Zurich Optimal Health Assurance Benefits Table

MAXIMUM BENEFITS IN THOUSAND RUPIAH **Types of** No Nusa **Benefits** Nusantara Nusantara AsiaLite Asia Global Plus Plan **Pro Plan** Plan Plan Plan Plan Asia Worldwide Indonesia except except 1. Coverage Area Indonesia Indonesia & Singapore, Asia United Malaysia Hongkong States & Japan Coverage outside the Area Indonesia 100% 100% 100% 100% 100% 100% 60% 60% Malaysia 100% 100% 100% 100% Asia except Singapore, 40% 40% 40% 100% 100% 100% Hongkong, & 2. Japan Singapore, Hongkong, & 0% 0% 30% 30% 100% 100% Japan Worldwide except United 0% 0% 0% 20% 20% 100% States 0% 0% 0% 0% 10% 10% United States Indonesia, Indonesia, Indonesia Indonesia & Indonesia З. Cashless Indonesia & Malaysia, Malaysia, Malaysia Malaysia Singapore Singapore Asia Worldwide Indonesia except except 4. Reimbursement Indonesia Indonesia Singapore, Asia & United Malaysia Hongkong States & Japan Medical Evacuation 5. Include Include Include Include Include Include Service Facilities **Benefits of Hospitalization and Surgical Procedures** Lowest Lowest Lowest Lowest room Lowest Room and room rate Lowest Room rate with 1 room rate room rate room rate with 1 bed Accommo-Rate with 2 bed and with 1 bed with 1 bed with 1 bed and dation Costs in Beds and en private and private and private and private private 1. Indonesia & suite bathroom bathroom or bathroom bathroom bathroom bathroom Malaysia (Max. or IDR 600/day, **IDR** or IDR or IDR or IDR

or IDR

1,300/day

whichever

is higher.

1,300/day

whichever

is higher.

2,000/day

whichever

is higher.

3,000/day

whichever

is higher.

1,000/day,

higher.

whichever is

whichever is

greater.

365 days per

Policy year)

All calculations are in Indonesian Rupiah and in thousands (000).

Νο	Types of Benefits	MAXIMUM BENEFITS IN THOUSAND RUPIAH						
		Nusantara Plan	Nusantara Pro Plan	Nusa Plus Plan	AsiaLite Plan	Asia Plan	Global Plan	
2.	Room Charges Outside Indonesia and Malaysia (Worldwide except USA – Max. 365 days per Policy year)				Lowest room rate with 1 bed and private bathroom or IDR 3,000/day whichever is higher.	Lowest room rate with 1 bed and private bathroom or IDR 6,000/day whichever is higher	Lowest room rate with 1 bed and private bathroom or IDR 9,000/day whichever is higher	
3.	Intensive Care Unit Costs (ICU, HCU, ICCU, PICU, NICU, intermediate ward, isolation room or other recognized intensive care units - Max. 365 days per Policy year)	As per bill	As per bill	As per bill	As per bill	As per bill	As per bill	
4.	Surgical Procedure Costs (Including Surgeon, Operating Room and Anesthesia Costs – Max. Annual Benefit per Policy year)	As per bill	As per bill	As per bill	As per bill	As per bill	As per bill	
5.	Various Hospital Treatment Costs (Max. Annual Benefit per Policy Year)	As per bill	As per bill	As per bill	As per bill	As per bill	As per bill	
6.	General Practitioner Visiting Cost (Max. 2 visits per day)	As per bill	As per bill	As per bill	As per bill	As per bill	As per bill	
7.	Medical Specialist Visiting Cost (Max. 2 visits per Specialist)	As per bill	As per bill	As per bill	As per bill	As per bill	As per bill	
8.	Ambulance cost	As per bill	As per bill	As per bill	As per bill	As per bill	As per bill	
9.	Accommodation costs for companion (Max. 60 days per policy year)	200/day	200/day	200 /day	350/day	350/day	350/day	
10.	Reconstruction Surgery Costs (due to an accident or mastectomy - Up to the Annual Benefit amount per policy year)	As per bill	As per bill	As per bill	As per bill	As per bill	As per bill	

