

About Allianz Group

Allianz Group is a leading worldwide insurance and asset management company with more than 126 million individual and corporate customers in more than 70 countries. Allianz customers benefit from various individual and group insurance services, from property, life, and health insurance to credit insurance and business insurance on a global scale. Allianz is one of the largest investors worldwide, managing more than 809 billion euros of insurance customer funds. Our asset managers, PIMCO and Allianz Global Investors, manage third-party additional assets of 1.9 trillion euros. Due to the systematic integration of ecological and social criteria in its business processes and investment decisions, Allianz achieved the top position of insurance companies in the Dow Jones Sustainability Index. In 2021, the Allianz Group had 155,000 employees and earned the total revenue of 149 billion euros and operational profit of 13.4 billion euros.

About Allianz in Asia

Asia is one of the core growth areas for Allianz, characterized by the diverse cultures, language, and customs. Allianz has been present in Asia since 1910, providing fire and marine insurance in the coastal cities of China. Currently, Allianz is active in 16 markets in the region, offering a wide range of insurance products with loss insurance, life insurance, health protections and solutions, and asset management as its core business. With more than 36,000 staff, Allianz serves the needs of more than 21 million customers in the region through various distribution channels and digital platforms.

About Allianz Indonesia

Allianz started its business in Indonesia in 1981 by opening its first representative office. Allianz established PT Asuransi Allianz Utama Indonesia, a general insurance company, in 1989. Later, Allianz stepped into the field of life and health insurance, as well as pension fund business by establishing PT Asuransi Allianz Life Indonesia in 1996. In 2006, Allianz Utama and Allianz Life started sharia insurance business. Now, Allianz Indonesia is supported by more than 1,000 employees, more than 40,000 salespeople, and banking partner networks and other distribution partners. To date, Allianz is one of the most reputable insurance companies in Indonesia, trusted to provide protection for more than 10 million insureds.

PT Asuransi Allianz Life Indonesia is licensed and supervised by the Financial Services Authority (Otoritas Jasa Keuangan), and its marketing personnels hold the license from the Indonesian Life Insurance Association (Asosiasi Asuransi Jiwa Indonesia).

Important Notes

- **SmartHealth Classic Premier** is a group health insurance product issued by PT Asuransi Allianz Life Indonesia.
- This Brochure is not a part of Insurance Product Policy ("Insurance Policy) and does not constitute an insurance agreement between PT Asuransi Allianz Life Indonesia and Customers. Customers are completely bound to any provisions under the SmartHealth Classic Premier Policy.
- The premium paid includes insurance fee, administration fee, stamp duty fee (if any), and commission fee for the marketers.
- Please refer to the General Product and Service Information Summary (RIPLAY Umum) and the SmartHealth Classic Premier Policy for more information about the terms and conditions, including details of the fees and exceptions.
- This Brochure is made in **Indonesia Language and English Language**; in the event of different interpretation between the text of Indonesia Language and English Language, the text of **Indonesia Language shall prevail**.

If you have any question and complaint regarding our products and/or services, please submit it through our Customer Center:

PT Asuransi Allianz Life Indonesia

Customer Lounge

World Trade Centre 6, Ground Floor

Jl. Jend. Sudirman Kav. 29-31

Jakarta Selatan 12920, Indonesia

Corporate Number : +62 21 2926 8888

AllianzCare : 1500 136

Email : ContactUs@allianz.co.id

Website : www.allianz.co.id



PT ASURANSI ALLIANZ LIFE INDONESIA

SmartHealth Classic Premier

Providing maximum protection for your company's valuable assets



One of the most **valuable assets** of a company is the employee. In addition to decent salary and comfortable working environment, employees also need to have the **peace of mind** while they are working.

For a company, one of the ways to provide the peace of mind is by providing **health protections** to the employees and their family members.

Considering how medical and health expenses keep increasing every year, PT Asuransi Allianz Life Indonesia understands the significance of this issue. Therefore, we present **SmartHealth Classic Premier**, a comprehensive group health insurance.

