

TERMS AND CONDITIONS AND SALIENT FEATURES OF GHIP 2025-26

INSURER: ORIENTAL INSURANCE CO.LTD.

TPA: HEALTH INDIA INSURANCE TPA SERVICES

PVT. LTD.

BROKER: PREMIUM INSURANCE BROKERS PVT. LTD..

ELIGIBILITY:GHIP IS ONLY AVAILABLE FOR AILREA MEMBERS, NO MEMBER CAN BE COVERED TWICE

VALIDITY:08 Sep 2025 till 07 Sep 2026

ENTRY AGE/MEDICAL TESTS: NO AGE LIMIT AND NO TESTS

CONDITIONS FOR REJOINING AFTER TAKING A BREAK IN YEAR 2024-25

- 1.All members who join back after a break for any reason whatsoever will be considered as new members.
- 2.Members who do 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 2023-24 and failed to renew your policy in 2024-25, then you cannot join this policy now in 2025-26.You will have to wait one more year, to be eligible to re-join the GHIP Policy in 2026-2027.
- 3.However members who took a break in 2024-25 but had not made any claims in 2023-24 are welcome to re-join this year.

COVER FOR PRE EXISTING DISEASES

For existing members who continue their policy without a break with effect from 08 Sep 2025, all pre existing disease are covered from day one.

COOLING PERIOD: New members, joining GHIP for the first time, as well as those joining after a break, are subject to a cooling period of 60days before any claim can be entertained.

New members also cannot make any claim with respect to Cancer or Joint replacement treatment in the first year of joining.

LEVELS OF COVERAGE:

Scheme offers cover for individual and floater (individual plus spouse) for Rs.5, 7.5 and 10 lakhs.

HOSPITAL LISTS and CASHLESS COVERAGE:

Extensive list of network hospitals Pan India is available which can be checked on TPA website or by using help lines of [HealthIndia Insurance TPA Services Pvt. Ltd. \(healthindiatpa.com\)](http://HealthIndia Insurance TPA Services Pvt. Ltd. (healthindiatpa.com))

Important Policy Terms and Conditions listed below.

Important Policy Terms and Conditions									
Particulars	Coverage.								
Eligibility	Members of AIR INDIA LTD RETIRED EMPLOYEES ASSOCIATION								
Family Size	Self & Spouse								
Sum Insured	Rs.5,00,000/- or Rs.7,50,000/- or Rs.10,00,000/-								
Room Rent Capping (Per day)	1% of Sum Insured for Normal Room and 2% of Sum Insured for ICU								
Day Care Treatment	Covered as per Oriental Insurance Co. Ltd. list of day care procedures								
Pre-hospitalization Medical Expenses	30 days prior to the date of admission								
Post-hospitalization Medical Expenses	60 days from the date of discharge								
Ailment Capping	<p>Cataract Rs.35,000 per eye, Knee Replacement and Hip replacement Rs2 lacs per knee and per Hip, If due to accident or fall where Knee joint or Hip Joint is damaged then the above capping will not be applied. (Or applicable for planned surgery only). Angioplasty Rs.2 lacs, Angiography Rs.35,000.</p> <p>FOR CHEMOTHERAPY, RADIOLOGY AND KIDNEY DIALYSIS AS FOLLOWS:</p> <table> <tr> <td>Sum Insured</td><td>Capping for chemotherapy, radiology, dialysis</td></tr> <tr> <td>5 lakh</td><td>1 lakh</td></tr> <tr> <td>7.5 lakh</td><td>1.5 lakh</td></tr> <tr> <td>10 lakh</td><td>2 lakh</td></tr> </table>	Sum Insured	Capping for chemotherapy, radiology, dialysis	5 lakh	1 lakh	7.5 lakh	1.5 lakh	10 lakh	2 lakh
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5 lakh	1 lakh								
7.5 lakh	1.5 lakh								
10 lakh	2 lakh								
Co-pay	15% co-pay on all claims. Pre-post hospitalization claims will also attract 15% co-pay. No co-pay on capped ailments								

	mentioned above.
Congenital Internal Diseases	Internal congenital disease or defects Covered. External congenital disease or defects not Covered.
Terrorism	Terrorism related hospitalization covered.

