

TABEL BENEFIT

| No. | Manfaat Rawat Inap | Deskripsi | Batas Penggantian | | | | | | | | | | |
|-----------------------------------|-------------------------------------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| | | | Plan IDR | | | | | | | Plan USD | | | |
| | | | 125 | 250 | 350 | 550 | 750 | 1000 | 2000 | 50 | 150 | 250 | 350 |
| 1 | Biaya Kamar & Menginap | maks 60 hari/ Ketidakmampuan | Rp 125 ribu per hari | Rp 250 ribu per hari | Rp 350 ribu per hari | Rp 550 ribu per hari | Rp 750 ribu per hari | Rp 1000 ribu per hari | Rp 2000 ribu per hari | USD 50 per hari | USD150 per hari | USD250 per hari | USD 350 per hari |
| 2 | Kamar Unit Perawatan Intensif (ICU) | maks 30 hari/ Ketidakmampuan | Maksimum perketidak mampuan | Maksimum perketidak mampuan | Maksimum perketidak mampuan | Maksimum perketidak mampuan | Maksimum perketidak mampuan | Maksimum perketidak mampuan | Maksimum perketidak mampuan | Maksimum perketidak mampuan | Maksimum perketidak mampuan | Maksimum perketidak mampuan | Maksimum perketidak mampuan |
| 3 | Kunjungan Dokter Umum | Maksimum 1 kunjungan per hari | | | | | | | | | | | |
| 4 | Kunjungan Dokter Spesialis | Maksimum 1 kunjungan per hari | | | | | | | | | | | |
| 5 | Kamar Bedah | | | | | | | | | | | | |
| 6 | Biaya Anestesi | | | | | | | | | | | | |
| 7 | Biaya Dokter Ahli Bedah | | | | | | | | | | | | |
| 8 | Biaya Aneka Perawatan | | | | | | | | | | | | |
| 9 | Biaya Sebelum Rawat Inap | 30 hari sebelum rawat inap | | | | | | | | | | | |
| 10 | Biaya Sesudah Rawat Inap | 30 hari sesudah rawat inap | | | | | | | | | | | |
| 11 | Rawat Jalan Darurat | Hanya untuk kecelakaan | | | | | | | | | | | |
| 12 | Perawatan di Luar Negeri | Hanya untuk keadaan darurat | | | | | | | | | | | |
| 13 | Biaya Ambulan Lokal | Per perjalanan sampai dengan | Rp150 ribu | Rp150 ribu | Rp150 ribu | Rp500 ribu | Rp500 ribu | Rp500 ribu | Rp500 ribu | USD 50 | USD 50 | USD 50 | USD 50 |
| 14 | Rawat Jalan | Per tahun sampai dengan | Rp 350 ribu | Rp 350 ribu | Rp 350 ribu | Rp 500 ribu | Rp 500 ribu | Rp 500 ribu | Rp 500 ribu | USD 50 | USD 50 | USD 50 | USD 50 |
| 15 | Proteksi Terhadap Kecelakaan Diri | Per tahun sampai dengan | Rp 3 juta | Rp 3 juta | Rp 3 juta | Rp 3 juta | Rp 3 juta | Rp 3 juta | Rp 3 juta | USD300 | USD300 | USD300 | USD300 |
| Batas Maksimum per Ketidakmampuan | | | Rp15 juta | Rp25 juta | Rp50 juta | Rp70 juta | Rp80 juta | Rp15 0 juta | Rp250 juta | USD5.000 | USD10.000 | USD15.000 | USD25.000 |
| Batas Tahunan Per orang | | | Rp75 juta | Rp100 juta | Rp120 juta | Rp200 juta | Rp250 juta | Rp300 juta | Rp500 juta | USD15.000 | USD30.000 | USD40.000 | USD50.000 |

