

Terms of reference (ToRs) for the procurement of services

CONFIDENTIAL

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Country: Indonesia	Tender number: 10051482
Subject of the tender procedure: GIZ Indonesia Health Insurance Benefit Package for 2027	

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0. List of abbreviations

BPJS	Badan Penyelenggara Jaminan Sosial/Social Security Administrator
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH
HR	Human Resources
MCU	Medical Chec Up
MIR	PT Mitra Iswara & Rorimpandey
ToRs	Terms of reference

1. Context

As a federal enterprise, the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH supports the German Government in achieving its objectives in the field of international cooperation for sustainable development. On behalf of the German Government, GIZ has provided advisory services to the Government of the Republic of Indonesia since 1975. For further information, please visit www.giz.de/Indonesia

Currently, around 463 staff are deployed in Indonesia, including national and international personnel, development workers, and integrated experts. To support the health needs of approximately 421 national personnel, in addition to mandatory state social health insurance benefits (BPJS), GIZ has offered an additional health insurance package with more benefits since 1992. In addition, under Indonesian labor regulations, GIZ, as an employer, provides its national personnel with outpatient package benefits.

Due to the very complex process in dealing with claim services and lack of knowledge and updates on the insurance policy and local insurance market in Indonesia, GIZ Indonesia has authorized PT Mitra Iswara & Rorimpandey (MIR) as its insurance broker, which will assist GIZ Indonesia in the design of the additional health benefit package (in-patient) and out-patient package for 2027; in the negotiation with insurance companies and in the claim support.

The packages for 2027 are planned as follows:

- The additional health insurance package must cover inpatient and outpatient care for an approximate number of 421 national employees and an estimated 456 spouses and children.
- Dental care.
- Eye refraction, optical lenses (frames and glasses or contact lenses).
- Prenatal and Maternity/miscarriage.
- Yearly medical examination (medical check-up).

2. Tasks to be performed by the contractor/insurance company

2.1 Term

The expected term of the contract for services must be specified in the 'Special terms and conditions of contract'. The definitive term and service delivery period are set out in the contract award notification.

GIZ shall hire the contractor for the anticipated contract term, from 24.11.2026 to 31.12. 2027.

2.2 Objectives, indicators, work packages, milestones

The contractor is responsible for achieving the objectives and indicators described in this document

The objective(s):

- The purpose of this tender is to find a suitable insurance company to provide its services and best value for money additional health insurance package for around 421 national personnel in 2027.
- Utilize highly professional and qualified services from the selected insurance company.

The contractor is responsible for providing the following services:

- Providing the most competitive and reasonable additional health insurance program in 2026 for GIZ for (1) health care package in-patient, (2) health package out-patient, and (3) health check-up package. The insurance benefits should be similar to or even better than the desired benefit scheme enclosed.
- Offering an added Hospital Cash Plan with double the limit of the room and board plan (so BPJS Kesehatan can be used instead of private insurance).
- Issue the insurance policy and policy wording as per agreed benefits, terms, and conditions with GIZ (as charged for all benefits according to the annual limit).
- Issue a legal invoice and/or debit note within the pre-agreed timeframe to GIZ for payment processing before the payment deadlines.
- Issue and deliver the insurance cards to GIZ staff according to the provided staff list by 02.01.2027 at the latest and to the newly added staff during the insurance term (or assign the corresponding Third-Party Administration to do so)
- Issue the endorsement for mid-year adjustment and invoice and/or debit note within the pre-agreed timeframe in coordination with MIR and GIZ for GIZ reconciliation on a quarterly basis.
- Process claims settlement/authorize the corresponding TPA to process claim settlement as per policy benefits, terms and conditions within a committed timeline.
- Administer the health check-up fund.

