



Level of Information about the Advantages of Protection and Federal Retirement Aide (BPJS) In Indonesia for Organization Workers

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Abstract

The number of inhabitants in Indonesia which keeps on developing each year will prompt an ever-increasing number of laborers. The labor force plays a significant part in the organization since it will want to help monetary development. The significance of the job of laborers in each organization makes laborers should be given government-managed retirement to shield laborers from work chances and the government assistance of the endurance of laborers and their families later on. Be that as it may, many organizations disregard the dangers of work and the government assistance of their laborers later on. So the public authority needs to bring forth a Government managed retirement program that should be trailed by each specialist in Indonesia. Through government-backed retirement, it will give insurance to laborers at work. This study utilizes a subjective strategy, specifically enlightening methodology as perceptions and meetings. The significance of the aftereffects of this study is that it can give extra understanding and data about the advantages of the public authority's Federal retirement aide program so it tends to be felt straight by laborers in the organization. Subsequently, the execution of the Government-backed retirement program will be completed similarly for each laborer.

Keywords: *BPJS; Organization Workers; Laborers*

Introduction

The very high population growth in Indonesia will cause many problems and obstacles for development efforts carried out in developing countries. This is because high population growth will cause a rapid increase in the number of workers, while the ability of developing countries to create jobs or new jobs is very limited.

One of the successes of national development is the quality of Indonesian people, which determines the success or failure of efforts to meet the take-off stage. Improving the quality of human

beings is impossible to achieve without a definite guarantee of life to be obtained, and improving the quality of labor and protection of workers must be adjusted to human dignity (Abdul Khakim, 2003: ix). One of the things that is often forgotten is to provide a program related to employment in order to achieve social welfare for workers.

Social welfare is an organized and systematic program equipped with all kinds of scientific skills, which a relatively new concept is developing, especially in developing countries. Friedlander (Fahrudin, 2012: 9). Providing peace of mind to workers and their families, because in the event of an unexpected accident, they are entitled to a proper guarantee that does not need to be difficult to manage (Y.W. Sunindhia and Ninik Widiyanti, 1987: 92).

Workers in carrying out their work will certainly need protection, because every job has risks that will be experienced by workers when doing their work, from low to high risk though. The government has made regulations through Law No. 13 of 2003 concerning Manpower trying to provide protection to workers. Where in the article of the Act it explains the rights and obligations of the employer or company as well as the rights and obligations of the worker or employee.

One of the evidences of our government's continuous efforts to create regulations that can prosper its people, namely on January 1, 2014 has established Law Number 24 of 2011 concerning the Social Security Administration Agency (BPJS). The Social Security Administering Body aims to realize the implementation of social security and the fulfillment of basic needs for a decent life or welfare for each Participant and his family members.

The government really appreciates the workforce in Indonesia by providing workers with social security in the form of BPJS Ketenagakerjaan. Which BPJS Employment will be accepted when they have become workers (labor) in an agency or company as well as other employment opportunities without exception? BPJS Employment is very mandatory for workers to be able to have it, from the word "mandatory" it means of course there is a law that regulates if anyone violates these provisions.

Normatively, the regulation of protection of workers through the BPJS Employment program contains positive benefits for workers from the perspective of legal protection. However, of course there are still many workers/employees in the company who still do not know the full benefits of the BPJS Employment program. This causes many companies not to register their employees as a whole in the BPJS Employment program. If the company does not register its workers and the workers have an accident or die, the company must provide rights that are at least exactly the same if the worker is registered with BPJS Ketenagakerjaan. Because the reimbursement provided by BPJS Ketenagakerjaan is very big impact. For example, if a worker has an accident at work or on duty and requires hospital treatment, BPJS Ketenagakerjaan will cover all of these costs until he recovers (unlimited). If within 6 months, the worker cannot work, and then does not receive a salary from the company; his salary will still be paid by BPJS Ketenagakerjaan, which is called wage replacement compensation.

Research Methods

This study uses qualitative research methods in obtaining data results based on the data sought, collected, processed, and then analyzed.

This study uses 2 data sources, namely, primary data and secondary data. Primary data is research data obtained directly and usually this data comes from the first party. In this study, the primary data source used by the researcher was obtained directly from the research location by conducting interviews and observations on employees of PT Travlr Guides Indonesia located in Seminyak Village, Kuta. Both are carried out to obtain an overview of the object under study. Then the primary data is the result of

interviews conducted with employees of PT Travlr Guides Indonesia and conducted either in person or by telephone to find out how the BPJS Employment system is implemented and employee knowledge about the benefits of BPJS Employment in the company. Furthermore, secondary data is research data obtained indirectly or in the form of a collection of data presented as documents or can be searched through various literary sources and publications on the internet or other sources.

