

ANNEX I TO  
GOVERNMENT REGULATION OF THE REPUBLIC OF  
INDONESIA NUMBER 82 OF 2019  
ON  
AMENDMENT TO GOVERNMENT REGULATION NUMBER 44  
OF 2015 ON THE ADMINISTRATION OF EMPLOYMENT  
INJURY SECURITY AND DEATH SECURITY PROGRAMS

CLASSIFICATION OF WORK ENVIRONMENT RISK RATE

WORK ENVIRONMENT RISK RATE		TYPE OF BUSINESS GROUP
Group I: Very Low Risk Rate	1	Dressmaking/garment factory
	2	Millinery
	3	Other clothing industries (umbrella, leather belt, suspenders)
	4	Fabric shades
	5	Domestic woven fabric industry (bedsheet, blanket, tarpaulin, curtains, and other woven materials)
	6	Export - import trading
	7	Other wholesale (wholesale agent, distributor, broker, etc.)
	8	Other trading (shop, cooperative, meal vending, etc.)
	9	Bank and trade offices
	10	Insurance/underwriting company
	11	Government service
	12	Apothecary, therapeutic, and other medication

	13	Religious organizations
	14	Welfare/social institutions
	15	Trade union and labor organization
	16	Independent research center
	17	Security services and other public services such as museums, libraries, zoos, etc.
	18	Barber and beauty salon
	19	Livestock
	20	Creative industry (animation, graphic design, architecture, etc.)
	21	Profession service (doctor, attorney, accountant, consultant, etc.)
	22	Watch and bells reparation
	23	Cinema
Group II: Low Risk Level	1	Community farming
	2	Sugar plantation
	3	Tobacco plantation
	4	Perennial crops, except sugar and tobacco
	5	Annual crops, such as rubber, cocoa, coconut, etc.
	6	Tea factory
	7	Coffee bean roaster
	8	Tobacco factory (cigarette, cigar, clove cigarette, etc.)
	9	Other tobacco factory
	10	Quinine manufactory
	11	Other transportation manufactory
	12	Working, educating, measuring and

		laboratory testing tools industry
	13	Musical instruments industry
	14	Sport equipment manufactory
	15	Children toys manufactory
	16	Immovable assets trading (tools rental, land, house, garage, etc.)
	17	Communication service such as handy-talky and radio
	18	Film production and distribution company
	19	Cinema
	20	Drama, comedy, opera, circus, band, etc.
	21	Entertainment service other than drama and cinema
	22	Laundry company
	23	Radio broadcasting
	24	Restaurants
	25	Hotel, inn, and rented room
Group III: Moderate risk level	1	Irrigation service
	2	Forestry factory
	3	Forest products collection
	4	Charcoal burning (in the forest)
	5	Hunting
	6	Freshwater fish cultivation
	7	Seawater fish cultivation
	8	Freshwater fish catching
	9	Animal slaughter
	10	Meat cutting and preservation
	11	Milk and butter processing
	12	Vegetable and fruit preservation factory

	13	Fish preservation factory
	14	Rice mill
	15	Flour factory (rice, tapioca, etc.)
	16	Peeling factory (ground nut, etc.)
	17	Rotisserie and bakery
	18	Biscuit factory
	19	Sugar mill
	20	Confectionary, chocolatier, etc.
	21	Noodle and vermicelli factory
	22	Chips factory
	23	Tofu factory
	24	Ketchup factory
	25	Ice factory
	26	Margarine, cooking oil and fat processing factory
	27	Other food industry
	28	Beverage and alcohol manufactory
	29	Winery
	30	Brewery
	31	Soda and fruit concentrate factory
	32	Spinning mill
	33	Lace and bandage mill
	34	Weaving manufactory
	35	Tapestry
	36	Shirt, Socks, and knitted fabrics factory
	37	Cordage factory (cable, trawl, hemp, fiber, etc.)
	38	Other textile industry
	39	Footwear factory, except rubber shoes, plastic sandals, etc., including plastic materials
	40	Footwear reparation

