

REGULATION OF THE GOVERNMENT OF THE REPUBLIC OF INDONESIA
NUMBER 45 OF 2015
ON
ADMINISTRATION OF PENSION SECURITY PROGRAM

BY THE BLESSINGS OF ALMIGHTY GOD

PRESIDENT OF THE REPUBLIC OF INDONESIA,

Considering : that to implement the provisions of Article 41 section (8) and Article 42 section (2) of Law Number 40 of 2004 on National Social Security System, it is necessary to issue Government Regulation on the Administration of Pension Security Program;

Observing

1. Article 5 section (2) of the 1945 Constitution of the Republic of Indonesia;
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);

HAS DECIDED:

To issue : GOVERNMENT REGULATION ON THE ADMINISTRATION OF PENSION SECURITY PROGRAM.

CHAPTER I
GENERAL PROVISIONS

Article 1

In this Government Regulation:

1. Pension Security means a social security which aims to maintain a decent standard of living for Members and/or their heirs by providing income after the Member enters retirement age, experiences total permanent disability, or pass away.
2. Social Security Agency for Employment (Badan Penyelenggara Jaminan Sosial Ketenagakerjaan), hereinafter referred to as BPJS Ketenagakerjaan, means a public legal entity established under Law Number 24 of 2011 on Social Security Agency.
3. Pension Benefits mean the amount of money that is paid every month to Members who enter retirement age, experience total permanent disability, or to the heirs of deceased Members.
4. Pension Security Program Members, hereinafter referred to as Members, mean Workers who are registered and have paid contributions.
5. Worker means any person who works and earns a wage, or other forms of remuneration.
6. Employer means an individual, entrepreneur, legal entity, or other entities employing workers or state administrator employing civil servants by paying them salary, wage, or other forms of remuneration.
7. Widows or Widowers mean legal wives or husbands according to legislation of deceased members who are registered as heirs of BPJS Ketenagakerjaan.
8. Children mean biological children, stepchildren, or legal adopted children according to legislation from deceased members who are registered as heirs in BPJS Ketenagakerjaan.

9. Parents mean biological father, biological mother, stepfather, stepmother, adoptive father or adoptive mother, who are legal according to legislation and registered with BPJS Ketenagakerjaan.
10. Pension Beneficiaries mean Members or heirs of Members who are entitled to receive pension benefits.
11. Pension Security Contribution, hereinafter referred to as Contribution, means amount of money paid regularly by members and employers.
12. Contribution Period means the number of months in which contributions have been paid to BPJS Ketenagakerjaan.
13. Wage means Workers' right received and paid in the form of money as compensation from an Employer to the workers received and paid pursuant to employment contract, agreement or legislation, including allowances for the workers and their families for a work and/or service that they have performed or will be performed.
14. Total Permanent Disability means disability that results in a person's inability to perform work.
15. Retirement Age means the age at which Members can start receiving pension benefits.
16. Minister means a minister administering government affairs in the field of manpower.

CHAPTER II

MEMBERSHIP AND REGISTRATION PROCEDURES

Part One

Membership

Article 2

- (1) Members consist of:
 - a. Workers who work for state administrator Employers; and
 - b. Workers who work for non-state administrator Employers.

- (2) Provisions regarding the membership for Workers who work for state- administrator Employers as referred to in section (1) point a are regulated by a separate Government Regulation.

Article 3

- (1) Membership in the Pension Security program is effective since the time the Workers are registered and the first Contribution has been paid and deposited by Workers other than state administrator to BPJS Ketenagakerjaan.
- (2) BPJS Ketenagakerjaan provides proof of payment of the first Contribution as referred to in section (1) to non-state administrator Employers.
- (3) The proof of Contribution payment as referred to in section (2) constitutes proof of Member's registration and the basis for commencement of Pension Security coverage.
- (4) The Pension Security membership as referred to in section (1) terminates when the Members:
 - a. pass away; or
 - b. reach Retirement Age and receive Contribution accumulation along with its development results at once.

Part Two

Registration

Article 4

- (1) Non-state administrator Employers are obligated to register all their Workers to BPJS Ketenagakerjaan as Members according to the stages of membership based on the provisions of legislation.
- (2) Non-state administrator Employers other than state administrators are obligated to register new Workers not later than 30 (thirty) days from the date the Workers start working.

