

Procedure For Providing Death Guarantee Insurance to Heirs Registered in BPJS Employment Sei Rampah Branch

Junika Indar Sawitri¹; **Tiara Charyati**²; **Devi Tri Utami**³;
Bima Trianto Wibowo⁴; **Liyan Syahputra**⁵; **Tri Reni Novita**⁶

Faculty of Law, University Muslim Nusantara Al Washliyah, Medan
Email: junikaindarsawitri@umnaw.ac.id¹; tiaracharyati@umnaw.ac.id²;
devitriutami@umnaw.ac.id³; bimatriantowibowo@umnaw.ac.id⁴;
liyansyahputra@umnaw.ac.id⁵; trireni@umnaw.ac.id⁶

Address: Jl. Garu II A No.93, Harjosari I, Kec. Medan Amplas,
Kota Medan, Sumatera Utara 20147

Corresponding Author : trireni@umnaw.ac.id

Abstract *The implementation of providing death insurance to heirs is aimed at seeing how the procedures used by BPJS employment support the progress of social welfare. This research includes an analysis of the stages, requirements and obstacles faced by heirs in processing death insurance claims. The results of the research provide support for the sustainability of the death insurance program provided by the government, especially at the BPJS Employment Sei Rampah branch. The method used in this article is an empirical juridical research method using qualitative analysis.*

Keywords: *Procedure, Insurance, Heirs*

INTRODUCTION

The Employment Social Security Implementing Agency (BPJS Employment) is a public legal entity established with the aim of providing Social Security protection to Indonesian workers. The BPJS Employment program was developed using funds from its main participants, both formal and informal workers. BPJS Employment has main programs, one of which is Death Insurance (JKM), which has many benefits that workers need to improve the welfare of Indonesian society. This institutional body is the state's responsibility and obligation to provide social protection to the community, especially workers. Every company must register its workers with BPJS Employment as insurance if something undesirable happens and as insurance for their old age.

Sei Rampah Regency opens BP Jamsostek registration, this makes it easier for workers to register. Prospective BP Jamsostek recipients can register directly at the BPJS Employment Sei Rampah Branch office or online to avoid queuing too long. Related to death compensation assistance from the Death Guarantee for children who are named as heirs will receive scholarships for kindergarten, elementary, middle school, high school and undergraduate students. The government hopes that the assistance provided will be useful for continuing the education of children who have been abandoned by their parents who were previously members of BPJS Employment.

RESEARCH METHODS

This research uses an empirical juridical method which aims to collect data regarding the application of legal provisions directly to events that are currently taking place and are likely to occur someday in society (evenemen). According to Soerjono Soekanto, the juridical approach is a series of legal research carried out by examining library materials or secondary data as basic material for research by conducting searches of regulations and literature related to the problem being studied. Meanwhile, empirical legal research is a legal research method that examines applicable legal provisions and what happens in reality in society or can be interpreted as conditions that actually occur in society. With this research, we can present a process of systematically searching and compiling data obtained through interviews, field notes and other materials, thereby making research easier.

RESULTS AND DISCUSSION

Death Insurance (JKM) is intended for the heirs of BPJS Employment participants who die not because of a work accident but purely because of a congenital disease or physical illness. Death insurance is needed to help ease the family's burden in the form of funeral costs, compensation money and scholarships for children who are still in school starting from elementary school, middle school, high school and 1st degree.

a. Guaranteed Death Benefit

This program provides benefits to workers' families such as:

1. Death compensation Rp. 20,000,000
2. Funeral costs Rp. 10,000,000
3. Periodic compensation Rp. 360,000 / month, this periodic compensation can be taken every 3 (three) months or 1 (one) month by reporting to BPJS Employment according to our city so that the compensation continues to come in every month.

b. Procedures for Applying for Death Benefits

Families of labor participants who die can fill out the 4 forms provided by BPJS Employment and provide the following evidence:

1. Original BPJS Employment participant card of the worker concerned.
2. Death certificate from the hospital or sub-district.
3. Valid KTP and worker family card.
4. Identity of heirs (KTP and Family Card).
5. Heir certificate from the local sub-district head or village head.

