

# Comparing Business Health Plans

Insured by

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**sunday**



This is intended as a summary comparison of the available benefits.

Full details of the benefits, limitations and exclusions for each health plan can be found in the Business Health Plans Product Overview document. Please contact us for a copy.

**From 1 April 2025**  
**[www.sundayinsurance.co.id](http://www.sundayinsurance.co.id)**

PT Sunday Insurance Indonesia (Company Registration Number: 9120215252276) is the insurer and Bupa Global, the trading name of Bupa Insurance Services Limited, is the administrator of PT Sunday Insurance Indonesia health insurance plans in Indonesia. PT Sunday Insurance Indonesia is authorised and regulated by the Indonesia Financial Services Authority OJK (Otoritas Jasa Keuangan).

# Built for business, designed for individuals

PT Sunday Insurance Indonesia (“Sunday”) has collaborated with Bupa Global to bring you Business Health Plans that are designed to address your business needs, with Indonesian compliant solutions and the scope and coverage your employees require.

Sunday is part of a regional full-stack insurtech group in Southeast Asia. It specialises in delivering accessible and innovative insurance solutions, offering quality regional and international health insurance, and general insurance to individuals and businesses.

Bupa Global is the international arm of Bupa, established in 1971, a healthcare company with clinical experience that can provide access to the largest network of medical providers worldwide and support wider health and wellbeing needs, whether your employees are at home or abroad.

Our partnership combines the extensive local knowledge, expertise and financial strength of Sunday and Bupa Global’s international service capabilities and clinical expertise meaning that our customers always get the best from two trusted brands.

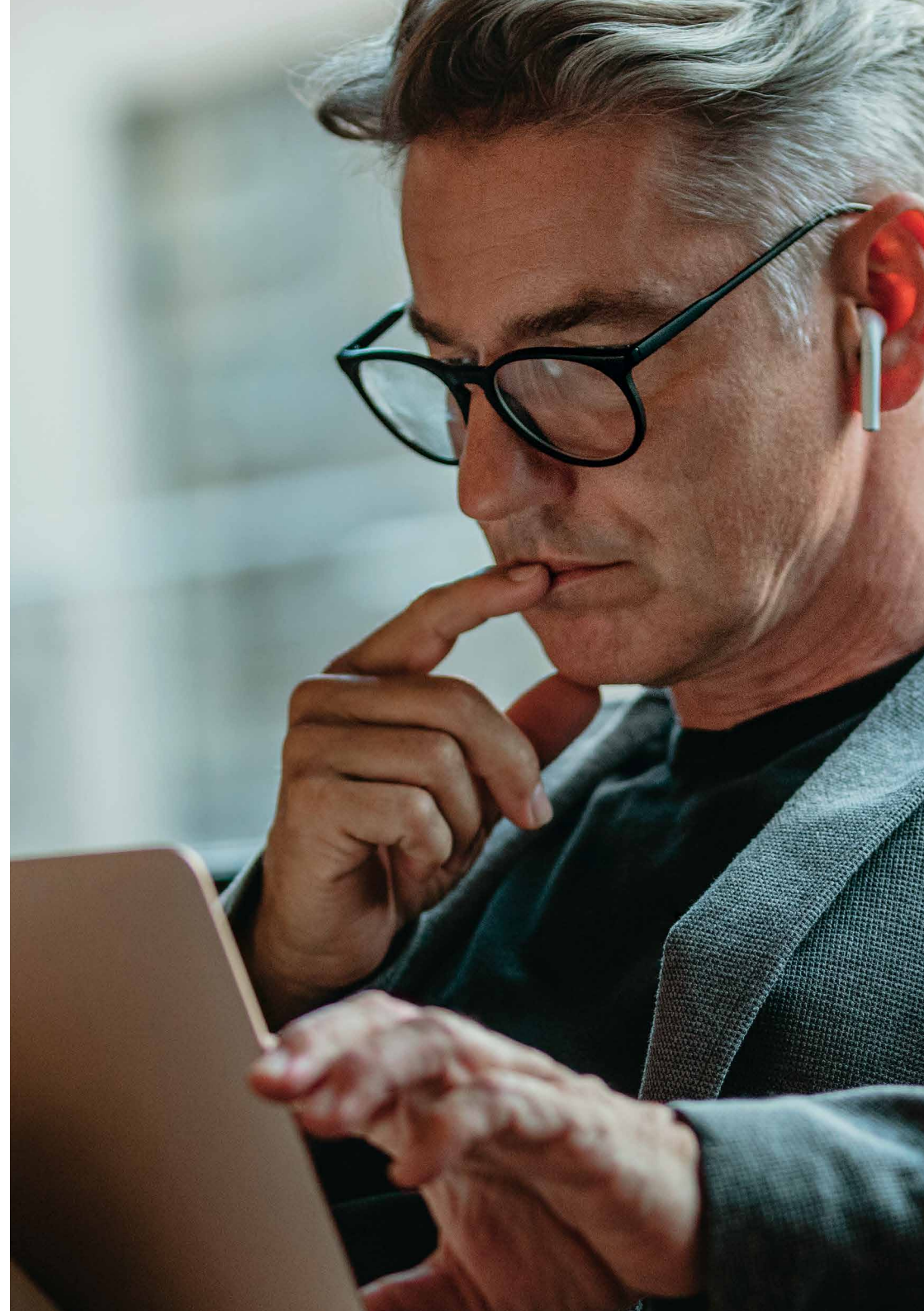
As a business, people are your greatest asset, so it makes sense to invest in their health and wellbeing and help protect them wherever business takes them. Going further for your employees is a very attractive benefit for candidates, and doing so could make a positive difference to your business.