Article 5

- (1) In the event that Non-state administrator employers fail to register their Workers as referred to in Article 4, Workers are entitled to register themselves in Pension Security with BPJS Ketenagakerjaan in accordance with the stages of membership in the Pension Security program.
- (2) The registration by Worker as referred to in section (1) is carried out by filling out the registration form and enclosing:
 - a. Employment contract, letter of employment, or other document evidencing the status of Workers;
 - b. Resident Identity Card; and
 - c. Family Card.
- (3) Based on the registration as referred to in section (1), BPJS Ketenagakerjaan carries out verification to Non-state administrator Employers not later than 7 (seven) workdays as of the date of registration.
- (4) In the event that verification as referred to in section (3) proves that Non-state administrator Employers in fact fail to register their Workers as referred to in section (1), non-state administrator Employers are subject to sanctions in accordance with the provisions of legislation.
- (5) In addition to sanctions as referred to in section (4), non-state administrator Employers are obligated to collect and deposit Contributions that are the obligation of Workers and pay Contributions that are obligations of non-state administrator Employers to BPJS Ketenagakerjaan.

Article 6

In the event that Workers have not been registered with BPJS Ketenagakerjaan, the non-state administrator Employers are responsible for their Workers by providing Pension Benefits in accordance with the provisions in this Government Regulation.

Article 7

- (1) BPJS Ketenagakerjaan is obligated to issue a membership number for Workers as referred to in Article 4 and Article 5 not later than 1 (one) workday after the first Contribution is paid in full.
- (2) In the event that BPJS Ketenagakerjaan does not issue the membership number as referred to in section (1), the proof of contribution Payment as referred to in Article 3 is used as proof of membership.
- (3) BPJS Ketenagakerjaan issues a membership card not later than 7 (seven) workdays from the date the membership number as referred to in section (1) is issued.
- (4) The membership number as referred to in section (1) constitutes a single membership number for all employment social security programs participated by the Members.

Article 8

BPJS Ketenagakerjaan issues a certificate of membership for non-state administrator Employers who have registered all their Workers within a maximum of 7 (seven) workdays from the date the registration form is received completely and correctly and the first Contribution is paid in full to BPJS Ketenagakerjaan.

Article 9

- (1) Further provisions regarding requirements and procedures for registration are regulated by a Ministerial Regulation.
- (2) Further provisions regarding the procedure for recording, and issuing membership numbers, and certificates of membership for non-state administrator Employers are regulated by Regulation of BPJS Ketenagakerjaan.

Part Three
Changes to Membership Data

Article 10

- (1) In the event of changes to the data of Members and their families, Members are obligated to submit the data changes completely and correctly to non-state administrator Employers.
- (2) Non-state administrator Employers are obligated to submit a report on changes in membership data as referred to in section (1) to BPJS Ketenagakerjaan not later than 7 (seven) workdays after the data is received from the Members.
- (3) In the event that the Members as referred to in section (1) are temporarily not working, the Members submit the change in membership data to BPJS Ketenagakerjaan.
- (4) BPJS Ketenagakerjaan is obligated to provide confirmation of the recording of membership data changes to non-state administrator Employers as referred to in section (2) and Members as referred to in section (3) not later than 7 (seven) workdays after the membership data change report is received completely and correctly.
- (5) The provision of confirmation as referred to in section (4) at least is done through the BPJS Ketenagakerjaan website.

Article 11

- (1) Members who change places of work are obligated to notify their membership to the Employers in the new workplace by showing their membership card.
- (2) The Employers in the new workplace as referred to in section (1) are obligated to continue the membership of the Workers by reporting the membership card and paying the Contribution to BPJS Ketenagakerjaan since the Workers worked for the Employers in the new workplace.

Article 12

In the event of data changes in Wages, number of Workers, office addresses, and other changes in data related to the administration of Pension Security, non-state administrator Employers are obligated to submit the data changes to BPJS Ketenagakerjaan not later than 7 (seven) workdays after the data change occurs.

Article 13

Further provisions regarding reporting of membership data changes and providing confirmation of membership data changes are regulated by Regulation of BPJS Ketenagakerjaan.