2.3 The contractor is required to provide coverage for the following medical services:

a) Accident/emergency help

- Ambulance
- Medical evacuation
- Hospitalization
- Performance of surgical operations
- Medicines
- Performance of diagnostic examinations (including X-ray, MRI, CT scan, ECG, computer tomography, magnetic resonance tomography)
- Emergency and outpatient treatment
- Emergency dental treatment

b) Medical Evacuation

Transportation (from the accident location to the clinic/hospital, from the first clinic/hospital to the referral hospital)

c) Medical Check-Up (Administration Service Only)

- Medical Check-Up for NMAs who are under 45 years old, is done every 2 (two) years. For NMAs aged 45 years and over, they can do a Medical Check-Up once a year
- Budget for Medical Check-Up maximal IDR 2.000.000 per person.
- The insurance company has corporate rate for Medical Check-Up in Lab/Hospital provider.
- Guarantees Medical examination for prospective driver (not yet insurance membership) usually insurance process needs preadmission for 2x24 hours prior MCU is taken.
- All Lab test diagnostic (ex. Rapid test, Swab test, PCR, blood test, CD4, etc.):

Laboratory

- Complete Blood Count
- Blood Group (ABO+Rhesus)
- Blood Glucose:
 - Fasting Blood Glucose
 - Fasting Glucose 2 Hour PP
- Liver Function:
 - SGOT
 - SGPT
- Lipid Profile:
 - Cholesterol Total
 - Triglyceride
 - HDL Cholesterol
 - LDL Cholesterol
- Kidney Function:
 - Ureum
 - Creatinine
 - Uric Acid
- Urinalysis
- Serology:
 - HBs Ag
 - Anti HBs
- Papsmear/ PSA Total

Non-Laboratory

- Medical History
- General Physical Examination
- Chest X-Ray (Thorax)
- Treadmill
- USG Mammae
- ECG/ECHO
- Audiometry

Additional Test

- Anti-HIV

d) Hospitalization and in-patient hospital services

- Pre/Post Hospitalization

- Room and Board **limit**
- Intensive Care Unit (ICU/CCU/HDU)
- Private Nurse
- Ambulance
- Miscellaneous hospital expenses
- Performance of surgical operations without classification of surgical. If surgical needs to be performed during the same period of hospitalization: 1 incision with 2 kind of surgical will be covered as 1 surgery and 2 incisions with 2 kind of surgical will be covered as 2 surgeries.
- In-patient/surgery guarantee confirmation 1x24 hours
- In-patient treatment by specialized physicians (including medical physical training, medical massage, acupuncture, manual therapy, physiotherapy, chemotherapy & dialysis)
- Doctor and specialist consultations
- Performance of diagnostic examinations (including computer tomography, magnetic resonance tomography) and laboratory tests
- Providing with prescribed medicines, vitamin and food supplement
- Pregnancy Complication
- Complication of pregnancy until miscarriage
- Circumcision due to Medical Indication for children
- Minor/One day surgery under surgical limit
- Teeth or Gum surgery (including jaw area) not limited to Wisdom teeth surgery is covered under surgical benefit.
- Medical services for pre-existing conditions, chronic cancer related conditions.
- Medical services for other terminal diseases and cancerous related illness.
- Tolerance room & board at provider hospitals due to unavailability or fully booked room entitled 1 level higher until discharge
- Death Benefit based on plan
- Day cases limit and deductible (from the inpatient limit)
- HIV/AIDS-related medical treatment

e) Outpatient care

- The outpatient treatment provided to employees and their dependants will be a cashless system with the condition:
Minimum IDR 8,300,000/person/year.
A higher annual limit given by insurance will get more points in the bidding process
- Out-patient treatment by specialized physicians
- Pre-existing conditions, chronic, pregnancy and cancer related conditions
- Performance of diagnostic examinations (including computer tomography, magnetic resonance tomography)
- Performance of laboratory tests in outpatient terms
- Eye refraction
- Contraception (insert and remove IUD, pills, implant, injection, condoms)
- Guarantees vaginal discharge, flour albus, vaginitis, cervicitis, Bartholin's abscess if it is not related to sexually transmitted diseases
- Vaccinations/preventive medication (ex., HPV vaccines, Influenza Vaccine, etc.) for children & adults without a referral doctor.
- Endoscopic treatments (of stomach, intestine, bronchial tract)
- Circumcision procedures

- Issuing decisions on hospitalization
- Issuance of necessary prescriptions, vitamins, and food supplements
- Outpatient treatment by specialized physicians (including medical physical training, medical massage, acupuncture, manual therapy, physiotherapy)
- Hormonal treatment for conditions such as irregular menstruation and endometriosis, but not limited to these conditions.
- Treatment related to pre-menopause is covered
- Any type of Immunization and vaccinations for children and adults with no age limitation
- PCR & Antigen Swab
- Medical Check-Up with referral due to medical indication
- Any other out-patient services agreed with the hospital and not mentioned herein above
- Covered sterilization (Vasectomy & Tubectomy)
- HIV/AIDS-related medical treatment

f) Dental care (under Outpatient Benefit)