	Types of Benefits	MAXIMUM BENEFITS IN THOUSAND RUPIAH						
No		Nusantara Plan	Nusantara Pro Plan	Nusa Plus Plan	AsiaLite Plan	Asia Plan	Global Plan	
11.	Prosthesis & Implant Costs (Max. up to the Annual Benefit per Policy year)	As per bill	As per bill	As per bill	As per bill	As per bill	As per bill	
12.	Organ Transplant Costs (Up to the Annual Benefit Limit per Policy Year)	As per bill	As per bill	As per bill	As per bill	As per bill	As per bill	
13.	HIV/AIDS Cover Due to Blood Transfusion or Work (after a 12-month waiting period)	10,000/year	10,000/year	10,000/ year	10,000/ year	10,000/ year	10,000/ year	
14.	Daily Hospitalisation Benefit (Max. 30 days per policy year)	250/day	500/day	500/day	500/day	750/day	750/day	
		Benefits of O	utpatient Care	After Hosp	oitalization			
15.	Pre- Hospitalization Treatment Costs (Max. 30 days)	As per bill	As per bill	As per bill	As per bill	As per bill	As per bill	
16.	Diagnostic and Laboratory Test Costs before Hospitalization (Max. 30 days before hospitalization)	As per bill	As per bill	As per bill	As per bill	As per bill	As per bill	
17.	Post- Hospitalization Treatment Costs (Max. 90 days)	As per bill	As per bill	As per bill	As per bill	As per bill	As per bill	
18.	Dialysis Treatment Costs (Max. Annual Benefit per Policy Year)	As per bill	As per bill	As per bill	As per bill	As per bill	As per bill	
19.	Cancer Treatment Costs (Chemotherapy and Radiotherapy Immunotherapy, targeted cell therapy, and hormonal therapy – Max. Annual Benefit per Policy year)	As per bill	As per bill	As per bill	As per bill	As per bill	As per bill	
20.	Physiotherapy Treatment Costs (Max. 60 days after hospitalization)	250/treatment	500/ treatment	500/ treatment	750/ treatment	750/ treatment	1,000/ treatment	

No	Types of Benefits	MAXIMUM BENEFITS IN THOUSAND RUPIAH						
		Nusantara Plan	Nusantara Pro Plan	Nusa Plus Plan	AsiaLite Plan	Asia Plan	Global Plan	
21.	Psychological Counseling Fee (Max. 30 days after hospitalization)	2,500/year	2,500/year	2,500/ year	2,500/ year	2,500/ year	2,500/ year	
22.	Traditional Medical Treatment Costs (max. 90 days after hospitalization)	2,000/inpatie nt	2,000/ inpatient	3,000/ inpatient	5,000/ inpatient	7,000/ inpatient	10,000/ inpatient	
23.	Virtual Consultation Fee (Max. 90 days after hospitalization)	As per bill	As per bill	As per bill	As per bill	As per bill	As per bill	
24.	Cost of Care by Nurses After Hospitalization (Max. 30 days after Surgery or ICU and as part of Hospitalization)	200/day	300/day	300/day	350/day	350/day	400/day	
25.	Emergency Outpatient Treatment Costs due to Accidents (Max. Annual Benefit per Policy Year)	As per bill	As per bill	As per bill	As per bill	As per bill	As per bill	
26.	Emergency Dental Treatment Costs due to Accidents (Max. Annual Benefit per Policy Year)	As per bill	As per bill	As per bill	As per bill	As per bill	As per bill	
27.	Benefits of Monitoring for Cancer Treatment (Up to max 5 years after Active Treatment)	5,000/year	7,500/year	7,500/ year	10,000/ year	10,000/ year	15,000/ year	
	Annual benefits	10,000,000	15,000,000	20,000, 000	30,000, 000	30,000, 000	40,000, 000	
Other benefit								
28.	Death benefits	30,000	30,000	30,000	30,000	30,000	30,000	

All calculations are in Indonesian Rupiah and in thousands (000).

Optional Features: 10,000 Optimal* (per- disability)	12,500	15,000	20,000	30,000	40,000	
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*Optimal Choice Feature is an optional feature that provides lower Premium calculation. Any Inpatient costs incurred by the Insured will be borne by the Policyholder up to a certain amount before Zurich Optimal Health Assurance Insurance Benefits can be paid by Zurich as applicable in the Zurich Optimal Health Assurance Policy Terms. The limit on the amount of self-paid treatment costs according to the limits on the Plan you choose refers to the Zurich Optimal Health Assurance Benefits Table.