CHAPTER III
PENSION BENEFITS

Part One
Pension Beneficiaries

Article 14

- (1) Pension Beneficiaries consist of:
 - a. Members;
 - b. 1 (one) legal wife or husband in accordance with the provisions of legislation;
 - c. maximum 2 (two) Children; or
 - d. 1 (one) Parent.
- (2) Members' children who are born not later than 300 (three hundred) days after the termination of the marriage relationship of the wife or husband who has been registered is declared valid or after the Members pass away can be registered as Pension Beneficiaries.
- (3) In the event of a change in the composition of the Pension Beneficiaries, Members must submit the change in the list of the Pension Beneficiaries not later than 30 (thirty) days as of the date of the change in the composition of the Pension Beneficiaries to the non-state administrator Employers.

- (4) Changes to the list of Pension Beneficiaries cannot be made after the Members:
 - a. receive the first Pension Benefits; or
 - b. pass away except for the Children as referred to in section (2).
- (5) Non-state administrator Employers are obligated to report changes to the composition of Pension Beneficiaries as referred to in section (3) to BPJS Ketenagakerjaan.
- (6) In the event of a dispute regarding the determination of the heirs who are entitled to receive Pension Benefits, the determination of the heirs is settled by deliberation between the heirs.
- (7) In the event that deliberation as referred to in section (6) is not reached, the dispute over the determination of heirs is settled through the court.

Chapter Two Retirement Age

Article 15

- (1) For the first time, the Retirement Age is determined for 56 (fifty-six) years of age.
- (2) Starting 1 January 2019, the Retirement Age as referred to in section (1) is 57 (fifty-seven) years of age.
- (3) Retirement Age as referred to in section (2) therefore is added by 1 (one) year for every subsequent 3 (three) years until it reaches the Retirement Age of 65 (sixty-five) years of age.
- (4) In the event that Members have entered Retirement Age but they are still employed, Members may choose to receive Pension Benefits upon reaching Retirement Age or upon cessation of employment, provided that not later than 3 (three) years after the Retirement Age.

Part Three
Pension Benefits

Paragraph 1
General

Article 16

Pension Benefits are in the forms of:

- a. old age pension;
- b. disability pension;
- c. Widow or Widower pension;
- d. Children pension; or
- e. Parent pension.

Article 17

- (1) The Pension Benefits as referred to in Article 16 are determined as follows:
 - a. for the first 1 (one) year, Pension Benefits are calculated based on the Pension Benefits formula; and
 - b. for each subsequent 1 (one) year, the Pension Benefits are calculated at the Pension Benefits of the previous year multiplied by the indexation factor.
- (2) The Pension Benefits formula as referred to in section (1) point a are 1% (one percent) times the Contribution Period divided by 12 (twelve) months times the weighted average annual Wage during the Contribution Period divided by 12 (twelve).
- (3) Weighted annual wages as referred to in section (2) are Wages that have been adjusted based on the general inflation rate.
- (4) The indexation factor as referred to in section (1) point b is determined at 1 (one) plus the general inflation rate of the previous year.
- (5) The general inflation rate as referred to in section (3) and section (4) constitutes the annual inflation rate determined by the institution administering government affairs in the field of statistics.

Article 18

- (1) For the first time, the minimum Pension Benefits are determined at Rp300,000.00 (three hundred thousand rupiah) for every month.
- (2) For the first time, the maximum Pension Benefits are determined at Rp3,600,000.00 (three million six hundred thousand rupiah) for every month.
- (3) The maximum and minimum amount of Pension Benefits as referred to in section (1) and section (2) are adjusted annually based on the general inflation rate of the previous year.

Paragraph 2

Old-Age Pension Benefits

Article 19

- (1) Old-age Pension Benefits are received by Members who have reached the Retirement Age and have had a minimum Contribution Period of 15 (fifteen) years which is equivalent to 180 (one hundred eighty) months.
- (2) The amount of old-age Pension Benefits is calculated using the Pension Benefits formula as referred to in Article 17 section (2).
- (3) The entitlement to old-age Pension Benefits is calculated from the 1st day of the following month after the Member reaches Retirement Age.
- (4) Entitlement to old-age Pension Benefits expires when the Member pass away.

Paragraph 3

Disability Pension Benefits

Article 20

- (1) Disability Pension Benefits are received by Members who experience Total Permanent Disability before reaching Retirement Age.

