



## AIR INDIA LIMITED RETIRED EMPLOYEES ASSOCIATION

Dear Members,

This year we will not be in a position to offer an 11 month policy for those who failed to join or renew the GHIP in time for any reason.

**However, we have managed to secure a small extension to our original deadline for joining GHIP 24-25 till 15 September 24.**

We are therefore repeating our newsletter dated 23rd August 24 which provided all the relevant details

**Please use only NEFT or direct payment to our bank account to expedite the process.**

**Kindly ensure that you reflect your old staff number as the first text in the remarks column while processing the NEFT to enable us to co-relate your payment.** Quite often we receive payments without any relevant details of the sender which causes a lot of problems for reconciliation.

Please ensure enrollment on our website AFTER payment of premium through NEFT.

The enrollment process and salient features and terms and conditions have been duly linked to this newsletter and highlighted in yellow for your ready reference.

Help line names and numbers have also been provided in case they are required for the enrollment process on our website.

Please do share this information with other retired colleagues.

**NEWSLETTER FOR LAUNCH OF GHIP 2024-25**

Dear Members

After many rounds of tough negotiations with several brokers, we have finally secured the following premiums, terms and conditions for our GHIP 2024-25.

WE ARE EXTREMELY PLEASED TO ADVISE OUR MEMBERS THAT THIS YEAR WE HAVE MANAGED TO **LOWER THE PREMIUMS** AS COMPARED TO LAST YEAR. IN ADDITION WE HAVE ALSO **REDUCED THE COPAY** FROM 20PCT TO 15PCT.

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 2024-25**

We will continue to offer a super top up add on policy {STU} a little later, starting from 08 Oct 24. 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 very affordable. Generally Super Top Up Policies are not offered to senior citizens groups like ours by Insurers.

### **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 1 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 2022-23 and failed to renew your policy in 2023-24, then you cannot join this policy now in 2024-25. You will have to wait one more year, to be eligible to rejoin the GHIP Policy in 2025-26.

However, members who took a break in 2023-24 but had not made any claims

in 2022-23 are welcome to rejoin this year in 2024-25.

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

All Members joining after break are considered new members.

<b>12 months GHIP Premiums including 18% GST</b>		
<b>TYPE</b>	<b>Sum Insured</b>	<b>Premium with GST</b>
Family Floater	500000	65000
	750000	78200
	1000000	94000
<b>Self</b>		
Self	500000	53750
	750000	65300
	1000000	74250

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**

- **SALIENT FEATURES AND TERMS AND CONDITIONS OF AILREA GHIP POLICY 2024-25**
- **ONLINE ENROLLMENT PROCESS**

**Enrolment & payment** for GHIP must be completed **ONLINE** by members **LATEST BY 04 SEP 2024**. There will be **NO EXTENSION** to this date as the policy is effective midnight of 07 Sep 2024.

You can proceed to make the payment online through Easebuzz for which there will be a nominal transaction charge as given in the "online enrolment process" attachment below.

If you do not wish to pay through Easebuzz, you may also use the payment methods given in the "online enrolment process" attachment below.. However in that case please make the payment first before you enroll online as you will need to provide details of your payment during enrollment.

Bank details to make direct NEFT/IMPS payments are:

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

**Please ensure that you begin the NEFT "Remarks/Reason for transfer" column with your staff number to read as R- .....(OLD Staff Number) while making an NEFT payment as the latter part of the entry gets deleted in the bank statement and it becomes extremely difficult to co relate the NEFT payments. Also enter the correct NEFT Reference number in the enrolment box.**

Members will be responsible for providing AILREA with correct and complete data during enrollment. Please also ensure that the premium amounts are actually debited from your accounts and reach our account well in time. Insurance cards and certificates will be issued later.

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

Dilshad Gogia      Mob:9702958128

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 for GHIP 2024-25**

### **Online Enrollment Process**

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

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