

Zurich Optimal Health Assurance Benefits Table

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

No	Types of Benefits	MAXIMUM BENEFITS IN THOUSAND RUPIAH					
		Nusantara Plan	Nusantara Pro Plan	Nusa Plus Plan	AsiaLite Plan	Asia Plan	Global Plan
1.	Coverage Area	Indonesia	Indonesia	Indonesia & Malaysia	Asia except Singapore, Hongkong & Japan	Asia	Worldwide except United States
2.	Coverage outside the Area						
	Indonesia	100%	100%	100%	100%	100%	100%
	Malaysia	60%	60%	100%	100%	100%	100%
	Asia except Singapore, Hongkong, & Japan	40%	40%	40%	100%	100%	100%
	Singapore, Hongkong, & Japan	0%	0%	30%	30%	100%	100%
	Worldwide except United States	0%	0%	0%	20%	20%	100%
	United States	0%	0%	0%	0%	10%	10%
3.	Cashless	Indonesia	Indonesia	Indonesia & Malaysia	Indonesia & Malaysia	Indonesia, Malaysia, Singapore	Indonesia, Malaysia, Singapore
4.	Reimbursement	Indonesia	Indonesia	Indonesia & Malaysia	Asia except Singapore, Hongkong & Japan	Asia	Worldwide except United States
5.	Medical Evacuation Service Facilities	Include	Include	Include	Include	Include	Include
Benefits of Hospitalization and Surgical Procedures							
1.	Room and Accommodation Costs in Indonesia & Malaysia (Max. 365 days per Policy year)	Lowest Room Rate with 2 Beds and en suite bathroom or IDR 600/day, whichever is greater.	Lowest room rate with 1 bed and private bathroom or IDR 1,000/day, whichever is higher.	Lowest room rate with 1 bed and private bathroom or IDR 1,300/day whichever is higher.	Lowest room rate with 1 bed and private bathroom or IDR 1,300/day whichever is higher.	Lowest room rate with 1 bed and private bathroom or IDR 2,000/day whichever is higher.	Lowest room rate with 1 bed and private bathroom or IDR 3,000/day whichever is higher.

No	Types of Benefits	MAXIMUM BENEFITS IN THOUSAND RUPIAH					
		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 Outpatient Care After Hospitalization							
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/inpatient	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: Optimal* (per-disability)	10,000	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.