- Treatment of dental caries (superficial, middle, profound) including filling of teeth
- Treatment of pulpitis, periodontitis, parodontids, root canal treatment/endodontic
- Diagnostics (oral cavity examination and X-ray diagnostics)
- Extraction of teeth
- Anaesthesia in the maxillofacial region
- Temporomandibular Disorder and all related treatment
- Opening of abscesses and phlegmons of the maxillofacial region
- Primary surgical working-up of wounds in case of maxillofacial region traumas
- Removal of dental calculus – scaling
- Covers dentures, including crowns, with referral, except denture implants

g) Pregnancy and birth/Prenatal and Maternity/Miscarriage (Administration Service Only)

- Annual limit up to IDR. 35.000.000/year
- The pre- and postnatal treatment provided to employees and their spouse will be a cashless/reimbursement system against 90% of the bill, with the condition: Maximum IDR. 6.000.000/year.
- The subsidized cost of pregnancy/miscarriage covers up to 90% and is based on the Plan 700 health insurance scheme
- Pregnancy Tests (TORCH and ACA) without the need for a history of previous miscarriages using the Prenatal budget per year
- Prenatal care
- Obstetric (childbirth) assistance
- Delivery expenses including epidural (normal and C/S)
- Miscarriage
- Incubator and premature babies
- Pregnancy complications on top of Inpatient Benefit

h) Glasses (Administration Service Only)

- All employees are eligible to have a frame every 2 (two) years.

- For new lenses or contact lenses, reimbursement is yearly up to 90% of the actual cost, with a maximum of IDR 2,500,000.
- All purchases of frames or lenses are subject to a doctor's prescription
- All invoices should be divided between frame and lenses

i) Coverage Area

Coverage must be cashless; therefore, the selected insurance company should have a wide network of hospitals in remote areas, as well as national and international regions.

Mandatory Hospital & Clinic:

- Pondok Indah Hospital Group
- Siloam Hospital Group
- Premier Hospital Group
- Mayapada Hospital Group
- Eka Hospital
- Hermina Hospital Group
- Mitra Keluarga Hospital Group
- Miracle Klinik Grand Indonesia
- Jogja International Hospital (JIH)
- St. Carolus
- Brawijaya Hospital Group

j) Pharmaceutical products

- General
- Vitamin and food supplements
- Vaccinations/preventive medication (e.g., against flu vaccination)

k) Major high-risk diseases:

- Hernia for children under 10 years old
- Endometriosis
- Congenital
- Genital disease
- Chronic diseases
- Autoimmune diseases
- Diabetes and hypertension
- Kidney dialysis, Haemodialysis and chemotherapy
- Oncological diseases
- Cardiovascular surgery
- COVID-19
- HIV/AIDS

Deliverables:

- Insurance cards
- Policy wording and insurance handbook
- Seminar on the new health insurance scheme

2.4 Project and knowledge management requirements

Requirements on the assignment of experts:

The assigned team must include qualified, experienced staff in health insurance who stay up to date on local and international legal frameworks for health care insurance, and who will work with GIZ on the insurance claim process. Appoint one person as the PIC with at least a bachelor's degree in insurance, economics, or equivalent, and a minimum of 5 years of experience in insurance claim services, including experience providing similar services to international organizations like GIZ.

Requirements for qualification and competence of the contractor/insurance company:

Note: The numbers in parentheses correspond to the lines of the eligibility assessment grid (Annex 3).

- **General administrative and/or legal documents (8):** The contractor must be registered and hold a valid business license to operate as an insurance provider in Indonesia for at least eight years as of the proposal submission date and be listed in the 2025 financial statements published by the OJK.
- **Average turnover (financial statement must provide) 14:** Show a claims settlement ratio of at least 80% for health insurance policies over the past three years, verified through annual reports or audit statements.
- **Reference project (20 and 21):** The contractor must submit references from at least three satisfied corporate clients who have received health insurance services, along with their contact details and performance feedback.
- Having customer service and a 24-hour hotline medical center.
- Having authorized claim agents (i.e., a Third-Party Administration Company (TPA), which will work independently and neutrally with the claim department of the insurer to provide claim settlement service to GIZ) would be an advantage.