Offering our health plans to your employees can:

- help you recruit the right talent to take your business forward
- help increase wellbeing, motivation and positivity of your employees
- help improve sickness and absenteeism rates

From key people whose sickness could affect operations, to those who travel frequently, our range of premium health plans suit the size of any business and individuals’ needs.

When you need to be sure and you insist on one of the best, our Business Health Plans are the ideal healthcare partner for your business.



# Premium Business Health Plans

With our tiered Business Health Plans, we are offering more than just health insurance. As well as benefits with high limits to help make sure your employees are protected, we also look out for their all-round health with a number of wellness services available.

Our global Business Health Plans are tiered by clear trade-up benefits and geographical cover making it easy for you to find the right health plan for your employees.



## Our difference

A global team of advisers and health experts who, between them, speak multiple languages and offer a service that exceeds expectations. With support available on the telephone at any time of the day or night you can be sure that whenever you or your employees need us, you will be understood.



## Putting you in control

Once you have decided on the level of cover, you can adapt your plan to suit your specific needs, circumstances and budget. Whenever you need to enrol an employee; you can do it securely online in minutes.



## Growing with your business

It's good to know that if your employees need to relocate, with our international health plans accessing healthcare will be one less thing to worry about when they arrive.



## A choice of preventive benefits

To help your employees stay in the peak of health they have a choice of preventive benefits including mental health, physiotherapy, acupuncture and chiropractic cover.



## Direct settlement with a worldwide network

When your employees need us most, we'll be there with a smooth claims service. We settle directly with a network of providers so you don't have to pay upfront for your treatment. For plans including U.S. cover this gives your employees access to over 2 million providers (and over 44,000 without U.S. cover).



## Secure online access

Your employees can access our exclusive and secure website and mobile app, MembersWorld, whenever they need to. Via their account they can submit and track the progress of claims, submit requests for pre-authorisation of treatment and get access to their membership card and insurance documents. They have the options to log in using their passcode, fingerprint or Face ID, so it's totally secure.



## Healthline

Our telephone Healthline staff are on-hand by telephone at any time of the day or night to provide seamless access to medical providers (such as a pharmacy, dentist or doctor) wherever you are, and could arrange an appointment on your behalf. They could also advise you on how to manage an existing condition while you're travelling, advise on appropriate vaccinations and have the expertise to challenge local medical decisions.



# Our Business Health Plans

Our Business Health Plans are tiered by clear trade-up benefits, making it really easy for businesses to find the right health plan for their employees and if required, their dependants.

Across all of our Business Health Plans we deliver the exceptional high levels of service we are renowned for. Our range of benefits include:

- In-patient and out-patient care
- Evacuation - so if emergency treatment isn't available locally, we'll get your employee to where it is (accompanied by a relative or partner), when medically necessary
- Repatriation
- Treatment for cancer and other serious illnesses
- Hereditary, congenital and chronic conditions
- Transplants and rehabilitation

Once you have decided on the level of cover, you can adapt your plan to suit your specific needs, circumstances and budget.