SpecialConditions	Immunotherapy-Monoclonal Antibody to be given as injection - Up to20% of Sum Insured subject to a maximum of Rs.2 Lacs per policy period / per family. Lucentis,Avestin, macugen, accentrix, remicade and similar such medicines which can be administered in OPD are paid.
	Cyberknife Surgery is restricted to reasonable charges or max.upto 50% of Sum Insured.
	Cochlear Implant / Bionic Ear, Circumcision, Laser surgery for vision correction, Botox injection for treatment other than for cosmetic use.For Eye Surgery, all types of lens are allowed .Surgery for eyesight correction is covered if the number is +7/-7.
Domiciliary Hospitalization	Covid Home CareTreatment covered upto10% of Sum Insured

Home Care Treatment means Treatment availed by the Insured Person at home for Covid-19 on positive diagnosis of Covid-19 in a Government authorized diagnostic Centre, which in normal course would require care and treatment at a hospital but is actually taken at home maximum upto 14 days per incident provided that:

- Ø the Medical Practitioner advises the Insured Person to undergo treatment at home
- Ø there is a continuous active line of treatment with monitoring of the health status by a medical Practitioner for each day through the duration of the home care treatment
- Ø daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained
- Ø Insured shall be permitted to avail the services as prescribed by the Medical Practitioner. Cashless facility shall be offered under home care expenses if the treatment is through a network provider
- Ø In case the insured intends to avail the services of non-network provider claims shall be subject to reimbursement, a prior approval from the Insurer/TPA needs to be taken before availing such services.
- Ø the Home Care treatments shall include the following, if prescribed by the treating Medical Practitioner and is related to treatment of COVID:
 - i. Diagnostic tests undergone at home or at diagnostics center
 - ii. Medicines prescribed in writing
 - iii. Consultation charges of the medical practitioner
 - iv. Nursing charges related to medical staff
 - v. Medical procedures limited to parenteral administration of medicines

	vi. Cost of Pulse Oximeter, Oxygen cylinder and Nebulizer
CashlessBenefit	Covered. Cashless will be provided in TPA and Insurance network hospitals.

Additional Coverages

1. Uterine Artery Embolization & High Intensity Focussed Ultrasound (HIFU) - Up to 20% of Sum Insured subject to a maximum of Rs.2Lacs per policy period for claims involving Uterine Artery Embolization & HIFU
2. Balloon Sinuplasty - Up to 10% of Sum Insured subject to a maximum of Rs.1Lac per policy period for claims involving Balloon Sinuplasty
3. Deep Brain Stimulation - Up to 70% of Sum Insured per policy period for claims involving Deep Brain Stimulation
4. Oral Chemotherapy - Up to 20% of Sum Insured subject to a maximum of Rs.2 Lacs per policy period for claims involving Oral Chemotherapy
5. Immunotherapy - Monoclonal Antibody to be given as injection - Up to 20% of Sum Insured subject to a maximum of Rs.2Lacs per policy period. Lucentis, Avestin, macugen, accentrix, remicade and similar such medicines which can be administered in OPD are paid
6. Intra vitreal Injections - Up to 10% of Sum Insured subject to a maximum of Rs.1Lac per policy period.
7A. Robotic Surgeries (Including Robotic Assisted Surgeries) .Up to 75% of Sum Insured per policy period for claims involving Robotic Surgeries for (i) the treatment of any disease involving Central Nervous System irrespective of aetiology; (ii) Malignancies
7B. Up to 50% of Sum Insured per policy period for claims involving Robotic Surgeries for other diseases