Why is Insurance Protection Important for Your Employees?

- 1. Peace of Mind at Work**
Your employees will be able to work peacefully knowing that they and their families are well-protected by the health insurance.
- 2. Financial Security**
Financial stability will be secured even if it is exposed to any risk or other unexpected event.
- 3. Productivity Increase**
With Health Insurance protection for your employees, they would feel more at ease and motivated to be more productive at work.

Advantages of SmartHealth Classic Premier



Treatment fee coverage is as charged



No waiting period for pre-existing diseases for at least 100 members.



Protection until the age of **70 years old**.



Easy to use for the employees, with the **cashless** payment system at Allianz's partner Hospitals.



Online claim submission is available via **Allianz eAZy Connect**.



Claim Service Guarantee within **7 working days***



24-7 Medical Hotline is available.



Dedicated Servicing Team during the coverage period.

*) Complete and accurate claim documents shall be submitted to and received by Allianz and the claim has been approved by Allianz.

Benefit Table

Inpatient Care

In Rupiah

Inpatient Care	Maximum Limit	Platinum Plus 500 Plan	
		Network Hospital	Non-Network Hospital/ Higher Room Type
Benefit for each class			
Room	Per Day	500,000	500,000
ICU Room			1,950,000
Treating Physician Visit			156,000
Specialist Visit			211,000
Surgical Charges			
• Minor Surgery	Per Inpatient Care Period	As charged	7,110,000
• Intermediate Surgery			14,220,000
• Major Surgery			26,070,000
• Complex Surgery			47,400,000
Other Inpatient Care Charges			7,479,000
Pre- and Post-Inpatient Care	Per Inpatient Care Period, 30 Days Pre- and Post-Inpatient Care		1,049,000
Home Nursing	Per Day		429,000
Ambulance	Per Inpatient Care Period		1,075,000
Emergency Outpatient Care due to an Accident	Per Accident within 14 Days		3,450,000
Emergency Dental Care due to an Accident			1,725,000
Death Benefit		6,900,000	

- Notes
- Other plans are available to suit your company's needs.
 - The Benefit Tables only serve as an illustration.
 - Maximum benefit for one-year period of inpatient care incorporates Maternity benefit (if any) according to the applicable Policy.

Benefit Table

Maternity

In Rupiah

Maternity	Maximum Limit	Platinum Plus 500 Plan	
		Network Hospital	Non-Network Hospital/ Higher Room Charge
Benefit for each class			
Normal Delivery	Per Pregnancy	As charged	11,270,000
Abnormal Delivery			13,520,000
Surgical Delivery (Caesarian)			23,210,000
Legal Miscarriage			3,860,000
Pregnancy Complication			4,320,000
Pre- and Post-Natal Care	Per Year		4,830,000
Maximum Inpatient Care and Maternity Benefit in a Year		164,000,000	

- Notes
- Other plans are available to suit your company's needs.
 - The Benefit Tables only serve as an illustration.
 - Maximum benefit for one-year inpatient incorporates Maternity benefit (if any) according to the applicable Policy.

Terms & Conditions

Product Type	Group Health Insurance
Member's Entry Age (latest birthday)	Inpatient Care <ul style="list-style-type: none">• Adult: Max 65 years old• Child: 15 days - 18 years old and may be extended up to the age of 25 (while still in formal education and not working) Maternity Female (employee/spouse): 16 - 45 years old.
Coverage Period (latest birthday)	Until the Member attains the age of 70 years old
Currency	Rupiah.
Premium Payment Method	Annually, semiannually, quarterly. - Semiannually and quarterly Minimum premium of Rp25,000,000 per installment (Terms and Conditions apply)
Premium Payment Period	As long as the Coverage is renewed.
Waiting Period	No waiting period.
Underwriting	<ul style="list-style-type: none">• Minimum Members: 100 Members.• Pre-existing disease is waived.• Waiting period for Maternity benefit is waived.
Claim Process	Cashless and Reimbursement.
Coverage Period	Annually.
Premium	You may contact your marketers for more details about the total payable Premium according to your selected plan.