SmartCare Executive
TABEL PREMI

| PLAN IDR (000) | | | | | | | |
|----------------|----------|----------|----------|----------|----------|-----------|-----------|
| USIA | Plan 125 | Plan 250 | Plan 350 | Plan 500 | Plan 750 | Plan 1000 | Plan 2000 |
| 0 | 1,085 | 1,360 | 1,584 | 2,110 | 2,401 | 2,898 | 3,760 |
| 1 | 1,101 | 1,383 | 1,614 | 2,149 | 2,448 | 2,959 | 3,845 |
| 2 | 1,117 | 1,407 | 1,644 | 2,187 | 2,495 | 3,020 | 3,930 |
| 3 | 1,133 | 1,431 | 1,674 | 2,225 | 2,542 | 3,081 | 4,016 |
| 4 | 1,149 | 1,455 | 1,704 | 2,264 | 2,588 | 3,142 | 4,101 |
| 5 | 1,165 | 1,478 | 1,734 | 2,302 | 2,635 | 3,202 | 4,186 |
| 6 | 1,181 | 1,502 | 1,764 | 2,341 | 2,682 | 3,263 | 4,271 |
| 7 | 1,197 | 1,526 | 1,794 | 2,379 | 2,729 | 3,324 | 4,356 |
| 8 | 1,213 | 1,549 | 1,824 | 2,418 | 2,775 | 3,385 | 4,441 |
| 9 | 1,229 | 1,573 | 1,853 | 2,456 | 2,822 | 3,446 | 4,526 |
| 10 | 1,244 | 1,597 | 1,883 | 2,495 | 2,869 | 3,506 | 4,611 |
| 11 | 1,260 | 1,621 | 1,913 | 2,533 | 2,916 | 3,567 | 4,696 |
| 12 | 1,276 | 1,644 | 1,943 | 2,571 | 2,962 | 3,628 | 4,781 |
| 13 | 1,292 | 1,668 | 1,973 | 2,610 | 3,009 | 3,689 | 4,867 |
| 14 | 1,308 | 1,692 | 2,003 | 2,648 | 3,056 | 3,749 | 4,952 |
| 15 | 1,324 | 1,715 | 2,033 | 2,687 | 3,103 | 3,810 | 5,037 |
| 16 | 1,340 | 1,739 | 2,063 | 2,725 | 3,149 | 3,871 | 5,122 |
| 17 | 1,356 | 1,763 | 2,093 | 2,764 | 3,196 | 3,932 | 5,207 |
| 18 | 1,372 | 1,787 | 2,123 | 2,802 | 3,243 | 3,993 | 5,292 |
| 19 | 1,391 | 1,815 | 2,159 | 2,848 | 3,299 | 4,065 | 5,393 |
| 20 | 1,410 | 1,843 | 2,195 | 2,894 | 3,354 | 4,137 | 5,495 |
| 21 | 1,429 | 1,871 | 2,230 | 2,940 | 3,410 | 4,210 | 5,596 |
| 22 | 1,448 | 1,900 | 2,266 | 2,986 | 3,466 | 4,282 | 5,697 |
| 23 | 1,467 | 1,928 | 2,302 | 3,032 | 3,521 | 4,354 | 5,798 |
| 24 | 1,485 | 1,956 | 2,337 | 3,078 | 3,577 | 4,427 | 5,900 |
| 25 | 1,504 | 1,984 | 2,373 | 3,124 | 3,633 | 4,499 | 6,001 |
| 26 | 1,523 | 2,013 | 2,409 | 3,170 | 3,688 | 4,571 | 6,102 |
| 27 | 1,542 | 2,041 | 2,444 | 3,215 | 3,744 | 4,644 | 6,204 |
| 28 | 1,561 | 2,069 | 2,480 | 3,261 | 3,799 | 4,716 | 6,305 |
| 29 | 1,580 | 2,097 | 2,516 | 3,307 | 3,855 | 4,788 | 6,406 |
| 30 | 1,599 | 2,126 | 2,552 | 3,353 | 3,911 | 4,861 | 6,508 |

| PLAN USD | | | | |
|----------|---------|----------|----------|----------|
| USIA | Plan 50 | Plan 150 | Plan 250 | Plan 350 |
| 0 | 228 | 377 | 544 | 732 |
| 1 | 232 | 385 | 557 | 750 |
| 2 | 236 | 394 | 570 | 768 |
| 3 | 240 | 402 | 583 | 786 |
| 4 | 244 | 411 | 596 | 805 |
| 5 | 249 | 419 | 609 | 823 |
| 6 | 253 | 428 | 622 | 841 |
| 7 | 257 | 436 | 635 | 859 |
| 8 | 261 | 445 | 648 | 877 |
| 9 | 265 | 453 | 661 | 896 |
| 10 | 269 | 462 | 674 | 914 |
| 11 | 273 | 470 | 687 | 932 |
| 12 | 277 | 479 | 700 | 950 |
| 13 | 282 | 487 | 713 | 968 |
| 14 | 286 | 496 | 726 | 987 |
| 15 | 290 | 505 | 739 | 1,005 |
| 16 | 294 | 513 | 752 | 1,023 |
| 17 | 298 | 522 | 765 | 1,041 |
| 18 | 302 | 530 | 777 | 1,059 |
| 19 | 308 | 540 | 794 | 1,082 |
| 20 | 313 | 551 | 810 | 1,105 |
| 21 | 318 | 561 | 827 | 1,128 |
| 22 | 324 | 572 | 843 | 1,151 |
| 23 | 329 | 582 | 859 | 1,174 |
| 24 | 334 | 592 | 876 | 1,197 |
| 25 | 340 | 603 | 892 | 1,220 |
| 26 | 345 | 613 | 909 | 1,242 |
| 27 | 351 | 623 | 925 | 1,265 |
| 28 | 356 | 634 | 941 | 1,288 |
| 29 | 361 | 644 | 958 | 1,311 |
| 30 | 367 | 655 | 974 | 1,334 |

