



AIR INDIA LIMITED RETIRED EMPLOYEES ASSOCIATION

GHIP and STU 25-26 Basic Information and Important Contact Information

Dear 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 2025. Although it may take time to issue the actual policy documents
2. For NEW MEMBERS & REJOINING MEMBERS- Are subject to a cooling period of 60 days. Such members 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 TEAM MEMBERS IN CASE YOU NEED ASSISTANCE

In case required, you may contact the following TPA members by email, in case of urgency by Whats App and in dire emergency by telephone. It is suggested that telephone calls are used only as the last resort.

Level 1 for routine requirements

Ms Shraddha Daware of HealthIndia Insurance TPA

Email shraddha.daware@healthindiatpa.com

Tel : +91 89679 64944

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

In event of absolute desperation, you may contact Ms. Anu Ganguli of Premium Insurance Brokers for intervention

Email anu@premiumbima.com

Tel :+91 73044 61599

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

HOSPITALS for 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 verify these names by sending 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 NOT on 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 and when the same becomes available.

PLEASE DO SPREAD INFORMATION ABOUT OUR GHIP AND STU 2025-26 TO YOUR RETIREE COLLEAGUES TO ENABLE THEM TO ALSO BENEFIT FROM THE SAME.

Salient Features and Terms and conditions of AILREA GHIP Policy

Terms and Conditions for Super Top Up Policy

THE MANAGING COMMITTEE, AILREA – MUMBAI

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