	8. Stereotactic Radio Surgeries - Up to 50% of Sum Insured per policy period for claims involving Stereotactic Radio Surgeries
	9. Bronchial Thermoplasty - Up to 30% of Sum Insured subject to a maximum of Rs.3 Lacs per policy period for claims involving Bronchial Thermoplasty.
	10. Vaporisation of the Prostate (Green laser treatment for holmium laser treatment) - Up to 30% of Sum Insured subject to a maximum of Rs.2Lacs per policy period.
	11. Intra Operative Neuro Monitoring (IONM) - Up to 15% of Sum Insured per policy period for claims involving Intra Operative Neuro Monitoring subject to a maximum of Rs.1Lac per policy period.
	12. Stem Cell Therapy: Hematopoietic Stem Cells for bonemarrow transplant for haematological conditions to be coveredonly -No additional sub-limit
Ambulancecharges	UptoRs.5,000/-per event subject to overall admissibility of the claim. Dr's prescription is compulsory fo rAmbulance charges claim
AyurvedicorHomeopathicTreatment	AYUSH treatment will be covered under policy subject to treatment under government registered hospitals
Claim Intimation	Within15days from date of admission
Claim documents Submission	Within 60 days from date of discharge

General Exclusions under the policy are listed below

1. Treatment directly or indirectly arising from or consequent upon war or any act of war, invasion, act of foreign enemy, civil war, public defense, rebellion, chemical and biological weapons, ionizing radiation, contamination by radioactive material or radiation of any kind, nuclear fuel, nuclear waste.
2. Committing or attempting to commit a breach of law with criminal intent, intentional self-Injury or attempted suicide while Insured Person is sane or insane.
3. Non-adherence to Medical Advice, participation or involvement in naval, military or airforce operation, circus personnel, racing in wheels or horseback,
4. Abuse or the consequences of the abuse of intoxicants or hallucinogenic
5. Weight management programs or treatment in relation to the same including vitamins and tonics, treatment of obesity (including morbid obesity).
7. All routine examinations and preventive health check-ups.
8. Cosmetic, aesthetic and re-shaping treatments and Surgeries:
9. Circumcisions
10. Non-allopathic treatment, except as per coverage of AYUSH Treatment.
11. Conditions for which treatment could have been done on an out-patient basis without any Hospitalization.
12. Unproven/Experimental treatment,
13. Admission primarily for diagnostic purposes not related to illness or for which Hospitalization has occurred.
14. Convalescence cure, rest cure, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, long-term nursing care or custodial care.
15. Preventive care, vaccination including inoculation and immunizations
16. Hearing aids, spectacles or contact lenses including optometric therapy, multifocal lenses.
17. Medical supplies including elastic stockings, diabetic test strips, and similar products.
18. Devices external durable medical equipment of any kind, like wheelchairs, crutches, instruments used in treatment of sleep apnea syndrome or continuous ambulatory peritoneal dialysis (C.A.P.D.)
19. Parkinson's and Alzheimer's disease, general debility or exhaustion ("run down condition"), sleep-apnea, stress.
20. External Congenital Anomalies, diseases or defects, genetic disorders.

21. Venereal disease,all sexually transmitted disease or Illness
22. "AIDS"(AcquiredImmuneDeficiencySyndrome)and/orinfectionwithHIV(HumanImmunodeficiencyVirus)
23. Treatment for sterility ,infertility ,sub-fertility
24. Treatments such as Rotational Field Quantum Magnetic Resonance (RFQMR) ,ExternalCounterPulsation(ECP) ,EnhancedExternalCounterPulsation(EECP) ,HyperbaricOxygenTherapy ,Herceptinetc.
25. Treatment taken from a person not falling within the scope of definition of Medical Practitioner.
26. Non-medicalexpenses
27. Treatment taken outside India.
28. Insured Person whilst flying or taking part in aerial activities except as a fare-paying passenger in a regular scheduled airline or air charter company.
29. AirAmbulance not payable

Note:The above list is indicative in nature.

Claim Procedure:

Claims Intimation-Intimate the claim within 48hours of hospitalisation through any of the following options:

Email:frd@healthindiatpa.com

Call:1800220102,022-40881000

Claims Submission: Within 30days from the date of Discharge on below address.

HEALTHINDIAINSURANCE TPASERVICES

NeelkanthCorporateITPark,OfficeNo406to412,4thfloor,KirolRd,VidyaviharWest,Mumbai400086

Servicing of the Policy : **PREMIUM INSURANCE BROKERS PVT.LTD. D-521, Neelkanth Business Park, 5thfloor,NathaniRd,VidyaviharWest,Mumbai400086**