(X100dp 03/10)

| PLAN IDR (000) | | | | | | | | PLAN USD (000) | | | | |
|----------------|----------|----------|----------|----------|----------|-----------|-----------|----------------|---------|----------|----------|----------|
| USIA | Plan 125 | Plan 250 | Plan 350 | Plan 500 | Plan 750 | Plan 1000 | Plan 2000 | USIA | Plan 50 | Plan 150 | Plan 250 | Plan 350 |
| 31 | 1,618 | 2,154 | 2,587 | 3,399 | 3,966 | 4,933 | 6,609 | 31 | 372 | 665 | 990 | 1,357 |
| 32 | 1,648 | 2,198 | 2,643 | 3,471 | 4,054 | 5,047 | 6,768 | 32 | 380 | 681 | 1,016 | 1,392 |
| 33 | 1,678 | 2,242 | 2,699 | 3,543 | 4,141 | 5,160 | 6,927 | 33 | 389 | 697 | 1,041 | 1,427 |
| 34 | 1,707 | 2,287 | 2,755 | 3,615 | 4,229 | 5,274 | 7,086 | 34 | 397 | 713 | 1,066 | 1,462 |
| 35 | 1,737 | 2,331 | 2,811 | 3,687 | 4,316 | 5,388 | 7,245 | 35 | 405 | 729 | 1,091 | 1,497 |
| 36 | 1,767 | 2,375 | 2,867 | 3,760 | 4,404 | 5,501 | 7,404 | 36 | 414 | 744 | 1,116 | 1,533 |
| 37 | 1,796 | 2,419 | 2,923 | 3,832 | 4,491 | 5,615 | 7,563 | 37 | 422 | 760 | 1,141 | 1,568 |
| 38 | 1,826 | 2,464 | 2,979 | 3,904 | 4,578 | 5,729 | 7,723 | 38 | 431 | 776 | 1,166 | 1,603 |
| 39 | 1,856 | 2,508 | 3,035 | 3,976 | 4,666 | 5,842 | 7,882 | 39 | 439 | 792 | 1,191 | 1,638 |
| 40 | 1,885 | 2,552 | 3,091 | 4,048 | 4,753 | 5,956 | 8,041 | 40 | 447 | 808 | 1,216 | 1,673 |
| 41 | 1,915 | 2,597 | 3,147 | 4,120 | 4,841 | 6,070 | 8,200 | 41 | 456 | 824 | 1,242 | 1,708 |
| 42 | 1,968 | 2,675 | 3,247 | 4,247 | 4,996 | 6,271 | 8,482 | 42 | 470 | 853 | 1,285 | 1,770 |
| 43 | 2,021 | 2,754 | 3,346 | 4,375 | 5,151 | 6,472 | 8,764 | 43 | 484 | 881 | 1,329 | 1,831 |
| 44 | 2,074 | 2,832 | 3,446 | 4,503 | 5,305 | 6,674 | 9,046 | 44 | 498 | 910 | 1,373 | 1,892 |
| 45 | 2,127 | 2,911 | 3,545 | 4,630 | 5,460 | 6,875 | 9,328 | 45 | 512 | 939 | 1,416 | 1,953 |
| 46 | 2,180 | 2,989 | 3,645 | 4,758 | 5,615 | 7,077 | 9,610 | 46 | 525 | 967 | 1,460 | 2,014 |
| 47 | 2,253 | 3,098 | 3,782 | 4,935 | 5,830 | 7,356 | 10,001 | 47 | 544 | 1,006 | 1,521 | 2,100 |
| 48 | 2,326 | 3,207 | 3,920 | 5,112 | 6,045 | 7,636 | 10,392 | 48 | 563 | 1,045 | 1,583 | 2,186 |
| 49 | 2,399 | 3,316 | 4,058 | 5,289 | 6,260 | 7,915 | 10,784 | 49 | 581 | 1,084 | 1,644 | 2,272 |
| 50 | 2,472 | 3,425 | 4,196 | 5,466 | 6,475 | 8,195 | 11,175 | 50 | 600 | 1,123 | 1,706 | 2,358 |
| 51 | 2,544 | 3,534 | 4,334 | 5,643 | 6,690 | 8,474 | 11,566 | 51 | 618 | 1,163 | 1,767 | 2,444 |
| 52 | 2,645 | 3,683 | 4,523 | 5,886 | 6,985 | 8,858 | 12,103 | 52 | 646 | 1,216 | 1,850 | 2,560 |
| 53 | 2,745 | 3,832 | 4,711 | 6,129 | 7,280 | 9,241 | 12,640 | 53 | 674 | 1,270 | 1,933 | 2,676 |
| 54 | 2,846 | 3,982 | 4,900 | 6,371 | 7,575 | 9,624 | 13,176 | 54 | 702 | 1,324 | 2,015 | 2,792 |
| 55 | 2,946 | 4,131 | 5,089 | 6,614 | 7,870 | 10,007 | 13,713 | 55 | 730 | 1,378 | 2,098 | 2,908 |
| 56 | 3,047 | 4,280 | 5,278 | 6,857 | 8,164 | 10,391 | 14,249 | 56 | 758 | 1,432 | 2,181 | 3,023 |
| 57 | 3,274 | 4,618 | 5,706 | 7,407 | 8,832 | 10,969 | 15,060 | 57 | 819 | 1,554 | 2,370 | 3,289 |
| 58 | 3,501 | 4,956 | 6,134 | 7,957 | 9,500 | 11,548 | 15,870 | 58 | 881 | 1,677 | 2,560 | 3,554 |
| 59 | 3,729 | 5,295 | 6,562 | 8,507 | 10,168 | 12,127 | 16,680 | 59 | 943 | 1,799 | 2,750 | 3,820 |
| 60 | 3,956 | 5,633 | 6,990 | 9,058 | 10,836 | 12,706 | 17,491 | 60 | 1,004 | 1,921 | 2,939 | 4,085 |
| 61 | 4,183 | 5,971 | 7,418 | 9,608 | 11,504 | 13,285 | 18,301 | 61 | 1,066 | 2,043 | 3,129 | 4,350 |
| 62 | 4,330 | 6,189 | 7,694 | 9,962 | 11,934 | 13,786 | 19,003 | 62 | 1,105 | 2,122 | 3,251 | 4,522 |
| 63 | 4,476 | 6,407 | 7,970 | 10,317 | 12,364 | 14,288 | 19,705 | 63 | 1,145 | 2,201 | 3,373 | 4,693 |
| 64 | 4,623 | 6,626 | 8,246 | 10,671 | 12,795 | 14,789 | 20,408 | 64 | 1,184 | 2,279 | 3,495 | 4,864 |
| 65 | 4,769 | 6,844 | 8,522 | 11,026 | 13,225 | 15,291 | 21,110 | 65 | 1,224 | 2,358 | 3,617 | 5,035 |
| 66 | 4,916 | 7,062 | 8,798 | 11,380 | 13,656 | 15,793 | 21,812 | 66 | 1,264 | 2,437 | 3,740 | 5,206 |
| 67 | 5,062 | 7,280 | 9,074 | 11,735 | 14,086 | 16,294 | 22,514 | 67 | 1,303 | 2,516 | 3,862 | 5,377 |
| 68 | 5,209 | 7,498 | 9,350 | 12,090 | 14,516 | 16,796 | 23,217 | 68 | 1,343 | 2,594 | 3,984 | 5,548 |
| 69 | 5,355 | 7,716 | 9,626 | 12,444 | 14,947 | 17,298 | 23,919 | 69 | 1,383 | 2,673 | 4,106 | 5,719 |
| 70 | 5,502 | 7,934 | 9,902 | 12,799 | 15,377 | 17,799 | 24,621 | 70 | 1,422 | 2,752 | 4,228 | 5,890 |

