

Regional solutions

AIA Indonesia FACT SHEET

April
2025



HEALTHIER, LONGER,
BETTER LIVES

AIA Indonesia's Unique Selling Points

- **Mobile Application**

Application for Group Medical insurance program which ease the member to submit e-claim and get an update information about benefit, claim history, etc.

- **Cashless Telemedicine direct to Hospital**

Teleconsultation service by video and followed by end-to-end services to drugs delivery

- **Visit Healthcare**

Provide GP consultation and medicine, with additional services for Phycology consultation at the client's premise.

- **AIA Reward and Membership program**

Discount arrangement and special programme for AIA Admedika card holders

- **Wellness Programme**

HW designed program with aims to manage and maintain health status of Corporate Clients

- **WorkWell with AIA**

AIA Workwell is a corporate health and wellness programme that can be tailored to your business needs.

AIA has been established in Indonesia since 1984 and has been operating under the name PT. AIA FINANCIAL since 2009.

For Employee Benefits and Pension, AIA Corporate Solutions serves more than 1,300 corporate clients with 480,000 members, supported by more than 2000 hospital and clinic network providers and also more than 900 optic and laboratorium providers.

AIA Corporate Solutions provides a comprehensive suite of insurance products such as Group Term Life, Group Accident, Group Medical and Voluntary Solutions to ensure our members have financial stability in the event of sickness, death and accident.

AIA Corporate Solutions helps employers to better manage their employee benefits programmes by introducing cashless service a co-payment mechanism to accommodate the requirements of different risk profiles.

AIA Indonesia Corporate Solutions Product Suite

Product	Benefits	Type		Typical Benefits
		Core	Voluntary	
Life	Group Term Life (GTL)	✓	✓	Monthly Salary, Levelling, Uniformity, Fix Amount
	Total Permanent Disability (TPD)	✓	✓	Monthly Salary, Levelling, Uniformity, Fix Amount
	Accidental Death & Dismemberment (AD&D)	✓	✓	Monthly Salary, Levelling, Uniformity, Fix Amount
	Group Critical Illness (GCI)	✓	✓	Monthly Salary, Levelling, Uniformity, Fix Amount
	Short Term Disability (STD)	—	—	—
	Long term Disability (LTD)	—	—	—
Medical	Out-patient (OP)	✓	—	Fix Amount Per year
	In-patient (IP)	✓	✓	Per disability
	Hospital & Surgical (H&S)	✓	—	Per disability
	Major Medical	✓	—	Per year
	Dental	✓	—	Fix Amount Per Year
	Maternity	✓	—	Per Delivery Basis
	X-ray & Laboratory Test	✓	✓	As per In-patient or Out-patient limit
	Optical / Vision	✓	—	Fix Amount Per Year
	Hospitalised Cash (Hospital cash) due to BPJS	✓	✓	Refer to Room & Board
Retirement	Provident Fund Scheme - Old age benefit	✓	—	Defined Contribution Plan (DC), total contribution is 5.7% of monthly salary
	Provident Fund Scheme (BPJS) - Pension Security	✓	—	Defined Contribution Plan (DC) for minimum 15 years of participation and DC plan for participation less than 15 years
	Post-employment Benefits	✓	—	Defined Benefits Plan (DB), No funding regulations as yet
	Pension	—	✓	DB or DC managed by employer pension fund (EPF), DC managed by financial institution Pension fund (FIPF)
Dependents	Spouse Benefits	✓	✓	—
	Child Benefits	✓	✓	—
	Parents	—	✓	—
Wellness	Vitality	—	✓	—

Note:

Core = Benefits paid by employer

Voluntary = Optional benefits paid by employee, only can be in Fixed Amount

DC - Defined Contribution Plan

DB - Defined Benefits Plan

AIA WorkWell Programme

Product	Local Capability/Program/Asset	Availability
Live Well	Health Bulletin / Health Talk	✓
	Simple test (blood, BMI, tension)	✓
	Healthy food competition	✓
	Weight loss competition	✓
	HIIT/Yoga	✓
	Refraction test	✓
	Special test (Balance test, Lung, Dental screening)	✓
Think Well	Mental health day activity	✓
	Psychologic consultation	✓
Plan Well	Retirement Awareness Program	✓

T&C: subject to selected customer and some come with cost

Social Security Benefits

Type of Program	Benefits	Contributions		Highlights
		Employer	Employee	
BPJS Employment	Jaminan Kematian - Death Benefit	0.30%	–	–
	Jaminan Kecelakaan - ADD Benefit	0.24%-1.74%	–	–
	Jaminan Hari Tua (Old Age Benefit)	3.70%	2%	–
	Jaminan Pension (Pension security)	2.00%	1%	Salary Cap - 2022: IDR 9.077.654
BPJS Health	Health In-patient program	4%	1%	–

Taxation

Product	Benefits	Tax Benefits		Highlights
		Amount	Tax Rate	
Jamsostek (BPJS)	Jaminan Hari Tua (Old Age Benefit)	0 – 50,000,000	0%	DC plan – Lump sum
	Pension Security	Above 50 mil	5%	–
Labor Law Benefits	Post- Employment Benefits	0 – 50 mil	0%	DB plan – Lump sum
	Severance	Above 50 – 100 mil	5%	–
		Above 100 – 500 mil	15%	–
		Above 500 mil	25%	–
DPPK (EPF) & DPLK (FIPF)	Voluntary Pensions Plan	0 – 50,000,000	0%	DB plan & DC plan
		Above 50 mil	5%	Until IDR 625 mil Lump sum
		–	–	Above IDR 625 mil, 20% lump sum & 80% annuity, or Lumpsum for any amounts if the Pension Security membership is active

Basic facts about Indonesia

Population	283 million	GDP per Capita (PPP)	US \$4,980 (as of 2024)
Currency	Indonesia Rupiah (IDR)	Inflation rate (CPI)	5.75% Y-Y (as of Jan 2025)
Exchange Rate	IDR 16,362.41 per USD	Foreign Reserve (IIP)	US \$156.1 billion (as of Dec 2024)
GDP	US \$1.49 trillion	Unemployment Rate	4.91% (as of Aug 2024)

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