	41	Corkwood manufactory
	42	Sawmill
	43	Wooden chest and barrel factory
	44	Other wooden material (plywood) factory
	45	Rattan and bamboo furniture manufactory
	46	Wooden and other material furniture manufactory
	47	Newsprint and cardboard manufactory
	48	Newsprint and cardboard material manufactory
	49	Printing and publishing house
	50	Tannery and advanced work
	51	Leather materials factory, such as suitcases, bags, etc.
	52	Rubber reprocessing
	53	Rubber materials factory (inner and outer tires, children toys, etc.)
	54	Vulcanizing factory
	55	Salt mill
	56	Carbon dioxide manufactory
	57	Other basic chemical industry (synthetic dyes, etc.)
	58	Turpentine and resin
	59	Coconut oil industry
	60	Palm coconut oil industry
	61	Plant-based oil and grease industry
	62	Animal-based oil and grease industry
	63	Soap factory
	64	Pharmacy
	65	Perfumery and cosmetics
	66	Polishing factory
	67	Other chemical factory (drawing

		candle, bug repellent, pesticide, etc.)
	68	Gas distribution
	69	Terracotta manufactory
	70	Glass manufactory
	71	Terracotta and porcelain manufactory
	72	Cement factory
	73	Limestone burning
	74	Tiling, paving, and concrete pipes
	75	Metal factory (iron bar, latticework, iron sheet, pipe and funnel)
	76	Scale factory
	77	Block plate letter factory
	78	Galvanizer (particle) factory
	79	Other metal factory
	80	Electrical machines factory and reparation
	81	Wooden ship manufactory and reparation
	82	Bike and pedicab reparation
	83	Optical company
	84	Watch and bell industry
	85	Silverware factory
	86	Precious metal industry
	87	Other industries such as plastic factory, feathers, and tobacco pipe
	88	Water company (collection, distillation and distribution)
	89	Cleaning (garbage and dirt)
	90	Transportation service, such as sea and air expedition
	91	Gas station
	92	Paint and lacquer factory
	93	Ink and glue factory

	94	Brick and roof tile manufactory
	95	Motor vehicle repairation (car, truck and motorbike)
	96	Athlete / sportsman / sport player
Group IV: High Risk Level	1	Kerosene processing mill
	2	Kerosene or coal mill
	3	Machine manufactory and repairation (motor, car, and engine workshop)
	4	Steeled ship manufactory and repairation
	5	Train manufactory and repairation
	6	Motor vehicle and spare parts company
	7	Airplane manufactory and repairation
	8	Train manufactory
	9	Tram and bus manufactory
	10	Goods and passenger road transportation (bus, truck, taxi, and mass transportation)
	11	Hoarding
	12	Waste management
	13	Gas and LPG station
	14	Alcohol and rubbing alcohol factory
	15	Gas factory and the like
	16	Cement factory
	17	Electric/plant company, electric power transfer and distribution
	18	Gas distribution for household and factories
	19	Steam industry for power
	20	Seawater fish catching
	21	Seawater fish catching
	22	Sea products collection, except fish
	23	Plantation lorry

Group V: Very High Risk Level	1	Woodcutting
	2	Sulphuric acid
	3	Fertilizer factory
	4	Tin works
	5	House, roads, channels, heavy constructions, water pipes, train bridges fixing and electric installation
	6	Goods and passenger sea transportation
	7	Goods and passenger air transportation
	8	Matches factory
	9	Crude oil and natural gas mining
	10	Rock mining
	11	Clay mining
	12	Sand mining
	13	Limestone mining
	14	Sulphur mining
	15	Diamond and gemstone mining
	16	Other mining
	17	Gold and silver mining
	18	Coal mining
	19	Iron ore mining
	20	Lead mining
	21	Bauxite mining
	22	Manganese mining
	23	Other metal mining
	24	Explosives, firecrackers, and fireworks factory

PRESIDENT OF THE REPUBLIC OF INDONESIA,

signed

JOKO WIDODO



ANNEX III TO  
GOVERNMENT REGULATION OF THE REPUBLIC OF  
INDONESIA  
NUMBER 82 OF 2019 ON  
AMENDMENT TO GOVERNMENT REGULATION NUMBER 44 OF  
2015 ON THE ADMINISTRATION OF EMPLOYMENT INJURY  
SECURITY AND DEATH SECURITY PROGRAMS

