



AIR INDIA LIMITED RETIRED EMPLOYEES ASSOCIATION

Dear Members

Please study this newsletter with great care as it contains very important information.

We are pleased to announce an affordable Super Top Up Policy (STU) for GHIP 2024-25. Our STU provides you the benefit of an additional cover of 10 lakhs at comparatively reasonable premium rates.

The STU is available to all AILREA members irrespective of whether they have opted for our base policy, GHIP 2024-25. If in case you are not yet our AILREA member, you can apply for life membership on our website <https://ailrea.com>.

As compared to the previous year's STU, the premium amounts are higher this year. Future Premiums are calculated as per the usage of the previous year's premium. Unfortunately for current year 2023-24 our usage of STU policy has been very high. Given our senior citizen age group, that is an expected consequence. Our Insurer was not at all keen on continuing with this heavily bleeding policy and naturally wanted to protect their own interests. However after persistent efforts we have managed to continue with our STU policy.

THE HIGHER STU PREMIUMS ARE STILL COMPARATIVELY AFFORDABLE CONSIDERING OUR AGE FACTOR AND VERY HIGH POSSIBILITY OF DEVELOPING AGE RELATED AILMENTS.

We are all aware of the high and ever increasing cost of hospitalization hence we desperately require to have an adequate Insurance cover should such a need arise.

OUR STU PROVIDES AN ADDITIONAL COVER OF 10 LAKHS OVER AND ABOVE THE SUM INSURED OF THE BASE POLICY at a fraction of the cost of the base policy which can be used by either/both Individual or

Floater member.

We once again clarify that it is not 10 lakh per person in a floater policy but 10 lakhs to be shared between member and spouse.

VALIDITY OF SUPER TOP UP ADD ON POLICY

08 OCT 2024 TO 07 OCT 2025

ACTIVATION OF STU

The Super Top Up Policy gets activated only after you have used up and exhausted your basic Insurance cover under GHIP or your sum deductible in case you have not opted for GHIP 2024-25.

In other words, if you have opted for GHIP 2024-25, then you must first use up your Sum Insured (referred to as Deductible) of 5 lakhs, 7.5 lakhs or 10 lakhs as the case maybe, before you can use your STU add on policy.

In case of AILREA members who did not opt for GHIP 2024-25, but take STU 2024-25 as an additional cover, over and above their own individual personal policies, or opt for a self funded sum deductible, then you must first use up your sum deductible before you can claim from your STU policy.

It is not necessary that a single hospitalization claim should exceed your base policy sum insured/deductible. Your Super Top Up can be activated even where the total ACCUMULATED hospital claims of member and spouse (in case of floater) exceed the sum insured/deductible during STU policy period.

ADDITIONAL BENEFIT FOR AILREA MEMBERS WHO HAVE NOT EVEN OPTED FOR GHIP 2024-25

AILREA members who have not joined GHIP 2024-25 but who have their own personal policy OR DO NOT EVEN HOLD ANY OTHER INSURANCE POLICY (SELF FUNDED), may also purchase this super top up policy at the below rates of premium after selecting their SUM DEDUCTIBLE as 5 lakhs, 7.5 lakhs or 10 lakhs.

Your Super Top up policy will get activated after first exhausting the sum deductible from your personal non GHIP policies OR SELF FUNDED MEDICAL EXPENDITURE AS PER HOSPITAL BILLS SETTLED AND ORIGINAL DOCUMENTS AND RECEIPTS SHOWN.

You may even hold more than 1 such non GHIP policy, but the minimum deductible amount will remain 5, 7.5 or 10 lakhs as selected.

CO PAY

AS IN PREVIOUS YEARS, THERE WILL BE NO COPAY ON OUR STU POLICY FOR EXISTING MEMBERS, NAMELY THOSE WHO ALREADY PARTICIPATED IN STU 2023-24. HOWEVER THERE WILL BE A CO PAY OF 15PCT FOR NEW MEMBERS WHO ARE JOINING STU 2024-25 FOR THE FIRST TIME OR REJOINING AFTER A BREAK.

Please click on the link below highlighted in yellow for STU 2024-25 Terms and Conditions.

PLEASE COMPLETE YOUR ENROLMENT ON AILREA WEBSITE AND STU PAYMENT LATEST BY 04 Oct 24.