For example, you might want to:

- Include dependants
- Choose the appropriate geographical coverage (ASEAN excluding Singapore and Hong Kong, worldwide excluding U.S. or worldwide)
- Add co-insurance options for out-patient care - to help stay in control of cost
- Add dental and optical care

**We understand you're busy. So we've designed our range of health plans to make giving each of your employees the right level of cover as easy as can be.**

# Our wellbeing solutions

To support both the physical and mental wellbeing of your employees and their families, we provide as standard a range of wellbeing benefits and programmes.

## Bupa LifeWorks

Our global Employee Support Programme, provided by TELUS Health, provides counselling and/or referral support to deal with personal or work issues that may adversely impact your employees' work performance and their health and wellbeing.

The programme can help your employees with a broad range of issues including handling stress and anxiety, surviving the loss of a loved one, managing life changes and workplace pressure. All with the aim of helping you to support healthy and happy employees.

## Supporting mental health

We believe that mental health and wellbeing are just as important as physical health. To support this, both annual and monetary limits across our plans for in-patient and day-case mental health treatment are the same as for physical health treatment.

## Global access in your hands

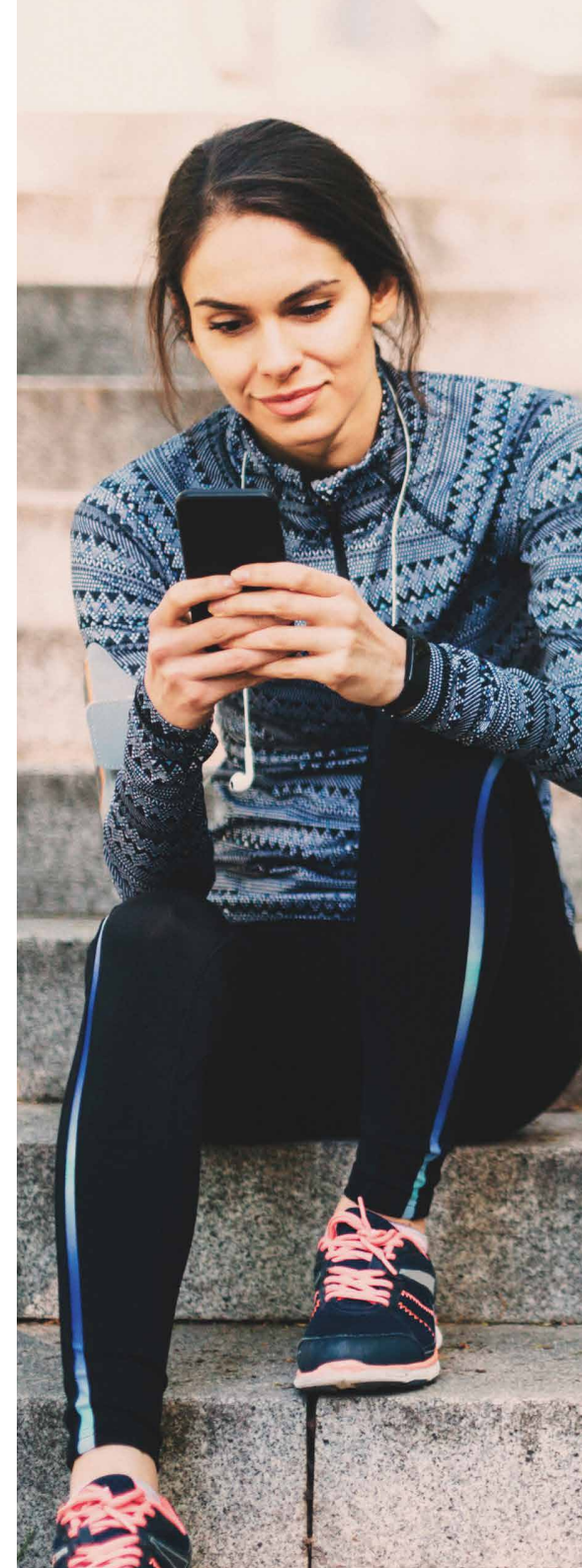
The Global Virtual Care service, available via the MembersWorld app, provides your employees with access to a global network of doctors, offering medical advice and consultations, plus same day virtual appointments – available at any time of day or night.

