

Care Plans for Indonesia

for individuals and families

Contract type	International health Insurance - 12-month contract			
Insurer	PT Asuransi Central Asia			
Availability	Individual plans for students, professionals, couples and families in Indonesia.			
Eligibility	We will consider adult applicants (policyholder and spouse/partner) for cover from the age of 18 up to the day before their 76th birthday for policies with full medical underwriting, or up to the day before their 65th birthday for policies with moratorium. Any children financially dependent on the policyholder can be added as a dependant and remain in the policy up to the day before their 18th birthday, or up to the day before their 26th birthday if they are in full-time education.			
Underwriting terms	FMU (Full Medical Underwriting): - This form of underwriting is particularly beneficial for those with existing medical conditions. - Customers provide their full medical history - If terms can be offered, there may be specific surcharges applied to their cover from the outset. Moratorium: - A moratorium sets out a waiting period for pre-existing medical conditions. - Cover will begin as long as you're symptom-free, and have not needed any treatment or medical advice for a pre-existing condition for a rolling two years.			
Payment frequency	Annual	Half-yearly (+3%)	Quarterly (+4%)	
Currency	USD			
Area of cover	Worldwide	Worldwide excluding USA		
Benefits	Cover includes a comprehensive selection of in-patient benefits and day-care benefits such as hospital accommodation, surgery, HIV treatment, medical evacuation and wellness benefits. Option to add out-patient, dental, maternity and repatriation plans.			
Plan choices	Indonesia Care Pro max. plan benefit US\$ 5,000,000	Indonesia Care Plus max. plan benefit US\$ 4,000,000	Indonesia Care max. plan benefit US\$ 2,500,000	
Optional cover	Out-patient Plans: Indonesia Active Pro (up to US\$ 25,650) Indonesia Active Plus (up to US\$ 11,780) Indonesia Active (up to US\$ 6,750)	Dental Plans: Smile Plus (up to US\$ 2,500) Smile (up to US\$ 1,570)	Maternity Plans: Bloom Plus or Bloom (limits apply per benefit)	Repatriation Plan (limits apply per benefit)

Deductibles	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	5% premium discount	2.5% premium discount
	US\$ 1,015	10% premium discount	5% premium discount
	US\$ 2,025	20% premium discount	10% premium discount
	US\$ 4,050	35% premium discount	17.5% premium discount
	US\$ 8,100	50% premium discount	25% premium discount
	US\$ 13,500	60% premium discount	30% premium discount
Co-payment	Out-patient Plan Co-payment		Discount
	No co-payment		0% premium discount
	10% co-payment, max. US\$ 14 per visit		10% premium discount
	20% co-payment, max. US\$ 28 per visit		20% premium discount
Additional services included	• Personal oncology manager • Second medical opinion • Worldwide telehealth • Expat Assistance Programme (EAP) • Travel Security Services • Mind coaching app • Fitness coaching app		
Treatment Pre-approval	To ensure that members benefit from cashless access to hospitals for in-patient treatment, where possible, and have their treatment overseen by our team of medical professionals, contact should be made at least 5 working days before receiving treatment.		
Pay & claim	Members can submit claims via Allianz MyHealthdigitalservices (app or portal). 90% of fully completed claims are settled within 5 days.		
Helpline	Helpline 0018 0306 5171 (toll-free when calling from Indonesia) +60 3 92127820 (when calling from outside Indonesia) For our latest list of toll-free numbers, please visit: www.allianzcare.com/toll-free-numbers Email: asia.helpline@e.allianz.com		
Product documentation	Care Indonesia-Table of Benefits Care Indonesia Benefit Guide Indonesia_FMU_Application_Form_EN_Nov_2024.pdf Indonesia_MORI_Application_Form_EN_Nov_2024.pdf Documentation available in English and Bahasa		
Broker resources	International Health Insurance for Indonesia		