Benefit Illustration

Company

PT Makmur Sejahtera

Member

120 Members

Premium*

Rp415,000,000

Benefit

Platinum Plus 500 Plan Inpatient Care

For 1 inpatient care, the Members are entitled to the benefits stated on the tables (such as inpatient care room charge, treating physician visit charge, and other inpatient care charges)

*Premium is calculated based on age and the plan selected.

Claim Procedure

Health Insurance Claim Documents (Reimbursement)

1. Allianz health insurance claim form that has been completed and signed by the Member with the Medical Resume section filled in by the treating Physician and includes the Physician's full name, stamp, and Medical Practice Permit Number.
2. Original receipt with the Hospital's stamp (with address and telephone number).
3. List of expenses along with a copy of the prescription(s).
4. Supporting medical documents.
5. A copy of the member's Members Card.

Notes:

A Health Insurance Claim shall be submitted no later than 30 calendar days after the end of the treatment. Any claim submitted after such period will not be paid.

7 Work Days*

Claim shall be paid after **the documents are all completed, proven to be accurate, and approved by Allianz**. In the event of a delay upon fulfillment of such requirements, the Customer is entitled to **a voucher worth Rp100,000,- per Customer**.

For the terms and conditions, please visit: <https://www.allianz.co.id/layanan/klaim/klaim-asuransi-kesehatan/jaminan-penggantian-klaim>

Death Benefit Claim Documents (Reimbursement)

1. Allianz claim form that has been completed by the Policyholder and/or Beneficiary and the treating Physician, which specifies the cause of death as confirmed by the treating Physician.
2. Death certificate issued by a village official, both the original and its certified copy.
3. A copy of the Member's identity card/proof of identity and certificate from the company.
4. A copy of the Beneficiary's identity card/proof of identity.
5. A copy of the member's Family Card.
6. Official report issued by the Police in the event of unnatural death or death due to a traffic accident, both the original and its certified copy.
7. Certificate issued by the local Indonesian Representative Office in the event of death overseas, both the original and its certified copy.

Notes:

- The Policyholder must notify Allianz of a Member's death no later than 30 calendar days after the Member passes away.
- Submission of the documents related to Death Benefit claim must be provided to Allianz in writing no later than 60 calendar days after the Member passes away.

Claim Procedure

Cashless Claim Documents

1. The Member shall bring their Allianz Member Card and ID Card/other official identity to Allianz's Network Hospital.
2. Allianz's Network Hospital shall verify the membership and benefit of the Member by swiping the Group Health Insurance Member Card.
3. The Member or their family shall sign the Medical Service Form and a Statement Letter from the Allianz's Network Hospital.
4.
 - a. If any claim excess incurred, the Member shall pay it to the Hospital. The Member is allowed to be discharged after completing the payment.
 - b. If the whole expense is in accordance with the insurance benefit the Member is entitled to, the Member is allowed to be discharged without making any payment.

For **Cashless Facility**, the Member only needs to bring their Group Health Insurance member card to **Allianz's Network Hospital**.

Claim Document Submission



Jakarta

Allianz Document Management Center (ADMC)
Setiabudi Atrium, Lt. 3 Suite 308A-309
Jl. H.R. Rasuna Said Kav. 62 Kuningan,
Karet Kuningan Kec. Setiabudi
Jakarta Selatan 12920

Note:

For **claim document submission address** in **Bandung, Medan, Surabaya, Bali**, please visit our website at www.allianz.co.id.

