

REGULATION OF THE MINISTER OF MANPOWER OF
THE REPUBLIC OF INDONESIA
NUMBER 18 OF 2018
ON
SOCIAL SECURITY FOR INDONESIAN MIGRANT WORKERS

BY THE BLESSINGS OF ALMIGHTY GOD,

MINISTER OF MANPOWER OF THE REPUBLIC OF INDONESIA,

Considering : that in order to implement the provision of Article 29 section (5) of Law Number 18 of 2017 on Protection of Indonesian Migrant Workers, it is necessary to issue Regulation of the Minister of Manpower on Social Security for Indonesian Migrant Workers;

Observing : 1. Law Number 13 of 2003 on Manpower (State Gazette of the Republic of Indonesia of 2003 Number 39, Supplement to the State Gazette of the Republic of Indonesia Number 4279);

2. Law Number 40 of 2004 on National Social Security System (State Gazette of the Republic of Indonesia of 2004 Number 150, Supplement to the State Gazette of the Republic of Indonesia Number 4456);

3. Law Number 24 of 2011 on Social Security Agency (State Gazette of the Republic of Indonesia of 2011 Number 116, Supplement to the State Gazette of the Republic of Indonesia Number 5256);

4. Law Number 18 of 2017 on Protection of Indonesian Migrant Workers (State Gazette of the Republic of Indonesia of 2017 Number 242, Supplement to the State Gazette of the Republic of Indonesia Number 6141);
5. Government Regulation Number 24 of 2018 on Electronically Integrated Business Licensing Service (State Gazette of the Republic of Indonesia of 2018 Number 90, Supplement to the State Gazette of the Republic of Indonesia Number 6215);
6. Presidential Regulation Number 18 of 2015 on Ministry of Manpower (State Gazette of the Republic of Indonesia of 2015 Number 19);
7. Regulation of the Minister of Manpower Number 8 of 2015 on Preparation Procedures for Making Draft Law, Draft Government Regulation, and Draft Presidential Regulation and Making Draft Ministerial Regulation in Ministry of Manpower (State Bulletin of the Republic of Indonesia of 2015 Number 411);

HAS DECIDED:

To issue : REGULATION OF THE MINISTER OF MANPOWER ON SOCIAL SECURITY FOR INDONESIAN MIGRANT WORKERS.

CHAPTER I

GENERAL PROVISIONS

Article 1

In this Ministerial Regulation:

1. Prospective Indonesian Migrant Worker means any Indonesian worker who fulfills the criteria as a job seeker who will work abroad and is registered in regency/municipal government institution responsible for manpower affairs.
2. Indonesian Migrant Worker means any Indonesian citizen who will work, currently works, or has done a work for wage outside the territory of the Republic of Indonesia.

3. Labour Social Security Agency (*Badan Penyelenggara Jaminan Sosial Ketenagakerjaan*), hereinafter referred to as BPJS Ketenagakerjaan, means the public legal entity that was established by Law Number 24 of 2011 on Social Security Agency.
4. Board means the non-ministerial government institution that serves as the operator of policy in service and protection of Indonesian Migrant Workers in an integrated manner.
5. Indonesian Migrant Workers Placement Agency means a business entity that is legally incorporated as a limited liability company that has obtained a written permit from the Minister to operate the placement service of Indonesian Migrant Workers.
6. Placement Operator means an Indonesian Migrant Workers Placement Agency.
7. Employment Injury means an accident which occurs before, during, and after working, including the accident which occurs on the way from home to the workplace or vice versa.
8. Employment Injury Benefit (*Jaminan Kecelakaan Kerja*), hereinafter referred to as JKK, means a benefit in the form of cash and/or health services that is provided when a participant has Employment Injury or disease caused by work environment.
9. Death Benefit (*Jaminan Kematian*), hereinafter referred to as JKM, means a cash benefit that is given to the beneficiary when the participant passes away not due to Employment Injury .
10. Old Age Benefit (*Jaminan Hari Tua*), hereinafter referred to as JHT, means a cash benefit that is given in lump-sum when a participant has concluded a work agreement and returns to Indonesia, passes away, or experiences total permanent disability.
11. Disability means the reduction or loss of bodily functions or loss of limbs which directly or indirectly results in reduced or lost ability of a worker to perform their job.

12. Partial Anatomical Disability means a Disability which results in the loss of some parts of limbs.
13. Partial Functional Disability means a Disability which results in the reduced function of some parts of limbs.
14. Total Permanent Disability means a Disability which results in the inability of a person to perform a job.
15. Termination of Employment Relations (*Pemutusan Hubungan Kerja*), hereinafter referred to as PHK, means a termination of employment relations due to a certain reason which results in the end of rights and obligations between Indonesian Migrant Worker and the employer.
16. Participant means a Prospective of Indonesian Migrant Worker or Indonesian Migrant Worker who has been registered and pays the social security contribution.
17. Labour Inspector Officer, hereinafter referred to as Labour Inspector, means a Civil Servant who is appointed and assigned in functional position as labour inspector in accordance with the provisions of the legislation.
18. Regency/Municipal Office means the office that administers government affairs in the field of manpower in regency/municipality.
19. Provincial Office means the office that administers government affairs in the field of manpower in province.
20. Ministry means the ministry that administers government affairs in the field of manpower.
21. Labour Attache or Labour Technical Staff means a manpower technical implementer who is domiciled at the Indonesian Mission overseas.
22. Director General is the director general who administers workers placement and expansion of work opportunities.
23. Minister is the minister who administers government affairs in the field of manpower.

CHAPTER II SOCIAL SECURITY PROGRAM

Article 2

Types of Indonesian Migrant Workers' social security program include:

- a. JKK;
- b. JKM; and
- c. JHT.

Article 3

(1) Prospective Indonesian Migrant Workers or Indonesian Migrant Workers who work overseas must be registered as participants of the following programs:

- a. JKK; and
- b. JKM.

(2) Prospective Indonesian Migrant Workers or Indonesian Migrant Workers as referred to in section (1) can participate in JHT program.

Article 4

JKK, JKM, and JHT programs as referred to in Article 2 are administered by BPJS Ketenagakerjaan.

CHAPTER III REGISTRATION AND MEMBERSHIP PROCEDURES

Article 5

Participants of social security program consist of:

- a. Prospective Indonesian Migrant Workers or Indonesian Migrant Workers who are placed by a Placement Operator;
- b. Prospective Indonesian Migrant Workers or Indonesian Migrant Workers individual.

Article 6

(1) Prospective Indonesian Migrant Workers or Indonesian Migrant Workers are obligated to be registered in JKK and JKM programs in BPJS Ketenagakerjaan.

- (2) In the event that the Prospective Indonesian Migrant Workers are not registered in JKK and JKM program yet, Placement Operator facilitates the registration of JKK and JKM program in BPJS Ketenagakerjaan.
- (3) In the event that the registration is done by Indonesian Migrant Workers at the country of destination, BPJS Ketenagakerjaan cooperate with Labour Attache or Labour Technical Staff to facilitate the participatory registration process.