2.5 Data protection and information security

The provisions on data protection and information security of the current version of GIZ's General Terms and Conditions of Contract (section 1.11 Data protection) apply.

The selected service provider firm shall not disclose any data or information pertaining to this mission to anyone. The service provider firm shall also list clearly all sources of information pertaining to this mission:

The service provider firm should at no time disclose — whether during the service hours or outside service hours — any of the information related to GIZ, its work regulations or any other private work issues to any persons other than those in charge or those authorized in this regard unless written authorization is obtained, in this regard, in advance from GIZ – HR Unit.

The service provider firm shall be committed to keeping the industrial, technical, commercial and professional secrets of GIZ. Also maintains the confidentiality of the information, data, documents, computer programs and its data, or information saved on computer discs, USB memory sticks, etc. which is informed about in line of the services or due to the contract with or presence at GIZ. The service provider firm may not disclose or leak any of this information, accounts, medical records, news, or ideas even after the expiry of the service contract. Otherwise, GIZ shall have the right to claim compensation, in accordance with the provisions of the current Lebanese Law and any other laws in force. Furthermore, providing others with access to any of this information shall also be regarded as information disclosure.

Personal data collected by GIZ may be entrusted to the contractor in order to fulfill the contract. The contractor is obliged to protect this data under the standards of the GDPR, in particular the Art. 44-50 GDPR. The contractor shall act as an independent data controller for the personal data that he processes in connection with the contract and shall comply with the applicable obligations under data protection legislation.

2.6 Other requirements

Premium and Payment

- Premium is to be quoted in Indonesian Rupiah (IDR) in NET, i.e. exclusive of the brokerage commission for the insurance broker because GIZ will pay the service fee to the broker directly.
- GIZ will pay the total premium for (1) the additional health insurance (in-patient), (2) the health package (out-patient) and (3) the health check-up package to the contracted insurer within the first 30 days after the effective date of the insurance policy, however within 14 working days upon (i) completely signing of the insurance policy, (ii) debit note/payment request and original VAT invoice for the total premium amount and (iii) the issuance of insurance cards.
- Premium for new addition will be calculated and charged on pro-rata basis. Premium for new addition/deletion within the quarter will be offset on quarterly basis at the end of each quarter within 30 days from the invoice issue date.

3. Requirements on the format of the tender

The structure of the tender must correspond with the structure of the ToRs. It must be legible (for example Arial, font size 11) and clearly formulated. It must be written in English.

The CVs of the personnel proposed in accordance with Chapter 2.4 of the ToRs must be submitted using the standard application format. The CVs must clearly show the position and job the proposed person held in the reference project and for how long. The CVs must be submitted in English.

In order to facilitate the assessment, we request that you number the references sequentially and provide only references that are clearly related to the object of this tender.

4. Options or follow-on contract

4.1 Option to expand the service content/extend the contract term

GIZ can exercise the following option if it wishes to expand the tendered services. This is described in detail below.

It is possible to continue the service specified in the tender for up to an additional 2 years (1 year + 1 year), based on the performance evaluation after one year of service.

Within the framework of the services described in the terms of reference, GIZ reserves the right to award contracts for additional services up to 2 years (1+1) to the successful company in this procedure by means of a negotiated procedure without a prior call for competition, or to enter into a follow-on contract pursuant to the criteria listed in the terms of reference and the contract

5. Annexes

- Annex 1 Procedures for Claim for Reimbursement
- Annex 2 Medical Insurance Benefit
- Annex 3 Effective Date of Participation
- Annex 4 Benefit Table

Annex 1 Procedures for Claim for Reimbursement

1. The participant shall submit medical document claims directly to the Insurance Company.
2. All questions and complaints related to the participant's medical claim should be directed to the Insurance Company.
3. The Insurance Company should provide 24-hour support to National Personnel participants.
4. The Insurance Company has medical claim/Telemedicine apps
5. The reimbursement system is a maximum of 7 working days
6. Claim documents can be submitted a maximum of 90 days from the date of treatment or discharge from the hospital.