## Second medical opinion

Sometimes your employees need a little extra reassurance. That's why we give them access to a second medical opinion from international specialist doctors. Available to all customers looking for reassurance and confidence in their medical diagnosis.

## Help before you go

Before your employees start a new role away from home, our Assignment Support Programme can provide them with personalised, comprehensive guidance on the host country such as local medical facilities and the healthcare system, fulfilling existing prescriptions, and much more.



# Our Business Health Plans

Our Business Health Plans are tiered by clear trade-up benefits, making it easy for businesses to find the right health plan for their employees and if required, their dependants.

1

## Start with a base plan

Select the tier of cover that suits your specific needs, circumstances and budget.

### Select

Cover in-patient, day-case treatment and newborn care

### Premier

Cover in-patient, out-patient and wellness benefit cover with annual health checks, mental health treatment and physiotherapy

### Elite

Richer benefit cover across out-patient, in-patient, enhanced wellness benefits with vaccination and other evacuation and repatriation benefits, including living allowance and compassionate visit benefit

### Ultimate

The highest level of cover with cancer screening and expanded evacuation and repatriation benefits, including compassionate emergency repatriation and non-medical evacuation in cases of conflicts and natural disasters

2

## Customise the plan and manage the costs

Choose your preferred options to stay in control of costs.

### Geographical area of cover

There are three geographical options provided - ASEAN excluding Singapore and Hong Kong, worldwide excluding U.S or worldwide.

### Maternity cover

This option is available for Premier, Elite and Ultimate tiers. This benefit has a waiting period of 10 months and cover pre- and post-natal care and childbirth.

### Dental and optical cover

There are three dental and optical cover choices to choose from for Premier, Elite and Ultimate tiers.

### Cover for pre-existing conditions

Subject to underwriting.

### Co-insurance

This option is available for Premier and Elite tiers for out-patient care.

# Business Health Plans comparison table

Benefit limits are set out in USD. Benefit limits apply per person.

Please note: This table provides a high-level summary only about the types of cover provided. Full details of the benefits, limitations and exclusions can be found in the membership guide. Cover for pre-existing conditions is subject to underwriting. Please ask your sales adviser for further information.

Benefit	Business Select Health Plan	Business Premier Health Plan	Business Elite Health Plan	Business Ultimate Health Plan
Overall annual maximum  All benefits in this table, even those paid in full will contribute to the overall annual policy maximum limit	USD 1,000,000 each membership year	USD 2,500,000 each membership year	USD 4,400,000 each membership year	USD 6,000,000 each membership year
Geographical cover	Worldwide or Worldwide excluding U.S. or ASEAN excluding Singapore and Hong Kong	Worldwide or Worldwide excluding U.S. or ASEAN excluding Singapore and Hong Kong	Worldwide or Worldwide excluding U.S. or ASEAN excluding Singapore and Hong Kong	Worldwide or Worldwide excluding U.S. or ASEAN excluding Singapore and Hong Kong
U.S. cover	Optional cover, if purchased	Optional cover, if purchased	Optional cover, if purchased	Optional cover, if purchased
Mandatory pre-authorisation	Mandatory pre-authorisation for in and day patient treatment, even if within “Further benefits”	Mandatory pre-authorisation for in and day patient treatment, even if within “Further benefits”	Mandatory pre-authorisation for in and day patient treatment, even if within “Further benefits”	Mandatory pre-authorisation for in and day patient treatment, even if within “Further benefits”
General benefits and rules				
Medical history disregarded, subject to our agreement (minimum number of employees applies)	Yes	Yes	Yes	Yes
Covered for chronic conditions if diagnosed after enrolment (not applicable when medical history has been disregarded)	Yes	Yes	Yes	Yes
Cover for congenital & hereditary conditions if diagnosed after enrolment (not applicable when medical history has been disregarded)	Yes	Yes	Yes	Yes
No cancellation of policy based on claims pattern/history	Yes	Yes	Yes	Yes
Automatic renewal	Yes	Yes	Yes	Yes
General waiting period from start of cover	No general waiting period. Please note waiting periods can apply to specific benefits as detailed in this document, unless we have agreed to waive them.			
Age limit for joining	No upper age limit			