- (2) The amount of disability Pension Benefits is calculated using the Pension Benefits formula as referred to in Article 17 section (2).
- (3) In the event that Members experience Total Permanent Disability and the Contribution Period is less than 15 (fifteen) years, the Contribution Period used in calculating the disability Pension Benefits as referred to in section (2) is 15 (fifteen) years, provided that:
 - a. Members regularly pay Contributions with a density rate of at least 80% (eighty percent); and
 - b. incidents causing Total Permanent Disability occurs after the Member is registered in the Pension Security program for a minimum of 1 (one) month.
- (4) Entitlement to disability Pension Benefits as referred to in section (1) is calculated from the 1st day of the following month after the Member is determined to have Total Permanent Disability.
- (5) Determination of Total Permanent Disability as referred to in section (4) is carried out by advising doctor, the treating doctor, and/or the examining doctor.
- (6) In the event of a difference of opinion on the result of the determination of Total Permanent Disability as referred to in section (5), the settlement is carried out through a mechanism determined by the Minister.
- (7) The entitlement to disability Pension Benefits expires when the Member pass away or no longer meets the definition of Total Permanent Disability.

Paragraph 4

Widow or Widower Pension Benefits

Article 21

- (1) Widow or Widower Pension Benefits are received by the wives or husbands of the deceased Members.
- (2) The amount of Widow or Widower Pension Benefits is calculated as:

- a. 50% (fifty percent) of the Pension Benefits formula as referred to in Article 17 section (2), for deceased Members prior to receiving Pension Benefits; or
 - b. 50% (fifty percent) of old-age Pension Benefits as referred to in Article 19 or disability Pension Benefits as referred to in Article 20, for Members who pass away after receiving Pension Benefits.
- (3) In the event that the Members pass away before reaching the Retirement Age and the Contribution Period is less than 15 (fifteen) years, the Contribution Period used in calculating the Widow or Widower Pension Benefits as referred to in section (2) point a is 15 (fifteen) years, provided that:
- a. they have been a Member for at least 1 (one) year; and
 - b. Members pay Contribution regularly with a density level of at least 80% (eighty percent).
- (4) Entitlement to Widow or Widower Pension Benefits as referred to in section (1) is calculated from the 1st day of the following month after the Members pass away.
- (5) Entitlement to Widow or Widower Pension Benefits as referred to in section (4) ends when a Widow or Widower passes away or remarries.

Paragraph 5

Children Pension Benefits

Article 22

- (1) Children Pension Benefits are received by the Children in the event that:
- a. Members pass away and do not have a wife or husband; or
 - b. Widow or Widower of the Members pass away or remarry.
- (2) The amount of Children Pension Benefits as referred to in section (1) point a is calculated at:
- a. 50% (fifty percent) of the Pension Benefits formula as referred to in Article 17 section (2), for Members who pass

- away before receiving the Pension Benefits and do not have a Widow or Widower;
- b. 50% (fifty percent) of old-age Pension Benefits as referred to in Article 19 or disability Pension Benefits as referred to in Article 20, for Members who pass away after receiving the Pension Benefits and do not have a Widow or Widower; or
 - c. 50% (fifty percent) of Widow or Widower Pension Benefits as referred to in Article 21, for Widows or Widowers who pass away or remarry.
- (3) In the event that a Members pass away before reaching the Retirement Age and the Contribution Period is less than 15 (fifteen) years, the Contribution Period used in calculating the Children Pension Benefits as referred to in section (2) point a is 15 (fifteen) years, provided that:
 - a. they have been a Member for at least 1 (one) year; and
 - b. Members pay Contribution regularly with a density level of at least 80% (eighty percent).
 - (4) Entitlement to Children Pension Benefits as referred to in section (1) is calculated from the 1st day on the next month after:
 - a. Members pass away;
 - b. Widow or Widower passed away; or
 - c. Widow or Widower remarry.
 - (5) Entitlement to Children Pension Benefits as referred to in section (4) expires when the Children reach 23 (twenty-three) years of age, work, or marry.