Article 7

- (1) Registration of JKK, JKM, and JHT program is done by using a registration form through BPJS Ketenagakerjaan channel.
- (2) Registration form as referred to in section (1) includes personal and family members data that must be filled in completely.
- (3) Registration of JKK, JKM, and JKT programs before work as referred to in section (1) is done by attaching the following requirements:
 - (4) copy of citizenship identity card; and
 - (5) copy of family card.
- (6) Registration of JKK, JKM, and JHT programs during and after working as referred to in section (1) is done by attaching the following requirements:
 - a. copy of passport; and
 - b. employment contract.

Article 8

Registration of protection during and after working for individual Prospective Indonesian Migrant Worker or Indonesian Migrant Worker is done at the soonest of 1 (one) month before the departure to work at country of destination.

Article 9

- (1) BPJS Ketenagakerjaan is required to issue membership number at the latest of 1 (one) work day since the

registration form has been received completely and accurately and the contribution has been fully paid through non-cash payment to BPJS Ketenagakerjaan.

- (2) BPJS Ketenagakerjaan distributes membership card of Prospective Indonesian Migrant Workers or Indonesian Migrant Workers at the latest of 2 (two) work days since the registration form has been received as referred to in section (1) to the Prospective Indonesian Migrant Workers or Indonesian Migrant Workers or Placement Operator.
- (3) Membership card as referred to in section (2) can be in the form of:
 - a. physical; or
 - b. electronic or digital.
- (4) In the event that the membership card is in the form of physical membership card as referred to in section (3) point a, Placement Operator are required to directly give the membership card to the Prospective Indonesian Migrant Workers or Indonesian Migrant Workers who have been registered.
- (5) In the event that the membership card is in the form of electronic or digital as referred to in section (3) point b, the card is given directly to the Prospective Indonesian Migrant Workers or Indonesian Migrant Workers or through Placement Operator to the Prospective Indonesian Migrant Workers or Indonesian Migrant Workers through electronic media.
- (6) Membership of Prospective Indonesian Migrant Workers or Indonesian Migrant Workers in BPJS Ketenagakerjaan begins since the membership number as referred to in section (1) is issued.

Article 10

Prospective Indonesian Migrant Workers or Indonesian Migrant Workers are required to inform any change of data completely and accurately to BPJS Ketenagakerjaan in the event that there is any change of personal and family members data through BPJS Ketenagakerjaan service channel.

CHAPTER IV
PROTECTION PERIOD

Article 11

- (1) The maximum protection period before working is 5 (five) months.
- (2) In the event that the Prospective of Indonesian Migrant Workers have not departed to the country of destination in over 5 (five) months, the Prospective Indonesian Migrant Workers register for protection before working by paying the contribution again.
- (3) The maximum protection period during working is 25 (twenty-five) months with the following details:
 - a. maximum period of 24 (twenty four) months at the country of destination; and
 - b. maximum period of 1 (one) month during the return preparation at the country of destination.
- (4) Individual Indonesian Migrant Worker receives additional protection during working for a maximum of 1 (one) month after the registration and contribution payment until the Indonesian Migrant Worker departs to the country of destination, in the form of benefits of JKM program.
- (5) In the event that individual Indonesian Migrant Worker has not departed to the country of destination after 1 (one) month as referred to in section (4), all risks become the responsibility of the Indonesian Migrant Worker concerned.
- (6) The maximum protection period after working is 1 (one) month.

CHAPTER V
CONTRIBUTION AND PAYMENT PROCEDURES

Article 12

- (1) Contribution payment of JKK and JKM programs for Prospective Indonesian Migrant Workers through Placement Operator is done gradually, with the amount of Rp370,000 (three hundred and seventy thousand rupiah) with the following details:

- a. contribution for protection before working is paid with the amount Rp37,500 (thirty-seven thousand and five hundred rupiah); and
 - b. contribution for protection during and after working is paid at the soonest of 1 (one) month before the departure of Prospective Indonesian Migrant Workers to the country of destination with the amount of Rp332,500 (three hundred thirty-two thousand and five hundred rupiah).
- (2) Contribution payment of JKK and JKM programs for individual Prospective Indonesian Migrant Worker or Indonesian Migrant Worker is done in lump-sum with the amount Rp332,500 (three hundred thirty-two thousand and five hundred rupiah).
 - (3) Contribution payment of JHT program is done at the time Prospective Indonesian Migrant Workers or Indonesian Migrant Workers participate in JHT program.
 - (4) In the event that the contribution of JHT program as referred to in section (3) is paid in foreign currency, the amount of contribution is equivalent to the rupiah amount based on the applicable exchange rate at the time of payment.
 - (5) In the event that the contribution of JKK, JKM and JHT programs as referred to in section (1), section (2), and section (3) has been paid, BPJS Ketenagakerjaan is required to issue a proof of contribution payment.
 - (6) Proof of contribution payment as referred to in section (5) is given to Prospective Indonesian Migrant Workers or Indonesian Migrant Workers.
 - (7) The contribution amount details of JKK, JKM, and JHT programs as referred to in section (1), section (2), and section (3), are stated in Annex I as an integral part of this Ministerial Regulation.

Article 13

- (1) Extension of workers social security program membership is done through BPJS Ketenagakerjaan service channel.

- (2) Indonesian Migrant Workers extend their membership by submitting the following documents:
 - a. copy of passport;
 - b. employment contract; and
 - c. BPJS Ketenagakerjaan membership card.
- (3) Payment for membership extension is done in accordance with the period of employment contract.

Article 14

Registration of BPJS Ketenagakerjaan membership and extension of membership can be done through BPJS Ketenagakerjaan service channel which is electronically integrated with business licensing system.

CHAPTER VI

BENEFITS OF WORKERS SOCIAL SECURITY PROGRAM

Part One

Employment Injury Benefit

Paragraph 1

Protection Before Working and Protection After Working

Article 15

- (1) Care and treatment in JKK program are given in accordance with the medical needs, cover:
 - a. basic and supporting examination;
 - b. primary and advanced care;
 - c. hospitalization;
 - d. intensive care;
 - e. diagnostic support;
 - f. treatment;
 - g. special services;
 - h. medical devices and implants;
 - i. doctor or medical personnel services;
 - j. surgery;

- k. blood transfusion; and/or
 - l. medical rehabilitation.
- (2) Care and treatment as referred to in section (1) also apply for Indonesian Migrant Workers who are proven to have suffered the risk of physical violence and rape.
 - (3) Care and treatment as referred to in section (1) are conducted in health facilities that cooperate with BPJS Ketenagakerjaan.
 - (4) In the event that a Employment Injury occurs in an area with no health facility that meets the standards to cooperate with BPJS Ketenagakerjaan, care and treatment as referred to in section (1) are conducted at the nearest health facility.
 - (5) Costs of care and treatment at the health facility as referred to in section (4) for the aid of Prospective Indonesian Migrant Workers or Indonesian Migrant Workers due to Employment Injury is paid first by the Prospective Indonesian Migrant Workers or Indonesian Migrant Workers and the reimbursement can be requested to BPJS Ketenagakerjaan with the cost standards in accordance with the provisions of the legislation.