Premium chart INCLUDING GST for STU POLICY 2024-25

Type	Deductible limit	Sum Insured	Premium with GST
Self+Spouse	500000	1000000	50050
	750000	1000000	44900
	1000000	1000000	40050
Self	500000	1000000	39950
	750000	1000000	34900
	1000000	1000000	30000

ENROLLMENT PROCESS FOR SUPER TOP UP 24-25

Enrolment will be ONLY through our website <https://ailrea.com>.

HOW TO ACCESS AILREA WEBSITE FOR ENROLMENT AND PAYMENT OF SUPER TOP UP PREMIUM

PLEASE USE URL <https://ailrea.com> to access our website.

After login, click on "Super Top Up" to proceed with the registration and payment.

Please view the profile details and click on the Edit option if any corrections need to be made and then click on Update.

Proceed to select the REQUIRED SUM DEDUCTIBLE AND TYPE OF POLICY i.e. SELF OR FLOATER.

Please view and click on the mandatory box stating “I have read and agree to the Terms and Conditions” and “Submit”.

You can then proceed for payment. However please ensure all details are correct before you proceed for payment.

It is mandatory to complete your registration by proceeding to the payment page to either pay online or submit details of payment already made by direct deposit into our account.

Your registration is NOT COMPLETE till you complete these details.

IF YOU HAVE PROBLEMS WITH OUR WEBSITE OR NEED ASSISTANCE PLEASE SEND AN EMAIL TO connect@ailrea.com or call

Meher Shastri Mob: 8080082666

Kashmira Sepoy Mob: 9930059678

PAYMENT OF PREMIUM

You can pay the premium online on our website using our payment gateway Easebuzz. There is a nominal transaction fee for using the services of the payment gateway.

If that is not possible you may also use the payment methods given 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.

a). Depositing of premium cheques.

Premium cheques may be deposited at any ICICI bank branch.

The name on the cheque should read **AIR INDIA LTD RETIRED EMPLOYEES ASSOCIATION-GHIP**. The account details and type of account are given below.

Please save a copy of your cheque and deposit slip on your phone and remember the ICICI branch where you deposited the cheque so that you can provide these details when you complete your online enrolment.

b). You may also transfer the premium amount through RTGS/NEFT/ICICI internal bank transfer.

Bank Details for online transfer/NEFT/RTGS:

Name of Bank : ICICI Bank

Address : Krystal Building, Waterfield Road, Bandra West, Mumbai 400050

Type of Account: Savings

Account Number: 003801035733

Beneficiary: AIR INDIA LTD RETIRED EMPLOYEES ASSOCIATION-GHIP

RTGS/NEFT/ IFSC: ICIC0000038 (ICIC is only 4 alphabets)

To enable correct reconciliation of your payment please ensure following:

- **Enter your old staff no as the first entry in the remarks box** while doing NEFT/RTGS transaction. PLEASE DO NOT MISS OUT IN PROVIDING THIS VERY IMPORTANT INFORMATION AS WE NEED IT TO COORDINATE OUR ACCOUNTS
- Enter the correct NEFT/RTGS reference number in the enrollment box.
- For cheque deposited in our ICICI Account, please enter the cheque no/ Name of bank and date of deposit in the enrolment box.
- For those depositing cash in our ICICI Account, you may upload copy of deposit slip with staff no, besides making the necessary entry in the enrollment form.

Please note that

AILREA will not be responsible for the consequences caused by any errors resulting in non- credit or non-reconciliation of your payment.

MONITORING IF PREMIUM CHEQUES HAVE BEEN CREDITED TO US

Kindly keep a very sharp look out to see that the premium amounts are actually debited from your bank account within a reasonable period of time. While we understand that members tend to get anxious and call us repeatedly to check if their premiums have reached us, please note that it is impossible to attend to all such queries on the phone. Please do not to send any information by WhatsApp. Kindly use email connect@ailrea.com only.

Please send all GHIP queries to us by email only to ailrea.ghip@gmail.com and we will do our best to respond as soon as possible.

ADMINISTRATIVE CHARGES AND ROUNDING OFF

To facilitate calculations, premium amounts are rounded off plus a small administrative fee of approximately Rs.50/-only per member has been added. This small amount will not be reflected in your Insurance Certificates which will be issued subsequently as a soft copy.

LAST DATE FOR STU ENROLMENT/PAYMENT

04 OCT 2024

[Click here to view Terms and Conditions for Super Topup 2024-25](#)

THE MANAGING COMMITTEE, AILREA – MUMBAI

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