Paragraph 6

Parent Pension Benefits

Article 23

- (1) Parent Pension Benefits are received by Parents in the event that the Members pass away and do not have a wife, husband or Children.
- (2) The amount of the Parent Pension Benefit as referred to in section (1) is calculated at:

- a. 20% (twenty percent) of the Pension Benefits formula as referred to in Article 17 section (2), for Members who pass away before receiving the Pension Benefits; or
 - b. 20% (twenty percent) of old-age Pension Benefits as referred to in Article 19 or disability Pension Benefits as referred to in Article 20, for Members who pass away after receiving the Pension Benefits.
- (3) In the event that Members pass away before reaching the Retirement Age and the Contribution Period is less than 15 (fifteen) years, the Contribution Period used in calculating the Parent Pension Benefits as referred to in section (2) point a is 15 (fifteen) years, provided that:
 - a. they have been Members for at least 1 (one) year; and
 - b. Members pay Contribution regularly with a density level of at least 80% (eighty percent).
 - (4) Entitlement to Parent Pension Benefits as referred to in section (1) is calculated from the 1st day of the following month after the Member pass away.
 - (5) Entitlement to Parent Pension Benefits as referred to in section (4) expires when the Parents pass away.

Part Four

Rights of Members who Reach Retirement Age before Having a Contribution Period of 15 (fifteen) Years

Article 24

- (1) In the event that Members reach Retirement Age before fulfilling the 15 (fifteen) year Contribution Period, Members are entitled to receive the entire accumulated Contribution plus the result of its development.
- (2) The entire accumulated Contribution plus the result of its development as referred to in section (1) is paid to the Members on the 1st day of the following month after the Member reaches Retirement Age and the complete documents have been received by BPJS Ketenagakerjaan.
- (3) The result of development as referred to in section (2) is calculated monthly based on the actual value.

Part Five
Payment of Pension Benefits

Article 25

- (1) For the first time, Pension Benefits as referred to in Article 16 are paid provided that:
 - a. not earlier than the entitlement to Pension Benefits begins to be taken into account and complete supporting documents are received by BPJS Ketenagakerjaan; and
 - b. not later than 15 (fifteen) days since the entitlement to Pension Benefits arises and complete supporting documents are received by BPJS Ketenagakerjaan.
- (2) Payment of Pension Benefits for the following month is not later than the 1st day of the current month.
- (3) Pension Benefits as referred to in Article 16 are terminated to be paid after the entitlement to Pension Benefits expires.

Article 26

- (1) Pension Beneficiaries are obligated to confirm Pension Beneficiaries data 1 (one) time within 3 (three) months to BPJS Ketenagakerjaan.
- (2) In the event that the Pension Beneficiaries have not confirmed the data as referred to in section (1), BPJS Ketenagakerjaan temporarily suspends the payment of the Pension Benefits.
- (3) BPJS Ketenagakerjaan can repay the Pension Benefits after the Pension Beneficiaries confirm the data as referred to in section (1) and section (2).
- (4) In the event that the Pension Beneficiaries do not confirm until 10 (ten) years, BPJS Ketenagakerjaan terminates the payment of the Pension Benefits.

Article 27

Further provisions regarding the procedure of payment, termination, and application of benefits are regulated by Ministerial Regulation.

CHAPTER IV
CONTRIBUTION

Part One
Amount of Contribution

Article 28

- (1) The Pension Security Contribution is required to be paid monthly.
- (2) Contribution as referred to in section (1) is 3% (three percent) of Wages per month.
- (3) The contribution of 3% (three percent) as referred to in section (2) is jointly borne by the non-state administrator Employers and Members provided that:
 - a. 2% (two percent) of wages is borne by non-state administrator Employers; and
 - b. 1% (one percent) of the wages is borne by the Members.
- (4) The amount of the Contribution as referred to in section (3) is evaluated for a minimum of 3 (three) years taking into account the national economic conditions and the calculation of the adequacy of actuarial obligations.
- (5) The results of the evaluation as referred to in section (4) are used as the basis for adjusting the amount of the Contribution incrementally towards 8% (eight percent).

Article 29

- (1) The monthly Wage which is used as the basis for calculating the Contribution consists of the basic Wages and fixed allowances on the month concerned.
- (2) The maximum Wage limit used as the basis for calculating the Pension Security Contribution for the year of 2015 is Rp7,000,000.00 (seven million rupiah) every month.
- (3) BPJS Ketenagakerjaan annually adjusts the maximum Wage as referred to in section (2) by using a multiplier of 1 (one) plus the annual growth rate of gross domestic products in the previous year.

- (4) BPJS Ketenagakerjaan stipulates and announces the adjustment of the maximum Wage limit as referred to in section (3) not later than 1 (one) month after the institution administering government affairs in the field of statistics announces the gross domestic product data.