Article 16

- (1) In addition to the benefits as referred to in Article 15, for the protection before and after working, Prospective Indonesian Migrant Workers or Indonesian Migrant Workers receive the following benefits:
 - a. cash compensation; and/or
 - b. assistance and vocational training for Prospective Indonesian Migrant Workers or Indonesian Migrant Workers who have disability due to Employment Injury.
- (2) Cash compensation as referred to in section (1) point a, covers:
 - a. reimbursement of transportation expense for Participants who have Employment Injury to the hospital and/or to their house;

- b. compensation for Partial Anatomical Disability, Partial Functional Disability, and Total Permanent Disability;
- c. compensation for death;
- d. periodic compensation paid in lump-sum if the Participants have Total Permanent Disability due to Employment Injury ;
- e. rehabilitation cost in the form of orthese and/or prothese purchase;
- f. reimbursement of denture expense;
- g. cash compensation for Prospective Indonesian Migrant Workers who fail to depart not due to the mistakes of the Prospective Indonesian Migrant Workers;
- h. education scholarship or work training for 2 (two) children of the Participants, for Participants who have Total Permanent Disability due to Employment Injury or pass away due to Employment Injury , which is paid annually and the amount is determined based on the level of education of the Participants' children; and/or
- i. cash assistance for Indonesian Migrant Workers who suffer a loss due to the actions of other party on the return trip to their hometown.

Paragraph 2

Protection During Working

Article 17

- (1) Benefits of JKK program for Indonesian Migrant Workers are given in the form of:
 - a. advanced care and treatment due to Employment Injury for Indonesian Migrant Workers who are sent home to Indonesia by their employer;
 - b. cash compensation; and/or
 - c. assistance and vocational training in Indonesia for Indonesian Migrant Workers who have disability due to Employment Injury .

- (2) Care and treatment as referred to in section (1) point a are given with the following requirements:
 - a. care and treatment in accordance with the medical needs for:
 - 1) basic and supporting examination;
 - 2) primary and advanced care;
 - 3) hospitalization;
 - 4) intensive care;
 - 5) diagnostic support;
 - 6) treatment;
 - 7) special services;
 - 8) health devices and implants;
 - 9) doctor or medical personnel services;
 - 10) surgery;
 - 11) blood transfusion; and/or
 - 12) medical rehabilitation.
 - b. care and treatment are conducted in health facilities that cooperate with BPJS Ketenagakerjaan.
- (3) Care and treatment as referred to in section (2) also apply for Indonesian Migrant Workers who are proven to have suffered the risk of physical violence and rape.
- (4) Cash compensation as referred to in section (1) point b, covers:
 - a. compensation for Partial Anatomical Disability, Partial Functional Disability, and Total Permanent Disability;
 - b. compensation for death;
 - c. periodic compensation paid in lump-sum if the Participants have Total Permanent Disability due to Employment Injury ;
 - d. cash assistance for Indonesian Migrant Workers whose employment contract is terminated due to Employment Injury in the state of being alive;
 - e. reimbursement of transportation expense for Participants who have Employment Injury , to the hospital and/or to their houses at the country of destination;

- f. reimbursement of transportation expense for the repatriation of Indonesian Migrant Workers who have Employment Injury from the country of destination to Indonesia, in the state of being alive;
- g. reimbursement of transportation expense for Indonesian Migrant Workers who are sent home due to a certain issue;
- h. education scholarship or work training for 2 (two) children of the Participants, for Participants who have Total Permanent Disability due to Employment Injury or pass away due to Employment Injury, which is paid annually and the amount is determined based on the level of education of the Participants' children;
- i. cash assistance and reimbursement of transportation expense for the repatriation of Indonesian Migrant Workers who suffer the risk of placement failure not due to the mistakes of the Indonesian Migrant Workers; and/or
- j. cash assistance for Indonesian Migrant Workers who suffer a loss due to the actions of other party on the repatriation to their hometown.

Article 18

Benefits of JKK program for Prospective Indonesian Migrant Workers or Indonesian Migrant Workers before, during, and after working as referred to in Article 15, Article 16, and Article 17 as well as percentage of Disability are stated in Annex II as an integral part of this Ministerial Regulation.

Part Two

Death Benefit

Article 19

Benefits of JKM program are paid to the beneficiaries of Prospective Indonesian Migrant Workers or Indonesian Migrant Workers in case the Participants pass away in the active membership period.

Article 20

Benefits of JKM program for Prospective Indonesian Migrant Workers or Indonesian Migrant Workers before and after working are given in the form of cash compensation, which covers:

- a. compensation for death;
- b. periodic compensation; and
- c. funeral expenses.

Article 21

Benefits of JKM program for Indonesian Migrant Workers are given in the form of cash compensation, which includes:

- a. compensation for death;
- b. periodic compensation;
- c. funeral expenses; and
- d. education scholarship or work training for 2 (two) children of the Participants which is paid annually and the amount is determined based on the level of education of the Participants' children;

Article 22

Benefits of JKM program for Prospective Indonesian Migrant Workers or Indonesian Migrant Workers before, during, and after working as referred to in Article 20 and Article 21 are stated in Annex II which is an integral part of this Ministerial Regulation.

Part Three

Old Age Benefit

Article 23

- (1) The amount of JHT benefits for Prospective Indonesian Migrant Workers or Indonesian Migrant Workers, is equal to the accumulated contributions that have been paid by adding the result of its development that is recorded in the Participants' individual account.
- (2) Development of JHT benefit amount as referred to in section (1) can still be continued after the Participants end the work agreement.

- (3) Benefits of JHT program can be given when Prospective Indonesian Migrant Workers or Indonesian Migrant Workers:
- a. stop working due to the end of work agreement period, including failure to depart or to be placed.
 - b. experience PHK;
 - c. pass away;
 - d. have Total Permanent Disability; or
 - e. become foreign citizens.

Part Four
Advanced Social Security Program

Article 24

- (1) When the work agreement at the country of destination ends and return to Indonesia, Prospective Indonesian Migrant Workers or Indonesian Migrant Workers can continue their membership in the social security program.
- (2) Membership of advanced social security program as referred to in section (1), complies with the status of workers when they are in Indonesia as:
 - a. Participants who receive wage; or
 - b. Participants who do not receive wage.
- (3) Membership of advanced social security program is implemented in accordance with the provisions of the legislation.

