0% premium discount	0% premium discount
US\$ 610 deductible	5% premium discount	2.5% premium discount
US\$ 1,015 deductible	10% premium discount	5% premium discount
US\$ 2,025 deductible	20% premium discount	10% premium discount
US\$ 4,050 deductible	35% premium discount	17.5% premium discount
US\$ 8,100 deductible	50% premium discount	25% premium discount
US\$ 13,500 deductible	60% premium discount	30% premium discount

Out-patient Plans

The following Outpatient Plans are optional and cover your day to day medical expenses. You can purchase the Active Pro and Active Plus Plan with the Care Pro or Care Plus Core Plan. The Active Plan can be purchased with any Core Plan. They can't be bought separately.

	Indonesia Active Pro	Indonesia Active Plus	Indonesia Active
Maximum plan limit	US\$ 25,650	US\$ 11,780	US\$ 6,750
Out-patient Plan benefits			
Video consultation services**	✓	✓	✓
Medical practitioner fees	✓	✓	✓
Prescribed drugs and dressings	✓	✓	✓
Specialist fees	✓	✓	✓
Diagnostic tests	✓	✓	✓
Vaccinations	US\$ 1,000	US\$ 400	US\$ 150
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry Max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit	✓	US\$ 1,520	US\$ 405
Prescribed physiotherapy Initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined	✓	US\$ 1,520	US\$ 675
- Non-prescribed physiotherapy	5 visits	5 visits	5 visits
Prescribed speech therapy and occupational therapy	✓	US\$ 1,520	US\$ 675

	Indonesia Active Pro	Indonesia Active Plus	Indonesia Active
Health and wellbeing checks including screening for the early detection of illness or disease Checks are limited to: <ul style="list-style-type: none"> Physical examination Chest x-ray Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test) Cardiovascular examination (physical examination, electrocardiogram, blood pressure) Neurological examination (physical examination) Bone densitometry (every five years for women aged 50+) Cancer screening Checks are limited to: <ul style="list-style-type: none"> Annual gynaecological exam Mammogram (every two years for women aged 45+, or younger where a family history exists) Annual prostate screening (yearly for men aged 50+, or younger where a family history exists) Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists) Annual faecal occult blood test BRCA1 and BRCA2 genetic test (where a direct family history exists) Well child test (for children up to the age of six years) 	US\$ 1,080	US\$ 810	US\$ 200
	15 visits	15 visits	×
Infertility treatment 18 month waiting period applies	80% refund up to US\$ 16,200 per lifetime	×	×
Psychiatry and psychotherapy Referral from doctor required for psychotherapy 18 month waiting period applies	30 visits	20 visits	×
Prescribed medical aids	✓	US\$ 1,350	×
Prescribed glasses and contact lenses including eye examination	US\$ 245	×	×
Dietician fees	4 visits	×	×
Child hearing exam For members aged 16 or younger	Up to US\$ 70	Up to US\$ 70	×
Child home nursing Following in-patient treatment of 5 days or more For members aged 16 or younger	Up to US\$ 135	Up to US\$ 135	×
Child speech and language therapy For the treatment of dyslexia and dyspraxia For members aged 16 years or younger	Up to US\$ 135	Up to US\$ 135	×
First-aid course For parents who have a child insured as a dependant	Up to US\$ 70	Up to US\$ 70	×

Out-patient Plan Co-payments

To reduce your Out-patient Plan premium, simply select an optional co-payment from the list below and read across to find the relevant premium discount. Please note that either a Core Plan deductible OR an Out-patient Plan co-payment can be chosen. Where a co-payment is selected it is payable per person, per Insurance Year. Also, our premiums are expressed in whole numbers (i.e. without any cent), therefore, percentages may be slightly higher or lower than those stated below.

Co-payment	Discount
No co-payment	0% premium discount
10%, max. US\$ 2,000	12% premium discount
20%, max. US\$ 4,000	24% premium discount
30%, max. US\$ 5,000	35% premium discount

Maternity Plans

You can purchase one of the following Maternity Plans with the Care Pro or Care Plus Plans. The Maternity Plans are not available with the Care Plan and they can't be bought separately. Please note that an Out-patient Plan must be selected in conjunction with a Maternity Plan. Maternity Plans are available to couples and families i.e. a spouse/partner must also be insured under the policy.

	Indonesia Bloom Plus	Indonesia Bloom
Maternity Plan benefits		
Routine maternity In-patient and out-patient treatment 10 month waiting period applies	US\$ 13,500 per pregnancy	US\$ 6,750 per pregnancy
Complications of childbirth In-patient treatment 10 month waiting period applies	US\$ 20,250 per pregnancy	US\$ 13,500 per pregnancy

Dental Plans

The below Dental Plans are optional. You can purchase Smile Plus only with our Care Pro Core Plan. Smile can be purchased with the Care Plus or Care Core Plan. Our Dental Plans can't be bought separately.

	Indonesia Smile Plus	Indonesia Smile
Maximum plan limit	US\$ 2,500	US\$ 1,500
Dental Plan benefits		
Dental treatment	100% refund	80% refund
Dental surgery	100% refund	80% refund
Periodontics	100% refund	80% refund
Orthodontic treatment 10 month waiting period applies	65% refund	50% refund
Dental prostheses 10 month waiting period applies	65% refund	50% refund

Repatriation Plan

The following Repatriation Plan can be purchased with any of the Core Plans. It can't be bought separately.

Indonesia Repatriation Plan benefits

Medical repatriation	●	
Where the necessary treatment is not available locally, you can choose to be medically repatriated to your home country instead of to the nearest appropriate medical centre. This benefit only applies when your home country is within your area of cover.	●	✓
Where ongoing treatment is required, we will cover hotel accommodation costs.	●	✓
Repatriation in the event of unavailability of adequately screened blood.	●	✓
If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs.	●	Max. 7 days

Expenses for one person accompanying a repatriated person	US\$ 4,050
Travel costs of insured family members in the event of a repatriation	US\$ 2,700 per event
Travel costs of insured members to be with a family member who is at peril of death or who has died	US\$ 2,025

** Certain services that may be included in your plan are provided by third party providers, such as the Expat Assistance Programme, Travel Security services, HealthSteps app, Second Medical Opinion and tele-medicine services. If included in your plan, these services will show in your Table of Benefits. These services are made available to you subject to your acceptance of the terms and conditions of your policy and the terms and conditions of the third parties. These services may be subject to geographical restrictions. The HealthSteps app does not provide medical or health advice and the wellness resources contained within Olive are for informational purposes only. The HealthSteps app and the wellness resources contained within Olive shouldn't be regarded as a substitute for professional advice (medical, physical or psychological). They are also not a substitute for the diagnosis, treatment, assessment or care that you may need from your own doctor. You understand and agree that the insurer, its reinsurers and its administrators are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from your use of any of these third party services.

Area of cover

We offer a choice of two different geographical areas of cover.



Worldwide



Worldwide
excluding USA

The cost of your cover will vary depending on which region of cover you chose. The areas of cover are subject to our terms and conditions.

Talk to us, we love to help!

If you have any queries, please get in touch.

Helpline



Telephone: 0018 0306 5171 (toll-free calling from inside Indonesia)
+ 60 3 92127820 (calling from outside Indonesia)



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