Part Two

Payment Procedure

Article 30

- (1) Non-state administrator Employers are obligated to collect Contribution as referred to in Article 28 which is the burden of the Members and deposit it to BPJS Ketenagakerjaan.
- (2) Non-state administrator Employers are obligated to pay and deposit the Contribution for which they are responsible as referred to in Article 28 in conjunction with the Member Contribution to BPJS Ketenagakerjaan.
- (3) Contribution as referred to in Article 28 is deposited to BPJS Ketenagakerjaan every month not later than the 15th day of the following month.

Article 31

- (1) Delayed Contribution payment for the non-state administrator Employers are subject to overdue penalty of 2% (two percent) for each delayed month as calculated from the Contribution that must be paid by the non-state administrator Employers.
- (2) Penalty due to delayed payment of Contributions as referred to in section (1) are fully borne by non-state administrator Employers which are paid together with all arrears of Contributions.
- (3) The overdue penalty as referred to in section (1) constitutes an asset of the Social Security Fund of Pension Security program.

Article 32

Unpaid contributions constitute receivables from the Social Security Fund of Pension Security program.

Article 33

Further provisions regarding the procedure for Contribution payment are regulated by Regulation of BPJS Ketenagakerjaan.

CHAPTER V

ADMINISTRATIVE SANCTIONS

Article 34

Non-state administrator Employers who do not implement the provisions of Article 4, Article 10 section (2), Article 11 section (2), Article 14 section (5) are subject to administrative sanctions in the form of written warnings, penalty, and do not receive certain public services whose implementation in accordance with the provisions of legislation.

Article 35

In the event that BPJS Ketenagakerjaan is late in paying the right to Pension Benefits from the Member is subject to an administrative sanction in the form of a penalty of 2% (two percent) every month of the nominal value that should be received by the Member, Widow or Widower, Children, or Parent.

CHAPTER VI

SUPERVISION

Article 36

(1) In the event that non-state administrator Employers have been given administrative sanctions as referred to in Article 34 but non-state administrator Employers are still non-compliant in paying Contributions and other

obligations, BPJS Ketenagakerjaan is obligated to report the non-compliance to the Labour Inspector at the institutions responsible for manpower field in the Government, provincial government, and/or regency/municipal government in accordance with the provisions of legislation.

- (2) The Labour Inspector at the institutions responsible for manpower field based on the report as referred to in section (1) conducts inspections on non-state administrator Employers whose implementation is carried out in accordance with the provisions of legislation.

Article 37

In addition to the report as referred to in Article 36, the Labour Inspectors at the institutions responsible for manpower field may conduct examinations on non-state administrator Employers whose implementation is carried out in accordance with the provisions of legislation.

CHAPTER VII

CLOSING PROVISIONS

Article 38

This Government Regulation comes into force on 1 July 2015.

In order that every person may know hereof, it is ordered to promulgate this Government Regulation by its placement in the State Gazette of the Republic of Indonesia.

Issued in Jakarta
on 30 June 2015

PRESIDENT OF THE REPUBLIC OF INDONESIA,

signed

JOKO WIDODO

Promulgated in Jakarta
on 30 June 2015

MINISTER OF LAW AND HUMAN RIGHTS
OF THE REPUBLIC OF INDONESIA,

signed

YASONNA H. LAOLY

STATE GAZETTE OF THE REPUBLIC OF INDONESIA OF 2015 NUMBER 155

Jakarta, 16 January 2023

Has been translated as an Official Translation
on behalf of Minister of Law and Human Rights
of the Republic of Indonesia

DIRECTOR GENERAL OF LEGISLATION AD INTERIM,



DHAHANA PUTRA

ELUCIDATION
OF
REGULATION OF THE GOVERNMENT OF THE REPUBLIC OF INDONESIA
NUMBER 45 OF 2015
ON
ADMINISTRATION OF PENSION SECURITY PROGRAM

I. GENERAL

In the preamble of the 1945 Constitution of the Republic of Indonesia, it is mandated that the purpose of the state is to improve the welfare of the people. In the Fourth Amendment to the 1945 Constitution of the Republic of Indonesia, this goal is increasingly emphasized, namely by developing a social security system for the welfare of all people.

Law Number 24 of 2011 on the Social Security Agency (BPJS) establishes 2 (two) Social Security Agencies, namely BPJS Kesehatan (Health) and BPJS Ketenagakerjaan to carry out the national social security program. BPJS Kesehatan implements the health security program, while BPJS Ketenagakerjaan carries out employment injury security, death security, old-age security, and Pension Security for non-state administrator Employers and Wage-recipient Workers.