CHAPTER VII
REPORTING AND CLAIM PROCEDURES

Part One
Employment Injury Benefit

Paragraph 1
Reporting of Employment Injury Benefit for
Protection Before and After Working

Article 25

- (1) Employment Injury reporting procedure for Prospective Indonesian Migrant Workers or Indonesian Migrant Workers

before and after working is conducted through the following BPJS Ketenagakerjaan service channel:

- a. for Prospective Indonesian Migrant Workers or individual Indonesian Migrant Worker, reporting is conducted by the concerned Prospective Indonesian Migrant Workers or Indonesian Migrant Workers or their families to BPJS Ketenagakerjaan and Provincial Agency within 7 (seven) work days since the occurrence of Employment Injury as the first phase report; or
 - b. for Prospective Indonesian Migrant Workers or Indonesian Migrant Workers who are placed by Placement Operator, reporting is conducted by the Placement Operator to BPJS Ketenagakerjaan and Provincial Agency within 7 (seven) days since the occurrence of Employment Injury as the first phase report.
- (2) Prospective Indonesian Migrant Workers or Indonesian Migrant Workers or Placement Operator as referred to in section (1), are required to report the impacts of Employment Injury to BPJS Ketenagakerjaan as the second phase report, at the latest 7 (seven) work days since Prospective Indonesian Migrant Workers or Indonesian Migrant Workers have been declared healthy, disabled, or died.
- (3) Reporting of failure to depart not due to the mistakes of Prospective Indonesian Migrant Workers or Indonesian Migrant Workers or loss due to the actions of other party during the Indonesian Migrant Workers' return trip to their hometown after working is conducted at the latest 7 (seven) work days since the occurrence of departure failure or since the loss has been known.

Paragraph 2
Reporting of Employment Injury Benefit for
Protection During Working

Article 26

- (1) Employment Injury Reporting for Indonesian Migrant Workers during working is conducted through BPJS Ketenagakerjaan service channel within 7 (seven) work days since the occurrence of Employment Injury as the first phase report.
- (2) Employment Injury Report Impacts as the second phase report is submitted to BPJS Ketenagakerjaan at the latest 7 (seven) work days since the Indonesian Migrant Workers have been declared healthy, disabled, or died.
- (3) Reporting as referred to in section (1) and section (2) is conducted by:
 - a. the concerned Indonesian Migrant Workers;
 - b. beneficiaries of Indonesian Migrant Workers;
 - c. the Indonesian Mission or the Indonesia Economic and Trade Office at the country of destination;
 - d. Placement Operator; or
 - e. Director General.
- (4) Employment Injury Reporting in order to receive JKK benefits as referred to in Article 17 section (4) is conducted by Prospective Indonesian Migrant Workers or Indonesian Migrant Workers or beneficiaries at the latest 7 (seven) work days since the occurrence.

Paragraph 3
Employment Injury Benefit Claim for
Protection Before and After Working

Article 27

- (1) The first phase Employment Injury Report as referred to in Article 25 section (1) is submitted by attaching the following requirements:

- a. copy of BPJS Ketenagakerjaan membership card or electronic or digital membership card; and
 - b. copy of resident identity card, passport, or other identity cards.
- (2) The second phase Employment Injury Report as referred to in Article 25 section (2) also serves as the claim submission of JKK benefits to BPJS Ketenagakerjaan on care and treatment expenses as referred to in Article 15 by attaching the following requirements:
- a. medical certificate issued by the doctor who conducts examination or treatment and/or medical advisor;
 - b. receipt of transportation expense;
 - c. receipt of care and/or treatment expense in case the health facility used has not yet cooperated with BPJS Ketenagakerjaan ; and
 - d. copy of bank account book of Indonesian Migrant Workers or legitimate beneficiaries.
- (3) Report of departure failure not due to the mistakes of Prospective Indonesian Migrant Workers as referred to in Article 25 section (3) is submitted by attaching the following requirements:
- a. copy of BPJS Ketenagakerjaan membership card or electronic or digital card;
 - b. copy of resident identity card, passport, or other identity cards;
 - c. copy of work agreement
 - d. certificate from local Regency/City Agency; and
 - e. copy of bank account book of Indonesian Migrant Workers or legitimate beneficiaries.
- (4) Report of loss due to the actions of other party during the return trip to hometown as referred to in Article 25 section (2) is submitted by attaching the following requirements:
- a. copy of BPJS Ketenagakerjaan membership card or digital card;
 - b. copy of resident identity card, passport, or other identity cards;
 - c. copy of police statement; and

- d. copy of bank account book of Indonesian Migrant Workers or legitimate beneficiaries.

Paragraph 4

Employment Injury Benefit Claim for
Indonesian Migrant Workers During Working

Article 28

- (1) The first phase Employment Injury Report as referred to in Article 26 section (1) is submitted by attaching the following requirements:
 - a. copy of BPJS Ketenagakerjaan membership card or electronic or digital membership card;
 - b. copy of resident identity card, passport, or other identity cards;
 - c. certificate from the Indonesian Mission or the Indonesia Economic and Trade Office at the country of destination or the government agency that is responsible in manpower; and
 - d. medical certificate from the doctor or hospital that conducts the examination or treatment.
- (2) The second phase Employment Injury Report as referred to in Article 26 section (2) on care and treatment expenses as referred to in Article 15 is submitted by attaching the following requirements:
 - a. original proof of transportation expense payment; and
 - b. copy of bank account book of Indonesian Migrant Workers or legitimate beneficiaries.
- (3) Report in order to receive benefits for the PHK due to Employment Injury is submitted by attaching the following requirements:
 - a. copy of BPJS Ketenagakerjaan membership card, electronic or digital membership card, passport, or other identity cards;
 - b. copy of work visa;
 - c. copy of placement agreement; and

- d. statement letters from the employer, immigration official, the Indonesian Mission, or the Indonesia Economic and Trade Office at the country of destination or the government agency that is responsible in manpower which declares that the work agreement of Indonesian Migrant Workers has ended.
- (4) Report for the reimbursement of transportation expense to the hospital and/or to the house in the country of destination for Participants who have Employment Injury is submitted by attaching the following requirements:
- a. statement letters from the employer, immigration official, the Indonesian Mission, or the Indonesia Economic and Trade Office at the country of destination or the government agency that is responsible in manpower; and
 - b. airplane ticket or other transportation tickets from the country of destination.
- (5) Report in order to receive reimbursement of transportation expense for the return from the country of destination to Indonesia for Indonesian Migrant Workers who have Employment Injury with the state of being alive is submitted by attaching the following requirements:
- a. statement letters from the employer, immigration official, the Indonesian Mission, or the Indonesia Economic and Trade Office at the country of destination or the government agency that is responsible in manpower; and
 - b. airplane ticket or other transportation ticket from the country of destination.
- (6) Report of Indonesian Migrant Workers who are repatriation, Indonesian Migrant Workers who have problem(s) is submitted by attaching the following requirements:
- a. copy of BPJS Ketenagakerjaan membership card or electronic or digital membership card;
 - b. copy of resident identity card, passport, or other identity cards;
 - c. copy of work visa;

