



## 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 STU 2025-26.

WE ARE EXTREMELY PLEASED TO ADVISE OUR MEMBERS

- THAT THIS YEAR WE HAVE MANAGED TO SUBSTANTIALLY **LOWER THE PREMIUMS** FOR OUR SUPER TOP UP POLICY AS COMPARED TO LAST YEAR
- WE HAVE ALSO **MAINTAINED COPAY** AT 15PCT FOR BASE POLICY.
- THE SUPER TOPUP DOES NOT ATTRACT ANY COPAY FOR EXISTING MEMBERS OF THIS POLICY.
- DESPITE OUR HAVING EXCEEDED THE PREMIUM COLLECTED LAST YEAR, THIS YEAR 'S BASE POLICY PREMIUM HAS BEEN ONLY marginally INCREASED.
- THIS YEAR WE HAVE FURTHER STREAMLINED OUR POLICIES. YOU WILL NOW BE ABLE TO **OPT AND PAY FOR BOTH GHIP AND STU POLICIES SIMULTANEOUSLY AS BOTH POLICIES WILL NOW START TOGETHER ON 08SEP2025.**

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.

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 2025-26**

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 25**. We will advise later how exactly we will refund the STU premium paid last year upto 07 Oct 25 for those who did not make any claims against STU 24-25 on a prorated basis.

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 and drastically reduced this year. Generally Super Top Up Policies are not offered to senior citizens groups like ours by Insurers. However we have managed to negotiate this extra benefit for our members since the last few years.

In addition, Members will be very pleased to observe from the premium chart below that those who are wise enough to opt for maximum coverage including STU of 10 lakh, will be paying much lower premiums this year as compared to earlier. We therefore urge you to take full advantage of this very attractive opportunity of additional cover at very cost-effective rates.

## **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 AIL 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 2023-24 and failed to renew your policy in 2024-25, then you cannot join this policy now in 2025-26. You will have to wait one more year, to be eligible to re-join the GHIP Policy in 2026-27.

However, members who took a break in 2024-25 but had not made any claims in 2023-24 are welcome to re-join this year in 2025-26.

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

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

Policy Year 25-26 Base Policy		
12 months GHIP Premiums including 18% GST		
TYPE	Sum Insured	Premium with GST and Rs 50 admin Fees
Family Floater	500000	68200
	750000	81550
	1000000	98650
Self	500000	56750
	750000	68150
	1000000	77900

Policy Year 25-26 Top UP Policy			
12 months Super Top Up Premium including 18% GST			
TYPE	Deductible Limit	Sum Insured	Premium with GST and Rs 50 admin Fees
Family Floater	5,00,000	10,00,000	30,150
	7,50,000	10,00,000	27,150
	10,00,000	10,00,000	24,150
Self	5,00,000	10,00,000	24,150
	7,50,000	10,00,000	21,150
	10,00,000	10,00,000	18,150

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 ALL IMPORTANT DETAILS RE GHIP AND STU 25-26.**

**The links have been clearly marked as "SALIENT FEATURES AND TERMS AND CONDITIONS OF AILREA GHIP POLICY 2025-26 AND STU POLICY 25-26"**

**Enrolment & payment** for GHIP 25-26 AS WELL AS FOR STU 25-26 must be completed **ONLINE** by members **LATEST BY 03 SEP 2025**. There will be **NO EXTENSION** to this date as the policy is effective midnight of 07 Sep 2025 which happens to be a Sunday.

**In case of direct deposit of cheques into our account AFTER WE GIVE YOU THE FINAL GO AHEAD, IT WILL BE YOUR RESPONSIBILITY TO ENSURE THAT THE AMOUNT IS ACTUALLY CREDITED IN OUR ACCOUNT LATEST BY 03 SEP 25.**

**PLEASE NOTE THIS YEAR OUR PAYMENT GATEWAY WILL BE HOSTED ON OUR BROKER'S WEBSITE. SINCE THIS IS A NEW PROCESS, WE ARE DOING THE FINAL TESTING FOR THE SAME.**

**WE WILL REVERT IN THE NEXT COUPLE OF DAYS AND REQUEST YOU TO PLEASE BEAR WITH US TILL WE GIVE YOU THE FINAL GO AHEAD TO PAY AND ENROLL FOR GHIP 25-26. WE REPEAT PLEASE DO NOT TRY TO PAY AND ENROLL TILL WE GIVE YOU THE DETAILS OF THE BROKER'S WEBSITE AS WELL AS THE NEW PROCESS FLOW.**

Only AFTER we give the go ahead, you will be able to make the payment online through the payment gateway for which there will be a nominal transaction charge as given in the "online enrolment process" which will be provided in the next newsletter.

If you do not wish to pay online, you will also be able to make the payment directly into our bank account. We will provide the bank details once again in our next newsletter. . However, in that case please make the payment first before you enroll online on the brokers website, as you will need to provide details of your payment during enrollment process.

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 ensure you enter the correct NEFT Reference number during your enrollment.

For queries pertaining to enrollment of GHIP, please send an email to [ailrea.ghip@gmail.com](mailto: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>

## **SALIENT FEATURES AND TERMS AND CONDITIONS OF AILREA GHIP POLICY 2025-26**

### **SUPER TOPUP POLICY 2025-26**

#### **THE MANAGING COMMITTEE, AILREA – MUMBAI**

Veera Khambatta - 9820829843

Shanaz Gomes - 9820829971

Jitendra Sawjany - 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

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