

# Indonesia

## Health Benefits

Provided through  
Generali Indonesia



A Generali Company

Redion Employee Benefits partners with Generali Indonesia to offer Health insurance products in Indonesia. Generali Indonesia is a leading local insurer supported by more than 11,000 agents and agency offices throughout Indonesia. Generali Indonesia has been recognized for outstanding financial performance (Best Financial Performance/Indonesia Choice Award) and selected as a Top 10 Employer by SWA Magazine. Generali Indonesia offers group employee benefits including group Health, Dental, Disability (LTD and AD&D) and Life insurance.

### Medical Plan Management

Key capabilities include:

- Highly tailored medical plans offering coverage for inpatient and outpatient care, maternity, dental and vision; plans may be customised to include co-payments and co-insurance;
- Available Medical benefits include Inpatient, Outpatient, Vision, Maternity and Dental for employees and dependants;
- Extensive provider network with nearly 1,000 contracted clinics and hospitals, offering access to discounted services and direct payment arrangements;
- Network may be customised to suit client needs in terms of geography and/or specialty;
- Network management team focused on credentialing, monitoring, cost containment;
- A provider claims portal where hospitals/clinics/physicians can confirm coverage and submit claims for reimbursement;
- Online member portal for self-service access to e.forms, benefit details, claims lookup and reimbursement status; A provider search

engine where members can search network providers by location and specialty;

- Member service centre for assistance during normal business hours;
- Dedicated medical case management for pre-authorisation and assistance before/during hospital stay, and discharge planning.

### Health & Wellbeing Programmes

In addition to comprehensive employee benefit plans, Generali Indonesia also offers clients access to a range of health and wellbeing programmes designed to help members Stay healthy, Return to health after sickness or injury, and Manage chronic illness:

#### Stay healthy

- Discounts on fitness memberships; monthly health content to address disease trends; workplace health campaigns/lectures/fairs; onsite biometric screening; ergonomic assessment; wellbeing appointment scheduling service; maternity programme.

#### Return to health

- Health lectures, wellbeing appointment scheduling service; ergonomic assessment;
- Telemedicine providing clinical support via phone/video chat. Service includes access to clinicians, prescriptions and medication delivery.

#### Manage chronic illness

- Health lectures to address key conditions identified through group claims assessment.

Indonesia annual medical trend: 16.9% AON, 15.1% WTW, 17.8% Mercer (2026)

Note: Capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your Redion Employee Benefits representative. The information contained in this document is provided by Assicurazioni Generali S.p.A. - Luxembourg Branch (the "Branch") for general information purposes only. While the Branch endeavours to keep the information up to date and correct, it makes no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, sustainability, or availability concerning the document or the information, products, services, or related graphics contained in this document for any purpose. Any reliance placed on such information is therefore at the user's risk. REDIONEB\_HEALTH/Indonesia 26/052026