- d. copy of work agreement;
 - e. statement letters from the employer, immigration official, the Indonesian Mission, or the Indonesia Economic and Trade Office at the country of destination or the government agency that is responsible in manpower which declares that the work agreement of Indonesian Migrant Workers has ended; and
 - f. airplane ticket or other transportation ticket from the country of destination.
- (7) Report of Indonesian Migrant Workers who fail to be placed not due to the mistakes of Indonesian Migrant Workers shall be submitted by attaching the following requirements:
- a. copy of BPJS Ketenagakerjaan membership card or electronic or digital membership card;
 - b. copy of resident identity card, passport, or other identity card;
 - c. copy of work agreement; and
 - d. airplane ticket or other transportation ticket from the country of destination.
- (8) Report of loss due to the actions of other party during the return trip to hometown, is submitted by Prospective of Indonesian Migrant Workers, Indonesian Migrant Workers, or beneficiaries at the latest 7 (seven) working days since the occurrence by attaching the following requirements:
- a. copy of BPJS Ketenagakerjaan membership card or electronic or digital membership card;
 - b. copy of resident identity card, passport, or other identity card;
 - c. copy of work visa;
 - d. copy of police statement; and
 - e. copy of bank account book of Indonesian Migrant Workers or legitimate beneficiaries.

Paragraph 5
Expiration of Employment Injury Benefit
Claim Submission

Article 29

- (1) The right to claim the benefits of JKK program becomes expired if Prospective Indonesian Migrant Workers or Indonesian Migrant Workers do not submit a claim within 24 (twenty four) months since the occurrence of Employment Injury .
- (2) Provision as referred to in section (1) does not apply to education scholarship compensation.

Paragraph 6
Payment of Employment Injury Benefit

Article 30

- (1) BPJS Ketenagakerjaan is required to pay the benefits of JKK program to those who are entitled in accordance with the provisions of the legislation at the latest 7 (seven) days since the report of Employment Injury impacts has been received and the technical and administrative requirements of JKK claim have been fulfilled.
- (2) Payment of JKK benefits as referred to in section (1) is paid to domestic or foreign bank account of Prospective Indonesian Migrant Workers, Indonesian Migrant Workers, or entitled beneficiaries in accordance with the JKK compensation payment provisions.

Article 31

- (1) Payment of JKK benefits is given to Prospective Indonesian Migrant Workers or Indonesian Migrant Workers.
- (2) In the event that Employment Injury results in the death of Prospective Indonesian Migrant Workers or Indonesian Migrant Workers, the benefits of JKK program are paid to the beneficiaries.
- (3) Beneficiaries as referred to in section (2), cover:

- a. widow, widower, or child;
- b. in the event that there is no widow, widower, or child, the benefits of JKK program is paid in accordance with the following order:
 - 1) bloodline of Prospective Indonesian Migrant Workers or Indonesian Migrant Workers based on straight line above and below up to the second degree;
 - 2) sibling;
 - 3) parent-in-law;
 - 4) parties appointed in the Participants' will; or
 - 5) in the event that there is no party appointed in the Participants' will, compensation for death is given to social security fund.

Part Two

Death Benefit

Paragraph 1

Reporting of Death Benefit

Article 32

- (1) Report of death must be submitted through BPJS Ketenagakerjaan service channel using the form that has been determined by BPJS Ketenagakerjaan.
- (2) Report of death as referred to in section (1) may be submitted by:
 - a. beneficiaries of Indonesian Migrant Workers;
 - b. Indonesian Mission or the Indonesia Economic and Trade Office at the country of destination;
 - c. Placement Operator; or
 - d. Director General.

Paragraph 2
Death Benefit Claim

Article 33

- (1) Beneficiaries of the Participants report and submit JKM benefit claim to BPJS Ketenagakerjaan through BPJS Ketenagakerjaan service channel by attaching the following requirements:
 - a. BPJS Ketenagakerjaan membership card or electronic or digital membership card;
 - b. copy of resident identity card, passport, or other identity cards;
 - c. death statement letter from the authorized official;
 - d. copy of family card; and
 - e. beneficiary certificate from the authorized official.
- (2) Beneficiaries as referred to in section (1) cover:
 - a. widow, widower, or child;
 - b. in the event that there is no widow, widower, or child, the benefits of JKK program are paid in accordance with the following order:
 - 1) bloodline of Participants based on straight line above and below up to the second degree;
 - 2) sibling;
 - 3) parent-in-law;
 - 4) parties appointed in the Participants' will; or
 - 5) in the event that there is no party appointed in the Participants' will, compensation for death is given to social security fund.

Article 34

In the event that Prospective Indonesian Migrant Workers or Indonesian Migrant Workers pass away at the country of destination, death certificate can be replaced by death statement letter issued by the Indonesian Mission or the Indonesia Economic or Trade Office at the country of destination.

Paragraph 3
Payment of Death Benefit

Article 35

BPJS Ketenagakerjaan pays JKM benefit claim at the latest 3 (three) days since the requirements and administration have been fulfilled completely and accurately.

Third Part
Old Age Benefit

Article 36

Participants submits JHT benefit claim to BPJS Ketenagakerjaan through BPJS Ketenagakerjaan service channel with the following provisions:

- a. requirements for JHT claim due to the end of work agreement, cover:
 - 1) JHT claim form;
 - 2) physical membership card or electronic or digital membership card;
 - 3) copy of resident identity card, passport, or other identity cards;
 - 4) copy of family card;
 - 5) copy of the statement letter on the end of work agreement; and
 - 6) copy of Participants' bank account book.
- b. requirements for JHT claim due to the death of Participants, cover:
 - 1) JHT claim form;
 - 2) physical membership card or electronic or digital membership card;
 - 3) copy of resident identity card, passport, or other identity cards;
 - 4) copy of beneficiaries' resident identity card;
 - 5) copy of family card;
 - 6) copy of death certificate;
 - 7) copy of beneficiary's statement from the authorized official; and
 - 8) copy of Participants' bank account book.

- c. requirements for JHT claim due to the Total Permanent Disability of Participants, cover:
 - 1) JHT claim form;
 - 2) physical membership card or electronic or digital membership card;
 - 3) copy of resident identity card, passport, or other identity cards;
 - 4) copy of family card;
 - 5) copy of medical certificate from the doctor who conducts the treatment; and
 - 6) copy of Participants' bank account book.
- d. requirements for JHT claim due to PHK experienced by the Participants, cover:
 - 1) JHT claim form;
 - 2) physical membership card or electronic or digital membership card;
 - 3) copy of resident identity card, passport, or other identity cards;
 - 4) copy of family card;
 - 5) termination of employment relation letter from the Indonesian Mission at the country of destination or the Indonesia Economic and Trade Office or the government agency that is responsible in manpower; and
 - 6) copy of Participants' bank account book.
- e. requirements for JHT claim due to Participants becoming foreign citizens, cover:
 - 1) JHT claim form;
 - 2) physical membership card or electronic or digital membership card;
 - 3) copy of resident identity card, passport, or other identity cards;
 - 4) copy of family card;
 - 5) letter of citizenship transfer from the authorized agency; and
 - 6) copy of Participants' bank account book.

