AIR INDIA LIMITED RETIRED EMPLOYEES ASSOCIATION

Dear Members

After several rounds of negotiations with insurance brokers, we have finally secured the following premiums and terms and conditions for our GHIP and Super top up (STU) policies for 2026-27.

- This year our Base policy has performed in a satisfactory manner hence there is only marginal increase in premiums. However last year we had managed a 40% reduction in premium for the STU Policy. That has unfortunately led to a substantial increase in utilization and consequently a steep increase in STU Premiums

- WE HAVE ALSO **MAINTAINED COPAY** AT 15% FOR BASE POLICY.
- THE SUPER TOPUP DOES NOT ATTRACT ANY COPAY FOR EXISTING MEMBERS OF THIS POLICY. NEW STU MEMBERS WILL PAY 15% CO PAY FOR STU

- LAST YEAR WE HAD SYNCED BOTH OUR POLICIES TO BEGIN TOGETHER ON 08 SEP, HENCE YOU CAN OPT **AND PAY FOR BOTH GHIP AND STU TOGETHER.**

With advancing age and rising medical costs we need maximum insurance coverage. We cannot afford to allow our precious life savings to get wiped out in case of any unforeseen medical emergency. We therefore, urge you to consider taking the maximum coverage you can afford in your own interests.

WE ALSO URGE YOU TO KEEP IN MIND THAT IN A METRO CITY LIKE MUMBAI, A SINGLE A/C ROOM WOULD MOST PROBABLY COST MORE THAN Rs 5000 PER DAY. SINCE ROOM RENT IS CAPPED AT 1% OF SUM INSURED, A 5 LAKH SUM INSURED WOULD FALL SHORT IN THIS RESPECT. MORE OVER ALL CHARGES ARE BILLED PROPORTIONATELY TO ROOM RENT. HENCE YOU WOULD END UP PAYING FOR THE DIFFERENCE NOT JUST IN ROOM RENT, BUT FOR EVERY ITEM BILLED. THEREFORE, DO RECONSIDER VERY CAREFULLY IF YOU ARE OPTING FOR THE MINIMUM 5 LAKH SUM INSURED.

WE ARE BRINGING THIS TO YOUR ATTENTION AS RECENTLY, OUR MEMBER ENDED UP PAYING SEVERAL LAKHS OUT OF POCKET, AS ROOM RENT USED WAS HIGHER THAN 1PCT OF SUM INSURED. THIS MISTAKE COULD HAVE BEEN EASILY AVOIDED IF ADEQUATE SUM INSURED HAD BEEN TAKEN OR IF ROOM RENT WAS ADHERED TO AS PER POLICY TERMS AND CONDITIONS.

Insurer: The Oriental Insurance Company
Broker: Premium Insurance Brokers Ltd
TPA: HealthIndia TPA Services Pvt Ltd

LEVELS OF COVERAGE and SUPER TOP UP

Scheme offers cover for individual and floater (individual plus spouse) for sums insured (S.I) of Rs.5 lakhs, 7.5 lakhs and 10 lakhs.

SUPER TOP UP (STU) ADD ON POLICY - THE SILVER LINING TO OUR GHIP 2026-27

We will continue to offer a super top up add on policy {STU} **ALONG WITH OUR BASE POLICY** also starting this year **AT THE SAME TIME VIZ from 08 Sep 26.**

The STU will get activated only after the initial sum deductible selected by a member is used up. It provides an additional sum insured of Rs 10 lakh per member (including spouse in case of floater) at rates which are extremely affordable when compared to the rates of the base policy. Generally Super Top Up Policies are not offered to senior citizen groups like ours by Insurers. However, we have managed to negotiate this extra benefit for our members since the last few years. We therefore urge you to take full advantage of this very attractive opportunity of additional cover at very cost-effective rates.
YOU CAN OPT FOR A SUPER TOPUP POLICY EVEN IF YOU ARE NOT PARTICIPATING IN OUR MAIN BASE GHIP POLICY. THIS POLICY WILL ONLY START AFTER YOU FIRST CONSUME YOUR SUM DEDUCTIBLE OF 5, 7.5 OR 10 LAKH.

ELIGIBILITY

OUR GROUP HEALTH INSURANCE POLICY (GHIP) IS ONLY AVAILABLE TO AILREA MEMBERS

If in case you are not yet an AILREA member you can find details about joining us on our website https://ailrea.com
No member can be covered twice. Hence even if both husband and wife are AI retirees, they may both become AILREA members and each can buy an individual policy. Otherwise, they may jointly buy one floater policy where only one spouse needs to be an AILREA member.

REJOINING AFTER TAKING A BREAK IN GHIP

Members who did not continue their membership the following year after making a claim are not permitted to re-join for one additional year. Hence, if you made a claim in 2024-25 and failed to renew your policy in 2025-26, then you cannot join this policy now in 2026-27. You will have to wait one more year, to be eligible to re-join the GHIP Policy in 2027-28.

However, members who took a break in 2025-26 but had not made any claims in 2024-25, are welcome to re-join this year in 2026-27.