Results and Discussion

A. Research result

Benefits of Employment BPJS for Company Employees

The program from the Indonesian government, named BPJS Ketenagakerjaan, is a program in the form of insurance for every worker in Indonesia. In influencing the workforce, BPJS Ketenagakerjaan has benefits for the workforce, namely:

1. Accident Insurance

Provisions related to the details of the BPJS Employment JKK contributions are regulated in the Government Regulation of the Republic of Indonesia Number 44 of 2015 concerning the Implementation of the Work Accident Insurance and Death Security Programs; the BPJS Employment JKK Contributions for Wage Recipients (PU) are grouped into 5 groups of work environment risk levels, including:

- a. Very low risk level: 0.24% of monthly wages.
- b. Low risk level: 0.54% of monthly wages.
- c. Moderate risk level: 0.89% of monthly wages.
- d. High risk level: 1.27% of monthly wage.
- e. Very high risk level: 1.74% of monthly wages.

The amount of contributions in the JKK group has been determined by BPJS Employment depending on the type of company and the level of risk. PT Travlr Guides Indonesia is at a low risk of 0.24% only. Thus, all employees are included in the JKK program with a low risk of 0.24% of a month's wages.

The benefits of the JKK program have undergone changes to increase in benefits as regulated in Government Regulation No. 82 of 2019 concerning amendments to Government Regulation Number 44 of 2015 concerning the Implementation of the Work Accident Insurance and Death Benefit Program (PP 82/2019). The benefits provided are:

- a. Health Services
- b. Home care
- c. Compensation in the form of money, namely:

Reimbursement of transportation costs with details:

- 1) Land transportation, river or lake a maximum of Rp. 5,000,000.00
- 2) Sea transportation is a maximum of Rp. 2,000,000.00
- 3) Air transportation is a maximum of Rp. 10,000,000.00.

- 4) If you use more than 1 transportation, you are entitled to the maximum cost of each transportation used.

Temporary compensation for being unable to work (STMB) with the following details:

- 1) The first 6 months are given at 100% of wages.
- 2) The second 6 months are given at 100% of wages.
- 3) The third 6 months and so on are given 50% of the wages.
 - a) Disability Compensation
 - b) Scholarships for a maximum of 2 participating children and are given if the participant suffers permanent total disability or dies due to a work accident or occupational disease with the provision that it is given periodically every year according to the child's education level.
 - c) Return to Work Program

The Return to Work (RTW) program is a comprehensive Work Accident Insurance (JKK) program, starting from health services, rehabilitation and job training so that participants can work again and are provided with the following conditions:

- 1) Given to participants who experience disability due to work accidents or occupational diseases?
- 2) Employers regularly pay dues.
- 3) There is a recommendation from the Advisory Doctor that participants need to be facilitated in the Return to Work Program.
- 4) The Employer and the Participant are willing to sign a letter of approval to participate in the Return to Work Program.

2. Life insurance

Death Insurance (JKM) is a national insurance program based on the principle of social insurance.

This service provided by the government is here with the aim of providing death compensation to the heirs of the participants who died.

However, according to Government Regulation no. 44 of 2015, the compensation will only be given to the heirs when the insurance participant dies not due to a work accident. The amount of the JKM contribution is 0.3% of the monthly wage. The benefits are:

- a. Compensation at once in the amount of Rp. 20,000,000, - (twenty million two hundred thousand rupiah)
- b. Periodic compensation for 24 months in the amount of Rp. 12,000,000, - (twelve million rupiah)
- c. Funeral Fee of IDR 10,000,000 (ten million rupiah)

The total benefit of the total death benefit received is Rp.42,000,000.-

Scholarship Benefits

- a. Given to the child of a participant who dies not due to a work accident and has had a minimum contribution period of 3 (three) years.
- b. Given to 2 (two) participants' children.

- c. Given periodically every year according to the education level of the participating children.
- d. The amount of the JKM scholarship benefits is in accordance with the level of education.

3. Pension plan

Old Age Security or often abbreviated as JHT is a cash benefit that is paid at once when the participant enters retirement age, dies or experiences permanent total disability. In order to prepare for retirement, Law No. 40 of 2004 concerning the National Social Security System (UU 40/2004) opens up opportunities for JHT benefits to be given to participants without having to wait for retirement age. The Old Age Security Program is intended as a substitute for the loss of income for workers due to death, disability, or old age and is implemented with an old-age savings system. The amount of this JHT contribution is 3.7% of the wages paid by the company, 2% of wages are paid by workers. The total JHT contribution is 5.7%.