Daftar Penyakit-Penyakit Khusus Yang Tidak Dijamin Dalam 12 Bulan Pertama

1. Batu di dalam sistem saluran kemih
Gagal Ginjal Kronis
Batu atau radang pada Kandung Empedu (sistem Bilier)
2. Tekanan Darah Tinggi (Hypertension)
Penyakit Jantung dan Pembuluh darah (Kardiovaskuler)
Penyakit Pembuluh darah otak (Cerebro Vasculer Disease)
Kelainan Darah
3. Katarak
4. Semua jenis kanker/ tumor/ polip/ kista/ benjolan termasuk benjolan apapun di payudara
5. Keadaan Rongga Hidung atau Sinus yang membutuhkan pembedahan
kelainan pada sekat rongga hidung (Nasal Septum) atau tulang-tulang turbin (turbinate)
6. Peradangan Tonsil
7. Segala jenis Hernia
Wasir (Haemorrhoid)
Bisul dubur (fistula ani)
8. Kencing Manis (Diabetes)
Pembesaran Kelenjar Gondok (Hipertiroid)
Kekurangan Hormon Tiroid (Hipotiroid)
9. Hepatitis
10. Radang atau tukak pada lambung atau pada usus duabelas jari
11. Endometriosis, termasuk penyakit-penyakit pada sistem reproduksi dan adenomiosis
12. Radang persendian (Rheumatik/ Gout) atau gangguan tulang persendian dan
penyakit otot lainnya.
13. TBC (Tuberculosis), Asthma