



AIR INDIA LIMITED RETIRED EMPLOYEES ASSOCIATION

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 AI 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.

12 months GHIP Premiums including 18% GST		
TYPE	Sum Insured	Premium with GST
Family Floater	500000	65000
	750000	78200
	1000000	94000
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 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

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

Disclaimer:

This e-mail communication (including any attachments to it) may contain confidential, proprietary or privileged information intended solely for the addressees. Unauthorized disclosure, use, dissemination or copying (either whole or partial) of this e-mail, or any information it contains, is prohibited. If you have received this message in error, please delete it and all copies from your system and notify us by e-mail at connect@ailrea.com

Internet communications may not always be secure or error free as information could be intercepted, susceptible to alteration, corrupted, lost, destroyed, may arrive late or be incomplete, or may contain viruses etc. AILREA does not accept liability for any errors or omissions in the contents of this email communication. Also, AILREA does not accept responsibility for any inaccurate news or information arising from reproduced Internet communications of any third party