Annex 2 Medical Insurance Benefit

The medical benefits include:

1. No waiting periods.
2. Covering participants up to 70 years old and children up to 23 years old (all registered children as long as they are max. 23 years old). Maternity cover for married women (Female Employees & wives of employees) up to 45 years old. Glasses & MCU are for employees only up to 70 years of age.
3. The annual limit for Outpatient and Dental Care is subject to the following conditions:

- Minimum IDR 8,300,000/person/year.
- A higher annual limit given by insurance will get more points in the bidding process
- 4. The annual limit for Prenatal is with the following conditions:
 - Maximum IDR 6.000.000/year.
 - The invoice is 90%
- 5. Congenital abnormalities and/or growth and development in children under the age of 10 (ten) years, including hernia, with benefits of hospitalization.
- 6. Covers critical illnesses such as autoimmune, cancer, and HIV/AIDS.
- 7. Eye refraction checks apply with the cashless system.
- 8. Pre- and post-hospitalization apply with the cashless system.
- 9. Coverage for HIV/AIDS and pre-admission HIV testing
- 10. Cover the food supplement prescribed by the doctor for all the benefits of inpatient, outpatient, and dental care, and the cashless system applies.
- 11. Cover pregnancy complications for inpatient and outpatient benefits and apply to the cashless system.
- 12. Cover all types of immunization (vaccine) for all participants, both children and adults, and apply to the cashless system without a referral doctor.
- 13. Ensure hormonal treatment in Outpatient, including drugs related to hormonal disorders, except those related to fertility and menopause.
- 14. In case of Emergency and room and board according to the Participant's rights is not available, the Participant is entitled to take room and board 1 (one) level higher than his/her rights without limitation of days.
- 15. Ensure the price of all medical care, including the price of MCU, has the same rate, either cashless or reimbursement.
- 16. Covers admin fee and delivery fee (telemedicine apps)
- 17. The coverage area shall cover the participant wherever the participant is in the world.
- 18. Buffer / Pool Fund for any uncovered items based on HR confirmation for utility, for an amount of IDR 100.000.000.
- 19. Premium payment method: annually (first payment around November, second payment around February)
- 20. ASO deposit is IDR 200 million. 50% usage will be charged to the top-up deposit. ASO Fee is free.

Annex 3 Effective Date of Participation

The Participation shall come into force as from:

1. The effective date as set out in the policy data, or
2. The date of approval by the insurance company upon the registration of the participant by the policyholder.
3. The effective date of participation shall be equal for all insurance plans being taken.

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Annex 4 Benefit Table

			IP - 350		IP – 500		IP - 600	
RAWAT INAP		Batasan Maksimum	RS Jaringan / Diluar RS Jaringan	Kamar Lebih Tinggi / Di Luar Indonesia	RS Jaringan / Diluar RS Jaringan	Kamar Lebih Tinggi / Di Luar Indonesia	RS Jaringan / Diluar RS Jaringan	Kamar Lebih Tinggi / Di Luar Indonesia
1	Range Kamar		Hingga 350,000	Hingga 350,000	Hingga 500,000	Hingga 500,000	Hingga 600,000	Hingga 600,000
2	Manfaat untuk setiap kelas (dalam Rp)							
	Kamar	per hari	350,000	350,000	500,000	500,000	600,000	600,000
	Kamar ICU	per hari	Penggantian Penuh	1,700,000	Penggantian Penuh	1,700,000	Penggantian Penuh	1,700,000
	Kunjungan Dokter yang Merawat	per hari		140,000		200,000		240,000
	Konsultasi Dokter Spesialis	per hari		280,000		400,000		480,000
	Pembedahan (termasuk one day surgery/minor surgery/outpatient surgery & operasi gigi tidak terbatas pada gigi bungsu saja)	per periode rawat inap		27,000,000		30,000,000		32,000,000
		per periode rawat inap						
		per periode rawat inap						
		per periode rawat inap						
	Biaya Lain-lain Rawat Inap	per periode rawat inap		6,184,000		6,503,000		6,716,000
	Sebelum & Setelah Rawat Inap	30 hari sebelum & setelah	912,000	912,000	912,000			