Benefit	Business Select Health Plan	Business Premier Health Plan	Business Elite Health Plan	Business Ultimate Health Plan
Deductibles				
	USD 0 or USD 500 or USD 1,000 or USD 5,000	No deductible	No deductible	No deductible
Co-insurance	No co-insurance	Co-insurance Applies to out-patient care only	Co-insurance Applies to out-patient care only	No co-insurance
		Optional 0% or Optional 10% or Optional 20%	Optional 0% or Optional 10% or Optional 20%	
Out-patient treatment				
Out-patient surgical operations	Not covered	Paid in full	Paid in full	Paid in full
Wellness – mammogram, PAP test, prostate cancer screening or colon cancer screening	Not covered	We pay up to USD 300 each membership year	We pay up to USD 1,000 each membership year	We pay up to USD 2,000 each membership year
Full health screening – cholesterol, blood pressure, diabetes, anaemia, lung function, liver and kidney function, cardiac risk assessment and hearing tests				
Consultants' fees for consultations				
Pathology, X-rays and diagnostic tests				
Consultants' fees, psychologists' and psychotherapists' fees for mental health treatment	Not covered	We pay up to USD 2,500 each membership year	We pay up to USD 10,000 each membership year	Paid in full
Prescribed drugs and dressings				
Costs for treatment by therapists, complementary medicine practitioners, Chinese medicine and qualified nurses (including dietician)	Not covered	Paid in full up to 5 visits each membership year	Paid in full up to 15 visits each membership year	Paid in full up to 35 visits each membership year
Physiotherapy	Not covered	Paid in full	Paid in full	Paid in full
Vaccinations	Not covered	Not covered	We pay up to USD 500 each membership year	Paid in full
Costs for treatment by family doctor or general practitioner	Not covered	Paid in full up to 5 visits each membership year	Paid in full up to 15 visits each membership year	Paid in full up to 35 visits each membership year

Benefit	Business Select Health Plan	Business Premier Health Plan	Business Elite Health Plan	Business Ultimate Health Plan
Accident-related dental treatment	Not covered	Paid in full	Paid in full	Paid in full
Durable medical equipment	Not covered	Not covered	We pay up to USD 1,500 each membership year	We pay up to USD 5,000 each membership year
<b>In-patient and day-case treatment</b>				
Hospital accommodation	Paid in full - Standard private room	Paid in full - Standard private room	Paid in full - Standard private room	Paid in full - Standard suite
Surgical operations, including pre- and post-operative care	Paid in full	Paid in full	Paid in full	Paid in full
Pre- and post-hospitalisation care	Medically necessary pre-examinations paid in full up to 30 days prior to hospitalisation  Medically necessary post-check ups paid in full up to 60 days after hospitalisation	Covered as standard from out-patient benefits	Covered as standard from out-patient benefits	Covered as standard from out-patient benefits
Nursing care, drugs and surgical dressings	Paid in full	Paid in full	Paid in full	Paid in full
Specialists' fees	Paid in full	Paid in full	Paid in full	Paid in full
Theatre charges	Paid in full	Paid in full	Paid in full	Paid in full
Intensive care, intensive therapy, coronary care and high-dependency unit	Paid in full	Paid in full	Paid in full	Paid in full
Pathology, X-rays, diagnostic tests and therapies	Paid in full	Paid in full	Paid in full	Paid in full
Prostheses implants and appliances	Paid in full	Paid in full	Paid in full	Paid in full
Parent accommodation in hospital	Paid in full	Paid in full	Paid in full	Paid in full
Mental health treatment	Paid in full	Paid in full	Paid in full	Paid in full
Prophylactic surgery	Paid in full	Paid in full	Paid in full	Paid in full
Reconstructive surgery	Paid in full	Paid in full	Paid in full	Paid in full
Obesity surgery (after 24 months' membership)	Paid in full	Paid in full	Paid in full	Paid in full
<b>Further benefits</b>				
Advanced therapy medicinal products (ATMPs)	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime
Advanced imaging	Paid in full	Paid in full	Paid in full	Paid in full
Cancer treatment	Paid in full	Paid in full	Paid in full	Paid in full
Congenital and hereditary conditions	Paid from eligible benefits	Paid from eligible benefits	Paid from eligible benefits	Paid from eligible benefits