BENEFIT OF EMPLOYMENT INJURY SECURITY AND DEATH SECURITY

A. BENEFIT OF EMPLOYMENT INJURY SECURITY

1. Health service in accordance with the medical requirements, including:
  - a. basic and supporting medical check-up;
  - b. first and advanced healthcare ;
  - c. class I inpatient of government hospitals, local government hospitals, or equivalent private hospitals;
  - d. intensive care;
  - e. diagnostic supports;
  - f. handling, including comorbidity and complication related to the Employment Injury and Occupational Diseases;
  - g. special care;
  - h. medical tools and implants;
  - i. doctor/medical service;
  - j. surgery;
  - k. blood transfusion;

- l. Medical rehabilitation;
  - m. Home care for Members who are unable to continue hospital treatment, provided that:
    - 1) performed by cooperating with the health service facility; and
    - 2) benefit is given at the minimum of 1 (once) a year with the limitation of cost maximum in the sum of Rp20,000,000.00 (twenty million rupiahs); and
  - n. diagnostic examination in the completion of Occupational Disease case.
2. Compensation in the form of money, including:
- a. Reimbursement of transportation cost for Member suffering from Employment Injury or occupational disease , consisting of:
    - 1) Reimbursement transportation cost for Members suffering from Employment Injury or occupational disease , to the hospital and/or their house, first aid, and referral to other hospital; and/or
    - 2) Transportation cost for Members who joins return to work program to and from the health service facility and work training center,

with the following details:

- 1) If using land, river or lake transportation at most Rp5,000,000.00 (five million rupiahs);
- 2) If using sea transportation at most Rp2,000,000.00 (two million rupiahs);
- 3) If using air transportation at most Rp10,000,000.00 (ten million rupiahs); or
- 4) If using more than 1 (one) transportation, then it will be entitled for the maximum cost of each transportation used;

b. Temporary compensation for person who is unable to work (STMB)

- 1) Providing of STMB with the following details:
  - a) STMB for the first 6 (six) months is given in the amount of 100% (one hundred percent) from Wage;
  - b) STMB for the second 6 (six) month is given in the amount of 100% (one hundred percent) from Wage;

- c) STMB for the third 6 (six) month and so on is given in the sum of 50% (fifty percent) from Wage;
- 2) STMB is paid during the Member who is unable to work is stated cured, partial disabled, anatomic, half-function disabled, total permanent disables or deceased according to the medical certificate from the treating doctor and/or advisory doctor;
- c. disability compensation, including:
  - 1) Partial anatomic disability in the amount of % according to table x 80 x Wage in one month;
  - 2) Partial function disability in the amount of % the lack of x function % according to table x 80 x Wage in one month;
  - 3) Total permanent disability in the amount of 70% x 80 x Wage in one month;
- d. death compensation in the sum of 60% x 80 x Wage in one month, at least in the amount of JKM benefit;
- e. funeral cost in the sum of Rp10,000,000.00 (ten million rupiahs);

- f. Periodic compensation paid at once in the sum of 24 x Rp500,000.00 = Rp12,000,000.00 (twelve million rupiahs);
- g. rehabilitation cost in the form of replacement of orthese and/or prothese for the Member whose limbs is lost or not working with the benchmark price stipulated by the Rehabilitation Center of Government General Hospital plus 40% (forty percent) of such price as well as medical rehabilitation cost;
- h. replacement costs for dentures at most Rp5,000,000.00 (five million rupiahs);
- i. Replacement of hearing apparatus at most Rp2,500,000.00 (two million five hundred thousand rupiahs);
- j. replacement of glasses cost at most Rp1,000,000.00 (one million rupiahs),
- k. scholarship for at most 2 (two) children from Members which are given periodically every year according to the education level of Member's children with the following conditions:
  - 1) providing of scholarship at most for 2 (two) children with the following details:

- a) kindergarten up to elementary school /equivalent in the amount of Rp1,500,000.00 (one million five hundred thousand rupiahs) per person per year, by completing education at the maximum of 8 (eight) years;
  - b) junior high school/equivalent in the amount of Rp2,000,000.00 (two million rupiahs) per person per year, by completing education at the maximum of 3 (three) years;
  - c) senior high school/equivalent in the amount of Rp3,000,000.00 (three million rupiahs) per person per year, by completing education at the maximum of 3 (three) years;
  - d) college maximum Bachelor Degree or training in the amount of Rp12,000,000.00 (twelve million rupiahs) per person per year, by completing education at the maximum of 5 (five) years;
- 2) Submission of scholarship claims is done every year;

- 3) For children of Members who have not entered school age up to primary school at the time the Member is deceased or permanently disabled, scholarships is given when the children enter school age;
- 4) Scholarship ends when the Member's children reach 23 (twenty-three) years old or married or work.