Article 37

- (1) Benefits of JHT program are paid to Participants in lump-sum.
- (2) In the event that the Participants pass away, JHT benefits are paid to the beneficiaries in lump-sum.
- (3) Beneficiaries as referred to in section (2), cover:
 - a. widow, widower, or child;
 - b. in the event that there is no widow, widower, or child, the benefits of JHT program are paid in accordance with the following order:
 - 1) bloodline of Participants based on straight line above and below up to the second degree;
 - 2) sibling;
 - 3) parent-in-law;
 - 4) parties appointed in the workers' will; or
 - 5) in the event that there is no party appointed in the Participants' will, compensation for death is given to Property and Heritage Agency.

CHAPTER VIII

REPORTING AND EVALUATION

Article 38

- (1) BPJS Ketenagakerjaan is required to submit monthly, quarterly, and annual report to the Minister through the Director General.
- (2) The reports as referred to in section (1), contain at least:
 - a. data and total number of membership;
 - b. amount of contributions received;
 - c. amount of claims submitted;
 - d. amount of claims approved; and
 - e. compensation paid.
- (3) The reports as referred to in section (1) are submitted through electronic system that is integrated with the Ministry.

Article 39

- (1) Minister performs an evaluation based on the report as

referred to in Article 38.

- (2) The evaluation as referred to in section (1) can be an evaluation on program implementation and benefits.
- (3) The evaluation as referred to in section (1) and section (2) can involve BPJS Ketenagakerjaan.
- (4) Result of evaluation as referred to in section (2) and section (3), is used as policy improvement material.

CHAPTER IX DISPUTE SETTLEMENT

Article 40

In the event that there are disputes concerning Employment Injury in the protection before and after working and JKK program nominal that has been determined by BPJS Ketenagakerjaan, Prospective Indonesian Migrant Workers or Indonesian Migrant Workers can request for stipulation to the Labour Inspector.

CHAPTER X SUPERVISION

Article 41

Supervision on the implementation of social security program for Prospective Indonesian Migrant Workers or Indonesian Migrant Workers that is regulated in this Ministerial Regulation is implemented together by the Ministry and Board.

CHAPTER XI MISCELLANEOUS PROVISIONS

Article 42

In implementing the social security of Indonesian Migrant Workers, BPJS Ketenagakerjaan can cooperate with Manpower *Attaché* or Manpower Technical Staff as well as other social security agencies at the country of destination for the expansion of membership and improvement of services for Indonesian Migrant Workers.

Article 43

Further provisions concerning the form of membership card, form, and technical implementation of Workers social security registration are regulated with BPJS Ketenagakerjaan Regulation.

CHAPTER XII
TRANSITIONAL PROVISION

Article 44

At the time this Ministerial Regulation comes into force, the Indonesian Migrant Workers who have worked at the country of destination and have not registered themselves as Participants are required to become Participants of social security program for Indonesian Migrant Workers.

CHAPTER XIII
CLOSING PROVISIONS

Article 45

At the time this Ministerial Regulation comes into force, Regulation of the Minister of Manpower Number 7 of 2017 on Social Security Program for Indonesian Migrant Workers (State Bulletin of the Republic of Indonesia of 2017 Number 1045), is repealed and declared ineffective.

Article 46

This Ministerial Regulation comes into force on the date of its promulgation.

ANNEX I
 REGULATION OF THE MINISTER OF MANPOWER
 NUMBER 18 OF 2018
 ON
 SOCIAL SECURITY OF INDONESIAN MIGRANT WORKERS

A. Contribution Amount of JKK and JKM Programs.

1. For Prospective Indonesian Migrant Workers or Indonesian Migrant Workers who are placed by Placement Operator.

No	Protection Period	Contribution	Detail
1	Before Working: maximum of 5 (five) months and can be extended for another 5 (five) months if the workers have not departed	Rp37,500.00 (thirty-seven thousand, five hundred rupiah)	a. JKK of Rp25,500.00 (twenty-five thousand, five hundred rupiah) b. JKM of Rp12,000.00 (twelve thousand rupiah)
2	During working: 24 (twenty four) months at the placement country added by 1 (one) month for the return arrangement to Indonesia	Rp332,500.00 (three hundred thirty-two thousand, five hundred rupiah)	a. JKK of Rp202,000.00 (two hundred, two thousand rupiah)
3	After working: maximum of 1 (one) month in Indonesia		b. JKM of Rp130,500.00 (one hundred thirty thousand, five hundred rupiah)
4	Indonesian Migrant Workers who conduct: a. extension of work agreement ; b. initial work agreement exceeds 24 (twenty-four) months starting from the 25th (twenty-fifth) month	Rp13,500.00(thirteen thousand five hundred rupiah) per month, paid in lump-sum	a. JKK of Rp8,000.00(eight thousand rupiah)

			b. JKM of Rp5,500.00 (five thousand five hundred rupiah)
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2. For Prospective Indonesian Migrant Workers or Individual Indonesian Migrant Workers.

No	Protection Period	Contribution	Detail
1	Before working: maximum of 1 month before departure to placement country added by 24 (twenty four) months at the placementcountry added by 1 (one) month for the repatriation arrangement to Indonesia	Rp332,500.00 (three hundred thirty-two thousand, five hundred rupiah)	a. JKK of Rp202,000.00 (two hundred, two thousand rupiah) b. JKM of Rp130,500.00 (one hundred thirty thousand, five hundred rupiah)
2	After working: maximum of 1 (one) month in Indonesia		
3	Indonesian Migrant Workers who conduct: a. extension of work agreement ; b. initial work agreement exceeds 24 (twenty-four) months starting from the 25th (twenty-fifth) month	Rp13,500.00 (thirteen thousand five hundred rupiah) per month, paid in lump-sum	a. JKK of Rp8,000.00 (eight thousand rupiah) b. JKM of Rp5,500.00 (five thousand five hundred rupiah)

B. Monthly Contribution Amount of JHT Program.

No	JHT Contribution
1.	Rp50,000.00 (fifty thousand rupiah)
2.	Rp100,000.00 (one hundred thousand rupiah)
3.	Rp200,000.00 (two hundred thousand rupiah)

4.	Rp300,000.00 (three hundred thousand rupiah)
5.	Rp400,000.00 (four hundred thousand rupiah)
6.	Rp500,000.00 (five hundred thousand rupiah)
7.	Rp600,000.00 (six hundred thousand rupiah)