Benefit	Business Select Health Plan	Business Premier Health Plan	Business Elite Health Plan	Business Ultimate Health Plan
Bupa LifeWorks, your global Employee Assistance Programme	We pay in full for up to 5 counselling sessions, per issue, each membership year	We pay in full for up to 5 counselling sessions, per issue, each membership year	We pay in full for up to 5 counselling sessions, per issue, each membership year	We pay in full for up to 5 counselling sessions, per issue, each membership year
Genetic cancer screening	Not covered	Not covered	Not covered	Paid in full
Healthline services	Included	Included	Included	Included
HIV/AIDS drug therapy including ART	We pay up to USD 25,000 each membership year	We pay up to USD 25,000 each membership year	We pay up to USD 30,000 each membership year	We pay up to USD 35,000 each membership year
Home nursing after in-patient treatment	We pay up to USD 200 each day up to a maximum of 10 days every membership year	We pay up to USD 200 each day up to a maximum of 10 days every membership year	We pay up to USD 200 each day up to a maximum of 20 days every membership year	We pay up to USD 200 each day up to a maximum of 30 days every membership year
Hospice and palliative care	We pay up to USD 37,200 maximum benefit for the whole of your lifetime	We pay up to USD 37,200 maximum benefit for the whole of your lifetime	We pay up to USD 37,200 maximum benefit for the whole of your lifetime	We pay up to USD 37,200 maximum benefit for the whole of your lifetime
In-patient cash benefit	We pay up to USD 200 each night up to 20 nights every membership year	We pay up to USD 300 each night up to 20 nights every membership year	We pay up to USD 400 each night up to 20 nights every membership year	We pay up to USD 500 each night up to 20 nights every membership year
Kidney dialysis	Paid in full	Paid in full	Paid in full	Paid in full
Prosthetic devices	We pay a maximum benefit of USD 2,000 for each device	We pay a maximum benefit of USD 2,000 for each device	We pay a maximum benefit of USD 3,000 for each device	We pay a maximum benefit of USD 6,000 for each device
Rehabilitation	We pay in full for up to 30 days each membership year	We pay in full for up to 30 days each membership year	We pay in full for up to 45 days each membership year	We pay in full for up to 60 days each membership year
Rehabilitation in a health resort	Not covered	Not covered	Not covered	We pay in full for up to 30 days each membership year following serious illness
Transplant services	Paid in full	Paid in full	Paid in full	Paid in full
Newborn care (covered treatment received during the first 90 days following birth)	We pay up to USD 150,000 each policy year	We pay up to USD 150,000 each policy year	We pay up to USD 150,000 each policy year	We pay up to USD 150,000 each policy year

Benefit	Business Select Health Plan	Business Premier Health Plan	Business Elite Health Plan	Business Ultimate Health Plan
Maternity and childbirth cover (after 10 months' membership)	Not covered	Optional cover, if purchased	Optional cover, if purchased	Optional cover, if purchased
Maternity and childbirth cover (after 10 months' membership)  This 10-month waiting period does not apply under MHD (medical history disregarded) underwriting terms		Maternity and childbirth: We pay up to USD 7,500 each policy year  Childbirth at home or birthing centre: We pay up to USD 750 each policy year  Medically essential Caesarean section: We pay up to USD 10,000 each policy year  Complications of maternity and childbirth: Paid in full	Maternity and childbirth: We pay up to USD 13,000 each policy year  Childbirth at home or birthing centre: We pay up to USD 2,325 each policy year  Medically essential Caesarean section: We pay up to USD 17,000 each policy year  Complications of maternity and childbirth: Paid in full	Maternity and childbirth: Paid in full  Childbirth at home or birthing centre: Paid in full  Medically essential Caesarean section: Paid in full  Complications of maternity and childbirth: Paid in full
Assisted fertility treatment (after 10 months' membership)	Not covered	Not covered	Not covered	We pay up to USD 9,300 each membership year
Transportation/Travel				
Medical evacuation	Paid in full	Paid in full	Paid in full	Paid in full
Medical repatriation	Paid in full	Paid in full	Paid in full	Paid in full
Non-medical evacuation in case of conflicts and natural disasters	Not covered	Not covered	Not covered	Paid in full
Local air ambulance	We pay up to USD 9,100 each membership year	We pay up to USD 9,100 each membership year	We pay up to USD 9,100 each membership year	We pay up to USD 9,100 each membership year
Local road ambulance	Paid in full	Paid in full	Paid in full	Paid in full
Travel cost for an accompanying person	Paid in full	Paid in full	Paid in full	Paid in full
Travel cost for the transfer of children	Paid in full	Paid in full	Paid in full	Paid in full
Compassionate visit transport costs and compassionate visit living allowance	Not covered	Not covered	Visit and return: We pay up to three trips maximum benefit for the whole of your lifetime, up to USD 775 per trip  Visit living allowance: We pay up to USD 80 per day for a maximum of 5 days each trip	Visit and return: We pay up to five trips maximum benefit for the whole of your lifetime, up to USD 2,350 each trip  Visit living allowance: We pay up to USD 160 each day for a maximum of 10 days every trip
Compassionate emergency repatriation	Not covered	Not covered	Not covered	Paid in full
Living allowance	Not covered	Not covered	We pay up to USD 40 each day for up to 10 days every membership year	We pay up to USD 40 each day for up to 10 days every membership year
Repatriation of mortal remains	Paid in full	Paid in full	Paid in full	Paid in full

