Terms of Reference (TOR)
Health Insurance 2027

Background

The Partnership for Governance Reform in Indonesia was established in 2000 to promote governance reform in Indonesia. The Partnership works closely with government institutions, NGOs, CSOs, donors and the international community as well as with other stakeholders who have an interest in advancing governance reform in Indonesia. The Partnership currently has more than 50 (fifty) employees and is liable to comply with Indonesian Labor Law as stated in Law No. 13/2003 as amended by Law No. 11/2020 on Job Creation (UU Cipta Kerja) and its implementing regulations. In accordance with these statutory requirements, the Employer must provide health insurance protection for employees and their eligible dependents. Therefore, our Organization seeks to procure a private health insurance coverage for employees and their dependents and life insurance provider to be or employees only, both of which shall provide benefits exceeding BPJS Kesehatan and BPJS Ketenagakerjaan coverage.

I. INFORMATION

Employee	**20–40**	**41–50**	**51–65**	**Total**
Male	7	12	9	28
Female	9	7	10	26
Total Employees	16	19	19	54

Spouses	**20–40**	**41–50**	**51–65**	**Total**
Male	3	7	5	15
Female	6	11	–	17
Total Spouses	9	18	5	32

Children	**0–5**	**5–19**	**20–25**	**Total**
Male	7	20	8	35
Female	3	9	1	13
Total Children	10	29	9	48

II. SERVICE NEEDED

1. HEALTH INSURANCE

Scope of service

The insurance provider is expected to arrange the following services:

a. **In-Patient Treatment**

In-patient treatment will be provided to employees and their dependents at the 1st class

level with maximum room rate of **IDR 1,000,000/day**. The Provider must ensure cashless admission through an accredited national and international hospital network. All eligible in-patient expenses shall be covered on a cashless, service system as charged basis, up to an annual plafond of IDR 100,000,000 per insured person.

b. **Out-Patient Treatment**
The out-patient treatment provided to employees and their dependents is expected to provide cashless system. The insurance provider shall offer cashless out-patient benefits on a service system as charged, with an annual coverage limit of Rp.12.000.000 per insured person and dental benefits with an annual plafond of Rp.6.000.000 per person for eligible dental services through accredited clinics.

c. **Optical**
The insurance provider shall offer optical benefits for employees only, with an annual coverage plafond of IDR 3,500,000 for lenses and frames, through accredited optical providers.

d. **Medical Evacuation**
The selected company must be able to provide medical evacuation service for treatment in either an overseas hospital or a hospital in the employee's city of residence as requested.

e. **Emergency Out-patient and In-patient Treatment**
The selected company must be able to provide emergency out-patient and in-patient treatment, include dental treatment and in emergency in-patient condition can receive guarantee letter.

f. **Pre-existing**
The selected company must be able to accept pre-existing condition.

g. **Waiting Period**
The selected company must be able to cover new staff and dependents starting from the day 1 (expected date of join, 1 January 2027).

h. **No form requirement**
The selected company must be able to accept no medical form condition, including claim/reimbursement form.

i. **Real Time Service**
The selected company must be able to provide a real time service, i.e. 24 hours call center, quick respond in emergency case, quick respond in handling customer complaint, quick respond in medical claim/reimbursement, can minimize waiting time in Hospital and real time administrative support service.

j. **Flexible benefit term and condition**
The selected company must be able to provide flexible benefit, i.e. our staff can visit

specialist without general practitioner recommendation.

2. LIFE INSURANCE

Scope of Services

a. Employee Life Coverage
- Provide life insurance benefits for all eligible employees only.
- Coverage amount: Rp 500.000.000 per employee.
- Worldwide protection, 24/7.

b. **Accidental Death & Disability (AD&D)**
- Accidental death benefit Rp 250.000.000
- Permanent total disability benefit.
- Permanent partial disability benefit.
- All definitions must follow OJK and Indonesian insurance standards.

c. Claims Handling
- Clear, simple claims process for employees and HR.
- Claims: 5 working days for claim decision and payout.
- Provide a dedicated claims officer.

d. Customer Service
- 24/7 customer support (hotline/email).
- Dedicated Account Manager for employee servicing

e. Policy Administration
- Enrollment and employee data updates through digital or easy-access platform.
- Monthly report: active employees, changes, premium recap.

f. **Reporting**
- Quarterly claim summary and service performance report.