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	<i>Perawat Pribadi di Rumah</i>	<i>per hari</i>	<i>Penggantian Penuh</i>	138,000	<i>Penggantian Penuh</i>	199,000	<i>Penggantian Penuh</i>	240,000
	<i>Ambulan</i>	<i>per periode rawat inap</i>		500,000		500,000		500,000
	<i>Rawat Jalan Darurat karena Kecelakaan</i>	<i>per kejadian dalam waktu 14 hari</i>		3,000,000		3,000,000		3,000,000
	<i>Rawat Gigi Darurat karena Kecelakaan</i>	<i>per kejadian dalam waktu 14 hari</i>		1,500,000		1,500,000		1,500,000
	<i>Santunan Kematian</i>		10,000,000		10,000,000		10,000,000	
	<i>Limit Tahunan</i>		70,000,000		100,000,000		110,000,000	

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			IP – 700		IP - 1000		IP - 1200							
RAWAT INAP			Batasan Maksimum	RS Jaringan / Diluar RS Jaringan	Kamar Lebih Tinggi / Di Luar Indonesia	RS Jaringan / Diluar RS Jaringan	Kamar Lebih Tinggi / Di Luar Indonesia	RS Jaringan / Diluar RS Jaringan	Kamar Lebih Tinggi / Di Luar Indonesia					
1	Range Kamar			Hingga 700,000	Hingga 700,000	Hingga 1,000,000	Hingga 1,000,000	Hingga 1,200,000	Hingga 1,200,000					
2	Manfaat untuk setiap kelas (dalam Rp)													
	Kamar		per hari	700,000	700,000	1,000,000	1,000,000	1,200,000	1,200,000					
	Kamar ICU		per hari	Penggantian Penuh	1,700,000	1,000,000	1,700,000	Penggantian Penuh	1,700,000					
	Kunjungan Dokter yang Merawat		per hari							280,000	400,000	480,000		
	Konsultasi Dokter Spesialis		per hari							560,000	800,000	960,000		
	Pembedahan (termasuk one day surgery/minor surgery/outpatient surgery & operasi gigi tidak terbatas pada gigi bungsu saja & operasi rahang)		per periode rawat inap							35,000,000	40,000,000	45,000,000		
			per periode rawat inap											
			per periode rawat inap											
			per periode rawat inap											
	Biaya Lain-lain Rawat Inap		per periode rawat inap							7,043,000		8,025,000		8,680,000
	Sebelum & Setelah Rawat Inap		30 hari sebelum & setelah							912,000		912,000		912,000

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<i>Perawat Pribadi di Rumah</i>	<i>per hari</i>	<i>Penggantian Penuh</i>	<i>270,000</i>	<i>Penggantian Penuh</i>	<i>360,000</i>	<i>Penggantian Penuh</i>	<i>420,000</i>
<i>Ambulan</i>	<i>per periode rawat inap</i>		<i>500,000</i>		<i>500,000</i>		<i>500,000</i>
<i>Rawat Jalan Darurat karena Kecelakaan</i>	<i>per kejadian dalam waktu 14 hari</i>		<i>3,000,000</i>		<i>3,000,000</i>		<i>3,000,000</i>
<i>Rawat Gigi Darurat karena Kecelakaan</i>	<i>per kejadian dalam waktu 14 hari</i>		<i>1,500,000</i>		<i>1,500,000</i>		<i>1,500,000</i>
<i>Santunan Kematian</i>		<i>10,000,000</i>		<i>15,000,000</i>		<i>15,000,000</i>	
<i>Limit Tahunan</i>		<i>128,000,000</i>		<i>180,000,000</i>		<i>216,000,000</i>	