6. Stamped power of attorney and photocopy of the person's ID card (if the death benefit is authorized).
7. Marriage Book or Marriage Certificate.
8. Death Certificate from the local Department.
9. Photocopy of valid account book.

The evidence mentioned above must be accompanied by original data and photocopies to facilitate the data collection process later. Heirs who have prepared these files can go to the BPJS Employment that has been determined as in the current research, namely at BPJS Employment, Sei Rampah Branch. The heirs can come to Customer Service and report the files that have been collected so that Customer Service can continue with the next process. After the application is complete and the process is successful, the heirs just have to wait for the funds to be disbursed by BPJS Employment to the account stated in the proof of application requirements.

c. Requirements for Applying for the BPJS Employment Scholarship

Children who receive the BPJS Employment scholarship, a maximum of 2 children from the workforce concerned, can apply for the scholarship with the following conditions:

1. Transcript of final semester grades taken
2. Birth certificate.
3. School active certificate.
4. Student/Student Identity Card.
5. KTP if the child is 17 years old.
6. Family card.
7. Fill out the scholarship form.

The funding provided by the government for 2 children is IDR. 172,000,000 can be used during the education period. For reporting, each child must report their educational progress every 12 months or once a year with guidance or direction from the heir's parents.

In accordance with the results of the interview we conducted with Mrs. Sumiati, the heir of Mr. Eddy Mujoko who is one of the workers at the manufacturing company , namely PT. Indopalma Agro Persada is located in the Perbaungan District, Serdang Bedagai. Mrs. Sumiati explained that the processing of files to BPJS Employment went smoothly and the information provided was very clear. Customer service that serves the heirs provides quite good service, they will tell you how the filing process goes until the end of the processing.

CONCLUSION

Based on the results of the information above, we can conclude that:

1. The implementation of BPJS Employment Sei Rampah Branch has fulfilled the regulations that have been determined, especially with the service being quite good.
2. Company PT. Indopalma Agro Persada has also implemented the rule that its workers must be registered with BPJS Employment to avoid unwanted risks.
3. There are various obstacles when submitting file requirements in the application. Good direction is always given from BPJS Employment.
4. The efforts made by BPJS Employment in Death Insurance are by implementing the scope of BPJS which is regulated in the Republic of Indonesia Ministry of Manpower Regulation Law Number 5 of 2021 concerning Procedures for Implementing Work Accident Insurance, Death Insurance and Old Age Security Programs in Article 1 paragraph (2) "Death Benefit, hereinafter referred to as JKM, is a cash benefit given to the heirs when the participant dies not due to a work accident." Next, it is explained in articles 22 to article 24 regarding the benefits of JKM, application requirements, and verification of data that has been adjusted to existing regulations.

BIBLIOGRAPHY

- Wijaya, Andika. Indonesian Social Security Law. Sinar Graphics, 2022.
- Dwi Wijaya, Graha. Empirical Juridical Analysis of the Implementation of Restorative Justice (Empirical studies in Indonesia, the Netherlands and America). Diss. Muhammadiyah University of Ponorogo, 2020.
- Yustisia, Library Team. Official Guide to Obtaining Social Security from BPJS Employment. VisiMedia, 2014.
- Sundari, Ayu, and Tri Reni Novita. "Mechanism for Implementing Bpjs Employment Social Security for Workers at PT. Rimba Mujur Mahkota." *Journal of Research Innovation* 2.11 (2022): 3719-3724.
- Suganda, Rangga. "Judicial Approach Method in Understanding the Sharia Economic Dispute Resolution System." *Scientific Journal of Islamic Economics* 8.3 (2022): 2859-2866.