



AIR INDIA LIMITED RETIRED EMPLOYEES ASSOCIATION

Dear GHIP Members

Please read this information very carefully as it will help you to understand and use our current year's GHIP and STU policies.

1. For EXISTING MEMBERS – Who continue without a break.

The policies are available for immediate use from day 1 which is 8Sep 2026 even though it will take some time to issue the actual policy documents. Please contact the TPA whose contact details have been provided below to help you. In case an emergency hospital admission is required, please admit the member first, and later contact the tpa as soon as possible. All hospitals provide a reasonable amount of time to get in touch with TPA.

2. NEW MEMBERS & those resuming after a break, are subject to a cooling period of 60 days. In addition, they cannot claim for cancer and joint replacements in their very first year.

Please find attached link for

1. Salient Features and Terms and Conditions of AILREA GHIP Policy
2. Terms and Conditions for Super Top Up Policy

CONTACTS OF OUR TPA TEAM IN CASE YOU NEED URGENT ASSISTANCE

If required, you may contact the following TPA team members by email for routine inquiries. In case of urgency, you may use Whats App and in dire emergency by telephone. It is suggested that telephone calls are used only as the last resort, as account managers may not be able to respond due meetings etc.

Level 1 for routine requirements

Ms Sanjali Aeer of HealthIndia Insurance TPA

Email sanjali.aeer@healthindiatpa.com

Tel : [+91 89679 64944](tel:+918967964944)

Level 2 ONLY If in case you really need to escalate any issue urgently

Mr Umesh Kalgaonkar of HealthIndia Insurance TPA

Email Umesh.k@healthindiatpa.com

Tel : [+91 77188 97750](tel:+917718897750)

In case you just cannot get in touch with the TPA team , you may contact Ms. Pranali Dhenak of Premium Insurance Brokers for intervention
Email pranali@premiumbima.com
Tel : [+91 73044 61599](tel:+917304461599)

When sending an email please also copy us at ailrea.ghip@gmail.com

PLEASE CONTACT ONLY OUR DESIGNATED TEAM MEMBERS WHO ARE SPECIFICALLY BRIEFED ABOUT OUR POLICY TERMS AND CONDITIONS FOR ANY SERVICES YOU MAY REQUIRE.

HOSPITALS with CASHLESS facility

This information is dynamic and subject to changes. Hence, it is absolutely pointless to provide city-wise excel lists of hundreds of hospitals. Most major hospitals would be covered for cashless, however in case you need to check about a couple of specific hospitals in your local areas, you may send an email to TPA level 1.

FAILURE TO USE CASHLESS FACILITY WHEN THE SAME IS ALREADY AVAILABLE AT A HOSPITAL, FOR ANY REASON, WILL ATTRACT AN ADDITIONAL COPAY OF 10PCT.

HOSPITALS WHICH ARE NOT on the CASHLESS LIST, may still be used on a REIMBURSEMENT BASIS.

SHARING INFORMATION WITH FAMILY AND CARE GIVERS

It is very IMPORTANT to share the above information with your family and/ or care givers as they will need it in case of an emergency.

We will continue to provide more information e.g. policy numbers, insurance cards etc as soon as they become available.

PLEASE DO SPREAD INFORMATION ABOUT OUR GHIP AND STU 2026-27 TO YOUR RETIREE COLLEAGUES TO ENABLE THEM TO ALSO BENEFIT FROM THE SAME.

OUR GHIP AND STU POLICIES 2026-27 HAVE ALREADY COMMENCED EFFECTIVE 08 SEP 2026. HOWEVER WE HAVE SPECIALLY NEGOTIATED A SHORT EXTENSION PERIOD FOR ENTRY/REENTRY INTO OUR POLICIES. THEREFORE YOU MAY BE ABLE TO TAKE ADVANTAGE OF THIS, IN CASE YOU MISSED THE ENTRY/REENTRY DEADLINE GIVEN EARLIER. HOWEVER THE INSURANCE COVER FOR LATE COMERS WILL ONLY BEGIN AFTER WE REMIT THEIR PREMIUMS IN THE SECOND TRANCHE TO ORIENTAL INSURANCE ALONG WITH THE ADDITIONAL NAME LIST.

TERMS AND CONDITIONS GHIP BASE POLICY

TERMS AND CONDITIONS SUPER TOPUP POLICY

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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