Benefit	Business Select Health Plan	Business Premier Health Plan	Business Elite Health Plan	Business Ultimate Health Plan
Dental/Optical treatment*	Not covered	Dental choice 1	Dental and Optical choice 2	Dental and Optical choice 3
Eye test x 1, glasses and contact lenses	Not covered	Not covered	We pay 75% up to USD 250 maximum benefit each membership year	We pay in full up to USD 500 maximum benefit each membership year
Refractive eye surgery	Not covered	Not covered	Not covered	We pay in full for one surgery for each eye for the whole of your lifetime
Dental benefit limit	Not covered	USD 500	USD 1,500	USD 2,500
Preventative treatment	Not covered	Paid in full	Paid in full	Paid in full
Routine dental treatment	Not covered	We pay 80%	We pay 80%	Paid in full
Major restorative treatment	Not covered	We pay 80%	We pay 80%	Paid in full
Orthodontic treatment for members aged 18 and under	Not covered	We pay 50%	We pay 50%	We pay 50%

\*On Business Premier, Business Elite and Business Ultimate there are three choices for dental and optical cover.

## Business Health Plan exclusions

**Applies across all Business Health Plans:** Administration/registration fees; Advance payments/deposits; Antenatal classes, Artificial life maintenance; Birth control; Conflict and disaster; Congenital and hereditary conditions; Convalescence, nursing home and admission for general care, or staying in hospital or other establishment; Cosmetic treatment; Deafness; Desensitisation and neutralisation; Developmental problems; Donor organs; Experimental or unproven treatment; Footcare; Gender issues; Genetic testing; Harmful or hazardous use of alcohol, drugs and/or medicines; Health hydros, nature cure clinics or any establishment that is not a hospital; Illegal activity; Mechanical or animal donor organs; Obesity and weight management; Persistent vegetative state (PVS) and neurological damage; Physical aids and devices; Pre-existing conditions; Reconstructive or remedial surgery; Sexual problems, Sleep disorders; Speech disorders; Stem cells; Surrogacy; Temporomandibular joint (TMJ) disorders; Travel costs for treatment; Unrecognised medical practitioner, provider or facility.

**Additional exclusions for Business Ultimate Health Plan:** Dental treatment/gum disease (unless optional module purchased); Eyesight (unless optional module purchased); Maternity and childbirth cover (unless optional module purchased); treatment outside your geographical area of cover (unless optional module purchased).

**Additional exclusions for Business Elite Health Plan:** Assisted fertility treatment; Dental treatment/gum disease (unless optional module purchased); Eyesight (unless optional module purchased); Maternity and childbirth cover (unless optional module purchased); treatment outside your geographical area of cover (unless optional module purchased).

**Additional exclusions for Business Premier Health Plan:** Assisted fertility treatment; Dental treatment/gum disease (unless optional module purchased); Eyesight (unless optional module purchased); Maternity and childbirth cover (unless optional module purchased); treatment outside your geographical area of cover (unless optional module purchased).

**Additional exclusions for Business Select Health Plan:** Assisted fertility treatment; Dental treatment/gum disease; Eyesight; Maternity and childbirth cover; treatment outside your geographical area of cover (unless optional module purchased).

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