JHT benefits are in the form of cash, the amount of which is the accumulated value of all contributions that have been deposited plus the results of the development which are recorded in the participant's individual account, provided that:

- a. JHT benefits are paid in one lump sum if the participant reaches the age of 56 years, dies, experiences permanent total disability, or leaves Indonesia for good. (Article 37 paragraph (1) in conjunction with Article 26 paragraph (1) PP 46/2015).
- b. Outside of these conditions, the payment of old-age benefits can be given in part to a certain extent after membership has reached a minimum of 10 years (article 37 paragraph (3) of Law 40/2004 in conjunction with article 22 paragraph (4) of PP 46/2015). JHT benefits are paid to Participants if:
 - 1) Participants reached the age of 56 years.
 - 2) Participants have permanent total disability.
 - 3) Participants died.

The amount of the JHT benefit is equal to the accumulated value of all contributions that have been deposited plus the results of the development and paid in one lump sum, after the Participant has a minimum membership period of 10 years. After this membership period, JHT benefits can be taken at a maximum of 30% (thirty per cent) of the total JHT, for home ownership or at most 10% for other purposes in accordance with preparation for retirement.

The JHT benefit is in the form of cash paid to the Participant if the Participant is 56 (fifty-six) years' old, dies, or has permanent total disability. According to PP No. 60 of 2015 concerning Amendments to PP No. 46 of 2015 concerning the Implementation of the JHT Program, the JHT benefits for Participants reaching the retirement age, including Participants who stop working, include:

- a. Participants withdrew.
- b. Participants are affected by termination of employment.
- c. Participants who left Indonesia for good.

4. Pension Guarantee

The Pension Guarantee Program, abbreviated as JP Program, is a long-term periodic payment as a substitute for a decrease/loss of income due to a Participant reaching old age (Pension), experiencing permanent total disability, or death.

The characteristics of the Pension Guarantee Program are as follows:

- a. Organized nationally based on the principle of social insurance or mandatory savings and defined benefits. Social insurance the mandatory savings principle is applied with the consideration of providing opportunities for workers who do not meet the minimum term for the payment of contributions when entering retirement. These workers get cash in the amount of their accumulated contributions and the results of their development when they stop working.
- b. Defined benefit is that there is a minimum and maximum limit of benefits that will be received by Participants. The purpose of the implementation is to maintain a decent standard of living when Participants lose or reduce their income due to entering retirement age or experiencing permanent total disability.

The amount of the Pension Security contribution is 2% from the company, 1% from the employee. The total is 3% of the monthly wage.

Implementation of the BPJS Employment Program in Companies

In Law Number 24 of 2011 concerning BPJS, it is mandated in Article 14 that everyone, including foreigners who work for a minimum of 6 (six) months in Indonesia, is obliged to become a participant in the Social Security Program. Furthermore, Article 15 paragraph (1) states, Employers must gradually register themselves and their workers as Participants to BPJS in accordance with the Social Security Program they are participating in. PT Travlr Guides Indonesia is one of the private companies that have implemented the BPJS Employment social security program since 2018 until now. There are 100 employees who have been registered in 4 programs in BPJS Ketenagakerjaan. Employees who have worked for 3 months at the PT Travlr Guides Indonesia company will be registered in the BPJS Employment program. Similarly, contract employees and permanent employees. With a wage system that has been determined by the company. The company PT Travlr Guides Indonesia is a tangible manifestation of private companies that have helped the implementation of the BPJS Employment government program.

Level of Knowledge about the Benefits of BPJS Employment to Employees at the Company

The level of knowledge about the benefits of BPJS Employment for employees at the company, where employees have understood the universal benefits of BPJS such as benefits for JKK, JKM, JHT, and JP.

In this case, the amount of contributions explained by BPJS Ketenagakerjaan in the socialization is JKK 0.24% according to the low risk that is fully borne by the company, JKM 0.3% is fully borne by the company, JHT 3.7% is borne by the company 2% is borne by the workers, and JP 2% borne by the company 1% borne by workers, with benefits that will be provided when there is a risk in the work.

In this case, the BPJS Employment program has developed a system to make it easier for companies to report data whether workers have finished work or new workers have entered the workforce, change employee data according to actual data and create virtual accounts for employees/workers at the company every month without the need for bothering again to ask for help from the AR (Account Representative) at the BPJS Employment office. With this system, it is very easy for accounting/managers within the company to carry out their obligations to participate in the BPJS Employment program. This system is called SIPP Online, which is easily accessible on the internet. When the registration and application for registering the company is valid and approved by the BPJS Employment, the BPJS Employment will create an account to be able to access the SIPP Online system.