B. BENEFIT OF DEATH SECURITY

JKM benefit is given if the Member is deceased during the active period, consisting of:

1. Compensation at once in the amount of Rp20.000.000 (twenty million rupiahs) is given to the Member's heir;
2. Periodic compensation paid at once in the amount of  $24 \times \text{Rp}500.000 = \text{Rp}12.000.000$  (twelve million rupiahs) is given to the Member's heir;
3. Funeral cost in the amount of Rp10.000.000 (ten million rupiahs) is given to the Member's heir;
4. Scholarship is given for at most 2 (two) children of Member, which is given periodically every year pursuant to the education level of Member's children with the following conditions:
  - a. providing of scholarship is given for at most 2 (two) children with the following details:

- 1) Kindergarten up to elementary school/ equivalent in the amount of Rp1,500,000.00 (one million five hundred thousand rupiahs) per person per year, by completing education at the maximum of 8 (eight) years;
  - 2) junior high school/equivalent in the amount of Rp2,000,000.00 (two million rupiahs) per person per year, by completing education at the maximum of 3 (three) years;
  - 3) senior high school/equivalent in the amount of Rp3,000,000.00 (three million rupiahs) per person per year, by completing education at the maximum of 3 (three) years;
  - 4) college maximum Bachelor Degree or training in the amount of Rp12,000,000.00 (twelve million rupiahs) per person per year, by completing education at the maximum of 5 (five) years;
- b. submission of scholarship claim is performed every year;
- c. for children of Members who have not entered school age up to primary school at the time



the Member is deceased or permanently disabled, scholarships is given when the children enter school age;

d. scholarship ends when the Member's children reach 23 (twenty-three) years old or are married or work

C. PERCENTAGE TABLE OF PARTIAL ANATOMIC DISABILITY, PARTIAL FUNCTION DISABILITY, TOTAL PERMANENT DISABILITY, AND OTHER DISABILITIES

DISABILITY	% x WAGE
1. Right arm from shoulder joint and below (conversely for left-handed)	40
2. Left arm from shoulder joint and below	35
3. Right arm from or above the elbow and below (conversely for left-handed)	35
4. Left arm from or above the elbow and below	30
5. Right hand from or above wrist and below	32
6. Left hand from or above wrist and below (conversely for left-handed)	28
7. Two legs from groin and elbow	70
8. One leg from groin and elbow	35
9. Two feet from ankle and below	25
10. One foot from ankle and below	25

11. Two eyes	70
12. One eye and diplopia on near-sighting	35
13. Hearing impairment of both ears	40
14. Hearing impairment of single ear	20
15. Right thumb	15
16. Left thumb	12
17. Right index finger	9
18. Left index finger	7
19. One of the fingers of the right hand	4
20. One of the fingers of the left hand	3
21. First knuckle of right index finger	4,5
22. First knuckle of left index finger	3,5
23. First knuckle of other right finger	2
24. First knuckle of other left finger	1,5
25. One big toe	5
26. One index toe	3
27. Other toe	2
28. Peeling scalp	10-30
29. Impotency	40
30. Shortening of one leg: - Less than 5 cm - 5 cm or up to less than 7,5 cm - 7,5 cm or above	 10 20 30
31. Hearing loss of both ears every 10	6

decibels	
32. Hearing loss of one ear every 10 decibels	3
33. Loss of single earlobe	5
34. Loss of both earlobes	10
35. Disability or loss of nasal lobe	30
36. Perforation of nasal cavity bulkhead	15
37. Loss of smelling ability	10
38. Loss of physical work ability: - 51% - 70% - 26% - 50% - 10% - 25%	40 20 5
39. Permanent loss of mental works ability	70
40. Partial loss of eyesight  - Each loss of sharp efficiency in vision 10%  - In the event of different efficiency between the right and left eyesight, the binocular eyesight efficiency with the following formulation of eyesight efficiency loss:  (3x % the best eyesight efficiency) + the worst eyesight	7

efficiency	
41. Loss of color vision	10
42. Every 10% of visibility loss	7

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