In case we find any discrepancies while coordinating the enrolment process, we will refund the premium collected to the ineligible member.

Kindly note that All Members joining after break are considered NEW members.

Enrollment has to be done through our website https://ailrea.com.

Please login and click on GHIP membership where your personal details will be prepopulated. You can edit them if required. Please check all details thoroughly.

Once you click on "Next", the premium charts given below will be displayed with the option "Click here to proceed" below each chart. Please go through the premiums and proceed after selecting your policy type and sum insured.

In case you select only the base and subsequently at a later date wish to enroll for STU or vice versa, you may login again and procced.

BASE POLICY		
TYPE	SUM INSURED	TOTAL PREMIUM
SELF	5,00,000	63,780
	7,50,000	76,615
	10,00,000	87,600
FLOATER	5,00,000	76,730
	7,50,000	91,765
	10,00,000	1,10,960

BASE PLUS SUPER TOP UP				
TYPE	SUM INSURED	BASE PREMIUM	STU PREMIUM	TTL PREMIUM
SELF	5,00,000	63,780	35,570	99,350
	7,50,000	76,615	31,200	1,07,815
	10,00,000	87,600	26,720	1,14,320
FLOATER	5,00,000	76,730	44,420	1,21,150
	7,50,000	91,765	40,050	1,31,815
	10,00,000	1,10,960	35,570	1,46,530

ONLY SUPER TOP UP		
TYPE	SUM DEDUCTIBLE	TOTAL PREMIUM
SELF	5,00,000	35,570
	7,50,000	31,200
	10,00,000	26,720
FLOATER	5,00,000	44,420
	7,50,000	40,050
	10,00,000	35,570

Please note that the premium chart above includes a small administrative fee of Rs 50/- per member which will not be reflected in your premium receipt.

PLEASE REFER TO THE ATTACHED LINKS FOR TERMS AND CONDITIONS OF THE BASE AND SUPER TOPUP POLICIES.

The links have been clearly marked as "SALIENT FEATURES AND TERMS AND CONDITIONS OF AILREA GHIP POLICY 2026-27 AND STU POLICY 26-27

Enrolment & payment for GHIP 26-27 AS WELL AS FOR STU 26-27 must be completed **ONLINE ON AILREA WEBSITE** by members **LATEST BY 03 SEP 2026**. There will be **NO EXTENSION** to this date as the policy is effective midnight of 07 Sep 2026.

In case of direct deposit of cheques into our account IT WILL BE YOUR RESPONSIBILITY TO ENSURE THAT THE AMOUNT IS ACTUALLY CREDITED IN OUR ACCOUNT LATEST BY 03 SEP 26.

If you do not wish to pay online, you will also be able to make the payment directly into our bank account. However, in that case please make the payment first before you enroll online on our website, as you will need to provide details of your payment during enrollment process ON OUR OWN AILREA WEBSITE.

Bank details to make direct NEFT/IMPS payments are given below
Bank name: ICICI Bank,
Address: Krystal Building,Waterfield Road, Bandra (West),Mumbai-400050.
NEFT Code: ICIC0000038.
Account Type: Savings.
Account Number : 003801035733
Account Name: Air India Limited Retired Employees Association-GHIP

VERY VERY IMPORTANT

While making an NEFT payment, please ensure that you **BEGIN** the NEFT **"Remarks/Reason for transfer" column with your staff number to read as R- ....(OLD Staff Number)** as the latter part of the entry gets deleted in the bank statement and it becomes extremely difficult to tally the NEFT payments.
Also, when payment is made by your children or relatives or friends with different names, in the absence of a cross reference of the enrolment with the payment, tallying becomes impossible.
Hence, use of your old staff number is mandatory.
AILREA will not be responsible if your name does not get included for Insurance, due to lack of matching of enrolment with payment.

Also ensure you enter the correct NEFT Reference number during your enrollment..
Members MUST enroll if the payment is being made directly with their banks as only those names which have been ENROLLED AND PAID will be forwarded to the insurance company.

For queries pertaining to enrollment of GHIP, please send an email to ailrea.ghip@gmail.com or contact:
Meher Shastri Mob:8080082666
Kashmira Sepoy Mob:9930059678

We urge you to forward this mail to those of your retired colleagues and spouses of deceased retired colleagues who have not yet joined or do not even know about the advantages of our group health insurance scheme. More members result in lower future premiums for a group.
AILREA Membership can be obtained by ALL eligible retirees of AIR INDIA (both erstwhile narrow body and wide body), online through our website https://ailrea.com

TERMS AND CONDITIONS GHIP BASE POLICY

TERMS AND CONDITIONS SUPER TOPUP POLICY

THE MANAGING COMMITTEE, AILREA – MUMBAI

Veera Khambatta - 9820829843
Shanaz Gomes - 9820829971
Jitendra Sawjiany - 9321424099
Shubhada Mundul - 9833241028
Anand Bajpai - 9833515543
Kashmira Sepoy - 9930059678
Meher Shastri - 8080082666
Jolly Patel - 9699898373
Nilufer Bhatnagar - 9821447342
Rashmi Gupte - 9820528672
Dilshad Gogia - 9702958128