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			IP – 1500		IP - 2000		
RAWAT INAP		Batasan Maksimum	RS Jaringan / Diluar RS Jaringan	Kamar Lebih Tinggi / Di Luar Indonesia	RS Jaringan / Diluar RS Jaringan	Kamar Lebih Tinggi / Di Luar Indonesia	
1	Range Kamar		Hingga 1,500,000	Hingga 1,500,000	Hingga 2,000,000	Hingga 2,000,000	
2	Manfaat untuk setiap kelas (dalam Rp)						
	Kamar	per hari	1,500,000	1,500,000	2,000,000	2,000,000	
	Kamar ICU	per hari	Pengganti an Penuh	1,950,000	Pengganti an Penuh	1,950,000	
	Kunjungan Dokter yang Merawat	per hari		600,000		800,000	
	Konsultasi Dokter Spesialis	per hari		1,200,000		1,600,000	
	Pembedahan (termasuk one day surgery/minor surgery/outpatient surgery & operasi gigi tidak terbatas pada gigi bungsu saja & operasi rahang)	per periode rawat inap		100,000,000		120,000,000	
		per periode rawat inap					
		per periode rawat inap					
		per periode rawat inap					
	Biaya Lain-lain Rawat Inap	per periode rawat inap		10,783,000		10.783.000	
	Sebelum & Setelah Rawat Inap	30 hari sebelum & setelah		1,049,000		1,049,000	
	Perawat Pribadi di Rumah	per hari				587,000	759,000

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Ambulan	per periode rawat inap	Pengganti an Penuh	575,000	Pengganti an Penuh	575,000
Rawat Jalan Darurat karena Kecelakaan	per kejadian dalam waktu 14 hari		3,450,000		3,450,000
Rawat Gigi Darurat karena Kecelakaan	per kejadian dalam waktu 14 hari		1,725,000		1,725,000
Santunan Kematian			25,000,000		30,000,000
Limit Tahunan			269,000,000		291,000,000

RAWAT JALAN	Batasan Maksimum	OP - 350	OP – 500	OP – 600	OP – 700	OP – 1000	OP – 1200	OP – 1500	OP – 2000
1 Manfaat untuk setiap kelas (dalam Rp)									
Konsultasi Dokter Umum	per kunjungan	Sesuai tagihan	Sesuai tagihan	Sesuai tagihan	Sesuai tagihan	Sesuai tagihan	Sesuai tagihan	Sesuai tagihan	Sesuai tagihan
Konsultasi Dokter Spesialis	per kunjungan								
Obat-obatan	per tahun								
Pemeriksaan Diagnostik	per tahun								
Fisioterapi	per kunjungan								
Imunisasi Dasar*	per tahun								
Keluarga Berencana	per tahun								

Subject of the tender procedure: GIZ Indonesia Health Insurance Package 2027

Tender number: 10051482



	IUD, Pil, Suntik, Susuk									
	RAWAT GIGI		DT - 350	DT – 500	DT – 600	DT – 700	DT – 1000	DT – 1200	DT – 1500	DT – 2000
	Pencegahan	per kunjungan 2 kunjungan per tahun	<i>Sesuai tagihan</i>	<i>Sesuai tagihan</i>	<i>Sesuai tagihan</i>	<i>Sesuai tagihan</i>	<i>Sesuai tagihan</i>	<i>Sesuai tagihan</i>	<i>Sesuai tagihan</i>	<i>Sesuai tagihan</i>
	Perawatan Gigi Dasar	per tahun								
	Perawatan Gigi Kompleks	per tahun								
	Gigi Palsu	per tahun								

RAWAT BERSALIN	Batasan Maksimum	MT - 700	MT - 700	MT - 700	MT - 700	MT - 700	MT - 700
1 Manfaat untuk setiap kelas (dalam Rp)							
Pre-Post Natal	<i>per tahun</i>	<i>Rp 6.000.000</i>	<i>Rp 6.000.000</i>	<i>Rp 6.000.000</i>	<i>Rp 6.000.000</i>	<i>Rp 6.000.000</i>	<i>Rp 6.000.000</i>
Persalinan	<i>per kelahiran</i>	<i>90% from actual cost of delivery and is based on the Plan 700 health insurance scheme</i>					
KACAMATA		GL - 350	GL – 500	GL – 600	GL – 700	GL – 1000	GL – 1200
Frame	per 2 tahun	<i>90% from actual cost of lenses with max IDR 2,500,000</i>					
Lenses (soft lenses)							
MEDICAL CHECK UP							
All Employee	per 2 tahun	<i>2,000,000</i>	<i>2,000,000</i>	<i>2,000,000</i>	<i>2,000,000</i>	<i>2,000,000</i>	<i>2,000,000</i>
All Employee above 45 years old	per tahun	<i>2,000,000</i>	<i>2,000,000</i>	<i>2,000,000</i>	<i>2,000,000</i>	<i>2,000,000</i>	<i>2,000,000</i>