To provide a decent standard of living for Members and their families who are entering Retirement Age, the Government establishes a Pension Security program which is mandatory for non-state administrator Employers and Wage-receiving Workers.

Pension Security Program is a defined benefit program, where Pension Benefits are paid when Members enter Retirement Age or experience Total Permanent Disability based on the Contribution and benefits calculation formula.

In accordance with the mandate of Article 5 section (2) point b and Article 6 section (2) point c of Law Number 24 of 2011, BPJS Ketenagakerjaan administers a Pension Security program based on legislation.

This Government Regulation regulates the amount of Contributions and benefits that must be received by Members, while the amount of Pension Security Contributions for Wage-Recipient Members is determined based on a certain percentage of Wages or income or a certain nominal amount that is jointly borne by non-state-administrator Employers and Workers.

This Government Regulation regulates the meaning of Pension Security, membership, registration procedure, amount of Contribution, the procedure for Contribution payment, Pension Security benefits, Pension Security benefits requirements and mechanisms, administrative sanctions, and supervision.

II. ARTICLE BY ARTICLE

Article 1

Sufficiently clear.

Article 2

Sufficiently clear.

Article 3

Sufficiently clear.

Article 4

Sufficiently clear.

Article 5

Sufficiently clear.

Article 6

Sufficiently clear.

Article 7

Sufficiently clear.

Article 8

Sufficiently clear.

Article 9

Sufficiently clear.

Article 10

Section (1)

Sufficiently clear.

Section (2)

Sufficiently clear.

Section (3)

The term "temporarily not working" means the Members have not found a job and has not reached Retirement Age.

Section (4)

Sufficiently clear.

Section (5)

Sufficiently clear.

Article 11

Sufficiently clear.

Article 12

Sufficiently clear.

Article 13

Sufficiently clear.

Article 14

Sufficiently clear.

Article 15

Sufficiently clear.

Article 16

Sufficiently clear.

Article 17

Section (1)

Point a

Sufficiently clear.

Point b

The term "indexation" means the adjustment of the amount of Pension Benefits

Section (2)

Sufficiently clear.

Section (3)

The term "Wages that have been adjusted" means future value Wages with inflation as compounding factor.

Section (4)

Sufficiently clear.

Section (5)

Sufficiently clear.

Article 18

Sufficiently clear.

Article 19

Sufficiently clear.

Article 20

Section (1)

Sufficiently clear.

Section (2)

Sufficiently clear.

Section (3)

Point a

The term "density rate" means the rate of compliance with Contribution payments by Members.

Point b

Sufficiently clear.

Section (4)

Sufficiently clear.

Section (5)

The term "advising doctor" means a doctor who has the duty and function to provide medical considerations in deciding and determining Members with Total Permanent Disability.

Section (6)

Sufficiently clear.

Section (7)

Sufficiently clear.

Article 21

Sufficiently clear.

Article 22

Sufficiently clear.

Article 23

Sufficiently clear.

Article 24

Sufficiently clear.

Article 25

Section (1)

Point a

The term "supporting documents" includes:

- a. Membership Card
- b. Resident Identity Card;
- c. Family Card; and/or
- d. Certificate of Stop Working.

Point b

Sufficiently clear.

Section (2)

Sufficiently clear.

Section (3)

Sufficiently clear.

Article 26

Section (1)

Sufficiently clear.

Section (2)

Temporary suspension of payment of Pension Benefits which is given periodically does not eliminate the pensioner's rights if the person concerned is present to confirm.

Section (3)

Sufficiently clear.

Section (4)

Sufficiently clear.

Article 27

Sufficiently clear.

Article 28

Section (1)

Sufficiently clear.

Section (2)

Sufficiently clear.

Section (3)

Sufficiently clear.

Section (4)

Calculation of the adequacy of actuarial obligations is carried out by an independent actuary.

Section (5)

Sufficiently clear.

Article 29

Sufficiently clear.

Article 30

Sufficiently clear.

Article 31

Sufficiently clear.

Article 32

Sufficiently clear.

Article 33

Sufficiently clear.

Article 34

Sufficiently clear.

Article 35

Sufficiently clear.

Article 36

Sufficiently clear.

Article 37

Sufficiently clear.

Article 38

Sufficiently clear.