MINISTER OF MANPOWER OF
THE REPUBLIC OF INDONESIA,

signed

M. HANIF DHAKIRI

ANNEX II
REGULATION OF THE MINISTER OF MANPOWER
NUMBER 18 OF 2018
ON
SOCIAL SECURITY OF INDONESIAN MIGRANT WORKERS

A. Benefits of JKK Program in the Form of Compensation.

1. Benefit of JKK program in the form of compensation for Prospective Indonesian Migrant Workers or Indonesian Migrant Workers before and after working consists of
 - a. Reimbursement of transportation expenses of Participants who have Employment Injury to the hospital and/or to their house as follow:
 - 1) in case using land, river, or lake transportation: maximum of Rp1,000,000.00 (one million rupiah);
 - 2) in case using sea transportation: maximum of Rp1,500,000.00 (one million, five hundred thousand rupiah);
 - 3) in case using air transportation: maximum of Rp2,500,000.00 (two million, five hundred thousand rupiah); or
 - 4) in case using more than 1 (one) type of transportation, Participants are entitled to the highest amount in accordance with the maximum provision of each type of transportation used as referred to in point a, point b and point c.
 - b. Disability Compensation as follow:
 - 1) Partial Anatomical Disability = % in the table x Rp142,000,000.00 (one hundred forty-two million rupiah)
 - 2) Partial Functional Disability = % functional reduction x % in the table x Rp142,000,000.00 (one hundred forty-two million rupiah);
and
 - 3) Total Permanent Disability = Rp100,000,000.00 (one hundred million rupiah)
 - c. Compensation for death due to Employment Injury is Rp85,000,000.00 (eighty five million rupiah).
 - d. Periodic compensation for Total Permanent Disability is paid in lump-sum of Rp4,800,000.00 (four million, eight hundred thousand rupiah).

- e. Rehabilitation expense in the form of purchase of orthese and/or prothese for Participants who lost their limbs or their limbs donot function due to Employment Injury for each case based on the standard price determined by the Rehabilitation Center of Government General Hospital added by 40% (forty percent) of that price and medical rehabilitation expense.
- f. Maximum reimbursement of denture expense is Rp3,000,000.00 (three million rupiah).
- g. Cash compensation for Prospective Indonesian Migrant Workers who fail to depart not due to the mistakes of Prospective Indonesian Migrant Workers is given with the following requirements:
 - 1) as much as Rp7,500,000.00 (seven million, five hundred thousand rupiah); and
 - 2) not caused by the mistakes of Placement Operator and the policy of the Republic of Indonesia Government.
- h. Education or training scholarship for 2 (two) children of the Participants, for Participants who have Total Permanent Disability due to Employment Injury or pass away due to Employment Injury, is paid annually, the amount is determined based on the level of education of Participants' children with the following requirements:
 - 1) Payment of education or training scholarship claim is given based on the claim that is submitted every year.
 - 2) Level of education
 - Kindergarten (TK)/Elementary School (SD)/equivalent: Rp1,200,000.00 (one million, two hundred thousand rupiah) per year;
 - Junior High School (SLTP)/equivalent: Rp1,800,000.00 (one million, eight hundred thousand rupiah) per year;
 - Senior High School (SLTA)/equivalent: Rp2,400,000.00 (two million, four hundred thousand rupiah) per year; and
 - University: Rp3,000,000.00 (three million rupiah) per year.
 - 3) Training compensation amount equals the amount of education scholarship of University level.
 - 4) Education or training scholarship is given until Participants' children reach the age of 23 (twenty-three)/get married/work.

- 5) In case the education or training scholarship is not claimed by the beneficiaries each year, the unclaimed scholarship can only be given for the previous year and the current year.
- i. Loss due to the actions of other party during the repatriation to hometown is Rp10,000,000.00 (ten million rupiah).
2. Benefits of JKK program in the form of compensation for Prospective Indonesian Migrant Workers or Indonesian Migrant Workers during working, cover:
 - a. Reimbursement of transportation expenses of Participants who have Employment Injury to the hospital and/or to their house at placement country as follow:
 - 1) in case using land, river, or lake transportation: maximum of Rp1,000,000.00 (one million rupiah);
 - 2) in case using sea transportation: maximum of Rp1,500,000.00 (one million, five hundred thousand rupiah);
 - 3) in case using air transportation: maximum of Rp2,500,000.00 (two million, five hundred thousand rupiah); or
 - 4) in case using more than 1 (one) type of transportation, Participants are entitled to the highest amount in accordance with the maximum provision of each type of transportation used as referred to in point a, point b and point c.
 - b. Disability Compensation as follow:
 - 1) Partial Anatomical Disability = % in the table x Rp142,000,000.00 (one hundred forty-two million rupiah);
 - 2) Partial Functional Disability = % functional reduction x % in the table x Rp142,000,000.00 (one hundred forty-two million rupiah);
and
 - 3) Total Permanent Disability = Rp100,000,000.00 (one hundred million rupiah).
 - c. Compensation for death due to Employment Injury is Rp85,000,000.00 (eighty five million rupiah).
 - d. Periodic compensation for Total Permanent Disability is paid in lump-sum of Rp4,800,000.00 (four million, eight hundred thousand rupiah).

- e. Cash compensation for Indonesian Migrant Workers who experience PHK due to Employment Injury in the state of being alive, is given with the following requirements:
- 1) Assistance for PHK is given to Indonesian Migrant Workers who have Employment Injury and stop working, and cannot be given due to:
 - PHK due to the end of work agreement;
 - leave;
 - PHK due to illness, not Employment Injury;
 - PHK due to deportation by the government of placement country;
 - PHK due to war, natural disaster, or epidemic at the placement country; political changes and policy of the Indonesian Government as well as the Government of placement country;
 - PHK due to violation of the law, such as committing a crime, using or distributing drugs;
 - PHK due to voluntary job transfer, running away and or resigning from their job.
 - 2) The amount of PHK assistance is in accordance with the work period level of Indonesian Migrant Workers as follow:
 - work period of 3 (three) months up to less than 6 (six) months: Rp2,000,000.00 (two million rupiah);
 - work period of 6 (six) months up to less than 12 (twelve) months: Rp3,000,000.00 (three million rupiah);
 - work period of 12 (twelve) months up to less than 18 (eighteen) months: Rp4,000,000.00 (four million rupiah); or
 - work period of 18 (eighteen) months up to 3 (three) months before the end of work period: Rp5,000,000.00 (five million rupiah).
- f. Maximum reimbursement of repatriation expense for Indonesian Migrant Workers who have Employment Injury in the state of being alive is Rp10,000,000.00 (ten million rupiah) with the standard cost of economy class airplane ticket.
- g. Rehabilitation expense in the form of purchase of orthese and/or prothese for Participants who lost their limbs or their limbs do not function due to Employment Injury for each case based on the standard price determined by the Rehabilitation Center of

Government General Hospital added by 40% (forty percent) of that price and medical rehabilitation expense.