Document submission available on Monday – Friday
at 08:00 – 17:00 local time (excluding holidays)

To send all claim documents to Allianz, you may use the free of charge delivery service of PT Pos Indonesia



Claims may also be submitted digitally via Allianz eAZy Connect

Exclusions

Inpatient Care

Allianz will not pay the Insurance Benefit in the event of treatments and/or medications related to:

1. Organ transplantation, including any treatment and/or medication related to organ transplantation
2. All supporting equipment or artificial aids or synthetic materials outside or attached to the body, including but not limited to wheelchairs, crutches, prostheses, hearing aids, sight aids, except for those implanted inside the body during surgery in the operating room such as a pacemaker, stents, pens, plates, screws, K-wire, intraocular lenses, and so on.
3. Dialysis, including any treatment and/or medication related to it.
4. Experimental, traditional, and/or alternative treatments and medications outside western medical science including but not limited to acupuncture (unless provided by a Physician), traditional Chinese medicine practitioners, traditional bone fracture healers, shamans, chiropractors, naturopathy, holistic practitioners, and the likes.
5. Psychiatric or neurological disorders, including psychosis, neurosis, stress, depression, psychogeriatric disorders and their physiological or psychosomatic manifestations, drug abuse rehabilitation, and addiction to drugs and/or alcohol.
6. All treatments and/or medications related to:
 - a. Infertility, including artificial insemination, IVF, and fertility restoration.
 - b. Impotence.
 - c. Any hormonal therapy related to perimenopausal syndrome.
7. Any medication and/or treatment for losing or gaining weight.
8. Any medication and/or treatment related to cosmetics, including plastic surgery except for functional reconstruction due to an accident performed no later than 30 calendar days after the accident

Exclusions

9. Periodic physical examinations, Medical Check Ups, or supporting examinations that are not related to the treatment or diagnosis of the covered Disease/injury.
10. Any medication and/or treatment related to:
 - a. Hernia in a child under 10 years old
 - b. Congenital abnormalities and/or abnormal/delayed growth and development
11. Eye refractive disorders, including any treatment and/or medication related to eye refractive disorders.
12. Circumcisions unrelated to a Disease or Accident.
13. Any treatment and/or medication related to:
 - a. HIV/AIDS, including any diseases or conditions related to HIV/AIDS
 - b. Sexually Transmitted Diseases
14. Non-medical expenses, excluding administration fees.
15. Vitamins without a Physician's recommendation and without any medical indications.
16. Food Supplement.
17. Immunization, including any treatment and/or medication related to its complications.
18. Birth Control, including any treatment and/or medication related to its complications.
19. Any treatment and/or medication due to:
 - a. Active involvement in war, riot, fight, or crime,
 - b. Intentional injuries and suicide attempts.

Exclusions

20. Any treatment and/or medication due to participation in dangerous activities or sports, including:
 - a. Mountain climbing, rock climbing, urban climbing, bungee jumping, rafting
 - b. Equestrian sports
 - c. Boxing or any physical contact sports
 - d. Any aerial activities (parachuting, gliding, sky diving, ultralite, and other aerial activities)
 - e. Any diving activities using breathing apparatus (diving, and so on)
 - f. Any activities involving racing with motor vehicles (motorbike, car, boat, and other kinds of race)
21. Any treatment and/or medication received by the Member due to flying with a chartered aircraft, military/police aircraft, or helicopter.
22. Non-Accident-Related Outpatient Treatment, unless the Policy comes with Additional Outpatient Insurance, the terms of which shall be set out in separately.
23. Non-Accident-Related Dental Treatment and denture implanting for any reason, unless the Policy comes with Additional Dental Care Insurance, the terms of which shall be set out separately.
24. Pregnancy, Childbirth, or Miscarriage Treatment, unless the Policy comes with Additional Maternity Insurance, the terms of which shall be set out separately.
25. Any treatments and/or medications which have been reimbursed by Jamsostek (Worker's Social Security Program), Health Insurance, and/or other parties.

Maternity

1. Any female Member under the age of 16 or above 45.
2. Treatments related to illegal abortions, sterilization, as well as fertility tests and treatments.