



AIR INDIA LIMITED RETIRED EMPLOYEES ASSOCIATION

Dear Members,

After many rounds of tough and long drawn out negotiations with several brokers, we have finally secured the following premiums, terms and conditions for our GHIP 2023-24.

Insurer: The Oriental Insurance Company

Broker: Gallagher Insurance Brokers Ltd

TPA: HealthIndia TPA Services Pvt Ltd

Disclaimer:

Every year, the upcoming renewal premium is based on the past performance of our policy. During this current year 2022-23, once again, we have exceeded the amount claimed as compared to the premium paid. Hence a considerable increase in premium is unfortunately inevitable. Our renewal policy will be issued subject to a minimum number of members as well as the premium amount collected. If in case we fail to meet these criteria the Insurer may not agree to issue the policy, or may modify the terms and conditions. The Managing Committee will nevertheless continue to do their utmost to secure the best possible interest of our members.

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 2023-24

We will continue to offer a super top up add on policy {STU} a little later, starting from 08 Oct 23. 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 2021-22 and failed to renew your policy in 2022-23, then you cannot join this policy now in 2023-24. You will have to wait one more year, to be eligible to rejoin the GHIP Policy in 2024-25.

However members who took a break in 2022-23 but had not made any claims in 2021-22 are welcome to rejoin this year in 2023-24.

All Members joining after break are considered new members.

12 month GHIP Premiums including 18% GST		
Type	Sum Insured	Premium with GST
FAMILY FLOATER	500000	70130
	750000	84530
	1000000	101380
SELF	500000	58030
	750000	70560
	1000000	80210

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 2023-24**
- **ONLINE ENROLLMENT PROCESS**

Enrolment & payment for GHIP must be completed **ONLINE** by members **LATEST BY 04 SEP 2023**. There will be **NO EXTENSION** to this date as the policy is effective midnight of 07 Sep 2023.

Members will be responsible for providing ALREA 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

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 for GHIP 2023-24

Online Enrollment Process

THE MANAGING COMMITTEE, AILREA – MUMBAI

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