Then there is a system in the form of an application called JMO which can be installed in the Playstore application for Android users or Appstore for IOS users. This JMO application has been fully used by all workers or employees at PT Travlr Guides Indonesia. This application makes it very easy for employees to be able to check employee data individually whether it is in accordance with the actual data, then also be able to see how many JHT balances have been collected on each individual employee of PT Travlr Guides Indonesia.

- a. The SIPP Online system often experiences errors or is down when busy working hours are used, such as the beginning of the month when it is about to finalize (create a virtual account for monthly dues payments to the company).
- b. Lack of socialization on procedures or processes for using/claiming JKK at the time of a work accident. So this sometimes needs to be consulted again with AR at BPJS Employment. Because what has been known so far is only about the disbursement of JHT, JP and JKM which can be understood and carried out with the provisions.
- c. In the JMO application, the weakness is that when participants forget their email address, which was done during previous registration, they have to do research at the BPJS Employment office or call the 175 call center, and it cannot be done independently.
- d. There is a minimum contribution that is in accordance with the UMR salary in each region. So companies sometimes have to think hard about paying dues because the higher the salary of employees, the higher the contributions to be paid. Even though the salary is below the minimum wage, what is reported or paid must be in accordance with the minimum wage in the area of each company. For PT Travlr Guides Indonesia in particular, the average salary of employees is above the regional minimum wage.
- e. Mandatory to have BPJS Employment, because having a certificate that the company has participated in the BPJS Employment program is required in obtaining legal permits for the company. Such as IMB, NIB OSS, and so on.
- f. There is no strict supervision from the BPJS Employment on the number of employees in the company.

Advantages of the BPJS Employment Program:

- a. When a worker/employee resigns/expires the contract, there is a JHT guarantee that can be disbursed and given cash. So that employees who have finished work have savings to survive while looking for a new job or capital to open a business.
- b. Very flexible when processing JHT disbursement which can be done online.
- c. There is a JMO application that is easily accessed by every individual who has a BPJS Employment card.
- d. There is no need for a physical card and fear of losing the BPJS Employment membership card, because the SIPP Online system already has an online card printing feature that can be printed as much as possible without fear of losing it and at JMO there are also electronic cards available.
- e. Making changes to the data for each employee is done through the SIPP online system independently of the company which is very easy.
- f. Guarantee the future of workers in the future because the funds will continue to grow in it like an investment.
- g. Contribution rates are relatively cheap for workers because the calculation of contributions is more charged by the company than the workers.

BPJS Employment is a mandatory government insurance program. So that many companies, like it or not, still have to register all their employees into the 4 BPJS Employment programs. The mandatory

nature causes employers to sometimes be overwhelmed by paying the contributions of all employees. But in this case, of course, not a few entrepreneurs cheat in joining this program. Because there is no strict supervision from BPJS Employment or checking in detail the number of employees who should and are registered in the BPJS Employment program.

Then the lack of socialization of BPJS Employment to companies regarding the benefits of BPJS Employment causes companies to only "we only have to follow the program and then finish" without a more detailed socialization will make employees overwhelmed when experiencing work risks in the future. Due to unpreparedness or lack of preparation will be at risk when an incident occurs. The company certainly received information from the BPJS Employment. In this case, employees must know about the benefits of the 4 BPJS Employment programs thoroughly and in detail.

Conclusion

BPJS Employment has 4 programs, namely Work Accident Insurance, Death Insurance, Old Age Security and Pension Security. In these 4 programs each function is to protect every Indonesian worker from work risks when carrying out their duties and guarantee the future of the workforce in the future which has been regulated in the Law of the Republic of Indonesia Number 24 of 2011 concerning the Social Security Administering Body.

The implementation of the BPJS Employment Program has been carried out evenly for all employees of the PT Travlr Guides Indonesia company, from contract employees to permanent employees. With monthly dues payments made by the company. The benefits of the 4 BPJS Employment programs that are most felt by PT Travlr Guides Indonesia employees are the JHT benefits. Because with companies that are categorized as low work risk, the benefits for JKM and JKK cannot be felt. In this case, the knowledge of PT Travlr Guides Indonesia employees on BPJS Employment information is quite good because they have been able to master the application system of each individual BPJS Employment, namely the JMO application which can assist each employee in checking JHT, JKK, KM, JP, updating data and other information regarding BPJS Employment.

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