- h. Cash assistance for problematic Indonesian Migrant Workers who are sent home, is given with the following requirements:
 - 1) Maximum reimbursement of economy class airplane ticket is Rp10,000,000.00 (ten million rupiah).
 - 2) The cash assistance is not given to:
 - Indonesian Migrant Workers who deliberately commit a crime or violate the law which gets them in trouble.
 - Indonesian Migrant Workers who deliberately distribute, consume psychotropic substances and alcohol that are prohibited by the local Government, which directly get the Indonesian Migrant Workers in trouble.
- i. Education or training scholarship for 2 (two) children of the Participants, for Participants who have Total Permanent Disability due to Employment Injury or pass away due to Employment Injury, is paid annually, the amount is determined based on the level of education of Participants' children with the following requirements:
 - 1) Payment of education or training scholarship claim is given based on the claim that is submitted each year.
 - 2) Level of education
 - Kindergarten (TK)/Elementary School (SD)/equivalent: Rp1,200,000.00 (one million, two hundred thousand rupiah) per year;
 - Junior High School (SLTP)/equivalent: Rp1,800,000.00 (one million, eight hundred thousand rupiah) per year;
 - Senior High School (SLTA)/equivalent: Rp2,400,000.00 (two million, four hundred thousand rupiah) per year; and
 - University: Rp3,000,000.00 (three million rupiah) per year.
 - 3) Training compensation amount equals the amount of education scholarship of University level.
 - 4) Education or training scholarship is given until Participants' children reach the age of 23 (twenty-three)/get married/work.
 - 5) In case the education or training scholarship is not claimed by the beneficiaries each year, the unclaimed scholarship can only be given for the previous year and the current year.

- j. Cash assistance for Indonesian Migrant Workers who suffer the risk of placement failure not due to the mistakes of Indonesian Migrant Workers is Rp7,500,000.00 (seven million, five hundred thousand rupiah) and the maximum reimbursement of return transportation expense based on economy class airplane ticket is Rp10,000,000.00 (ten million rupiah).
- k. Maximum cash assistance for Indonesian Migrant Workers who suffer a loss due to the actions of other party during the repatriation to their hometown is Rp10,000,000.00 (ten million rupiah).

B. Table of Percentage of Partial Permanent Disability and Other Disabilities

No	Partial Permanent Disability	% (PERCENTAGE)
1.	Right arm from the shoulder joint to down below (the opposite applies for those who are left-handed)	40
2.	Left arm from the shoulder joint to down below	35
3.	Right arm from the elbow or above the elbow to down below (the opposite applies for those who are left-handed)	35
4.	Left arm from the elbow or above the elbow to down below	30
5.	Right hand from the wrist or above the wrist to down below	32
6.	Left hand from the wrist or above the wrist to down below (the opposite applies for those who are left-handed)	28
7.	Both legs from the groin to down below	70
8.	One leg from the groin to down below	35
9.	Both feet from under the ankle to down below	50
10.	One foot from the ankle to down below	25

No	Partial Permanent Disability	% (PERCENTAGE)
11.	Both eyes	70
12.	One eye or diplopia at near vision	35
13.	Hearing on one ear	20
14.	Right hand thumb	15
15.	Left hand thumb	12
16.	Right index finger	9
17.	Left index finger	7
18.	One of the other fingers on the right hand	4
19.	One of the other fingers on the left hand	3
20.	First segment of right index finger	4.5
21.	First segment of left index finger	3.5
22.	First segment of the other fingers on the right hand	2
23.	First segment of the other fingers on the left hand	1.5
24.	One of the big toes	5
25.	One of the other toes	2
26.	Ripped scalp	10-30
27.	Impotence	40
28.	Shortening of one leg: a. Less than 5 cm b. 5 cm up to less than 7.5 cm c. 7.5 cm or greater	10 20 30
29.	Hearing loss in both ears for every 10 decibel	6
30.	Hearing loss in one ear for every 10 decibel	3

No	Partial Permanent Disability	% (PERCENTAGE)
31.	Loss of one earlobe	5
32.	Loss of both earlobes	10
33.	Loss of nostril	30
34.	Nasal septum perforation	15
35.	Loss of sense of smell	10
36.	Loss of physical ability: a. 51% - 70% b. 26% - 50% c. 10% - 25%	40 20 5
37.	Permanent loss of mental capacity	70
38.	Partial loss of vision, every loss of visual acuity efficiency by 10%. If the visual efficiency between the right eye and the left eye are different, binocular visual efficiency is calculated using the loss of visual efficiency formula: $(3 \times \% \text{ best visual efficiency}) + \% \text{ worst visual efficiency}$	7
39.	Loss of color vision	10
40.	Every loss of visual field by 10%	7

C. Benefits of JKM Program

1. Benefits of JKM program for Prospective Indonesian Migrant Workers before working and Indonesian Migrant Workers after working consist of:
 - a. compensation for death of Rp16,200,000.00 (sixteen million, two hundred thousand rupiah);
 - b. periodic compensation of 24 (twenty-four) x Rp200,000.00 (two hundred thousand rupiah) = Rp4,800,000.00 (four million, eight hundred thousand rupiah) paid in lump-sum; and
 - c. funeral expense of Rp3,000,000.00 (three million rupiah).

2. Benefits of JKM Program received by Indonesian Migrant Workers during working consist of:
 - a. compensation for death, periodic compensation, and funeral expense of Rp85,000,000.00 (eighty-five million rupiah) paid in lump-sum; and
 - b. education or training scholarship for 2 (two) children of the Participants, for Participants who have Total Permanent Disability due to Employment Injury or pass away due to Employment Injury, is paid annually, the amount is determined based on the level of education of Participants' children with the following requirements:
 - 1) Payment of education or training scholarship claim is given based on the claim that is submitted each year.
 - 2) Level of education
 - Kindergarten (TK)/Elementary School (SD)/equivalent: Rp1,200,000.00 (one million, two hundred thousand rupiah) per year;
 - Junior High School (SLTP)/equivalent: Rp1,800,000.00 (one million, eight hundred thousand rupiah) per year;
 - Senior High School (SLTA)/equivalent: Rp2,400,000.00 (two million, four hundred thousand rupiah) per year; and
 - University: Rp3,000,000.00 (three million rupiah) per year.
 - 3) Training compensation amount equals the amount of education scholarship of University level.
 - 4) Education or training scholarship is given until Participants' children reach the age of 23 (twenty-three)/get married/work.
 - 5) In case the education or training scholarship is not claimed by the beneficiaries every year, the unclaimed scholarship can only be given for the previous year and the current year.
3. Benefits of JKM Program as additional protection are received by individual Indonesian Migrant Worker at maximum of 1 (one) month since the registration and contribution payment until the Indonesian Migrant Workers depart to the placement country, which consist of:
 - a. compensation for death of Rp16,200,000.00 (sixteen million, two hundred thousand rupiah);
 - b. periodic compensation of 24 (twenty-four) x Rp200,000.00 (two hundred thousand rupiah) = Rp4,800,000.00 (four million, eight hundred thousand rupiah) paid in lump-sum; and