

एआई एसेट्स होल्डिंग लिमिटेड
(भारत सरकार की एक कंपनी)
AI ASSETS HOLDING LIMITED
(A Government of India Company)

Ref: AIAHL/Med/2025/354/-1

Date: 31.12.2025

To
All Concerned

Subject: Forwarding of Circular – Scheme for Providing Medical Facilities to Retired/Retiring Employees of Air India Ltd. (Post Disinvestment)

Dear Sir/Madam,

Please find enclosed herewith Circular No. AIAHL/Med/2025/354/-1 dated 31.12.2025 containing guidelines and rules governing the *Scheme for providing medical facilities to the eligible permanent Retired/Retiring Employees of Air India Ltd. post its disinvestment*, as notified by the Ministry of Civil Aviation vide letter dated 16.02.2022.

The circular outlines:

- Eligibility categories/criteria for beneficiaries.
- Subscription amounts payable.
- Procedures for issuance and renewal of CGHS cards.
- Guidelines for submission and processing of medical reimbursement claims.
- Annual Life Certificate submission.
- Rules for claim settlement and reporting of beneficiary deaths.

All concerned are requested to take note of the instructions contained in the circular and ensure compliance.

This communication is issued with the approval of the competent authority.

Sincerely,


Rajiv Kapoor
Chief Financial Officer

Encl.: Circular No. AIAHL/Med/2025/354/-1 dated 31.12.2025

Copy to:
As per the distribution list in the circular

Ref: AIAHL/Med/2025/354/-1

Date: 31.12.2025

Circular

Subject: Scheme for providing medical facilities to the Retired/ Retiring Employees of Air India Ltd – post disinvestment

MoCA vide letter dated 16.02.2022 notified a Scheme for providing medical facilities to the eligible permanent Retired/Retiring Employees of Air India Ltd. post disinvestment as under:

- (i) Out-patient Department (OPD) facility, supply of medicines, and referral to Central Government Health Scheme (CGHS) Specialist in empaneled CGHS hospitals will be provided by CGHS on similar lines as in the case of Autonomous Bodies/Statutory Bodies. CGHS guidelines, as amended from time to time, shall be applicable in all such cases.
- (ii) In-Patient Department (IPD) treatment and OPD referral treatment facilities.
- (iii) The following categories of permanent employees and their spouses (Beneficiaries) are eligible (as existing on the date of disinvestment/closing of the transaction i.e., 27.01.2022):
 1. All existing permanent retired employees.
 2. All the existing permanent employees who would attain the superannuation age of 58 years on the date of closing of the transaction and retire from the privatised Air India, AI Engineering Service Ltd., or AI Airport Services Ltd.
 3. All the existing permanent employees who would attain age of 55 years or above or would complete 20 years of continuous service on the date of closing of the transaction and retire from the privatised Air India, AI Engineering Service Ltd., or AI Airport Services Ltd.

2. Subscription to CGHS Scheme

- a. Existing retired employees/beneficiaries and their Spouses (as on 27.01.2022) would join the scheme with no fresh subscription charges as they had already paid subscription to Air India at the time of their retirement.
- b. Future retirees post disinvestment of Air India (27.01.2022) from Air India, AIESL and AIASL meeting the eligibility conditions as mentioned above who wish to join medical scheme will intimate to AIAHL and after paying the then prevailing subscription charges as applicable to other CGHS beneficiaries would join the scheme.

Designation/category at the time of date of the disinvestment transaction	Category as per CGHS	Rate as per the existing practice of CGHS (Ten- year subscription)
Senior Manager & above, Pilots, A/c Maintenance Engineers, Engineering Officers (equivalent to the grade of Senior Manager & above).	Category 'A' Private Ward	Rs.1,20,000/-
Manager and below (including Pilots, AMEs, Engineering Officers in equivalent grade)/ Clerical and allied categories/Service Engineers.	Category 'B' Semi Private Ward	Rs.78,000/-
Unskilled categories	Category 'C' General Ward	Rs.30,000/-

3. Issuance of CGHS Cards

Upon retirement from AI, AIESL, or AIASL, the employee is required to complete the prescribed CGHS application form and submit it to their employer's respective HR department for verification and certification of eligibility details, including those in respect of the spouse. The employee, after the required verification & certification, shall submit the verified & certified forms **in original** along with the applicable CGHS subscription charge demand draft to AIAHL. These documents with applicable subscription charges shall be forwarded by the Medical Cell, AIAHL to CGHS for issuance of CGHS Cards, thereby enabling the beneficiaries to avail CGHS health services.

4. Reimbursement of Medical Claim

Beneficiaries shall submit their medical reimbursement claims on the BPA (UTIITSL) portal under the CGHS Scheme.

a. Submission Timeline

- i. All reimbursement claims shall be uploaded by the eligible beneficiaries on the BPA (UTIITSL) portal promptly, and no later than **six months** from the date of discharge or completion of treatment for the ailment under treatment.

- ii. No relaxation shall be granted beyond the above prescribed period except with a valid justification by the beneficiary, duly approved by the competent authority in AIAHL.

b. Key Mandatory Documents for Claim Reimbursement

(Below is the illustrative list and not an exhaustive list)

Claims uploaded on the BPA (UTIITSL) portal shall be accompanied by the following key documents, wherever applicable:

- i. CGHS Referral letter (as applicable)
- ii. Emergency certificate in case of emergency (as applicable)
- iii. Doctor's prescription
- iv. Discharge summary from hospital (as applicable)
- v. Hospital bills/cash memo, etc., with a detailed breakdown
- vi. In case of Implants, Invoice No. along with a sticker with the serial number of the implant to be attached.
- vii. In case of Coronary Stents, the outer pouch of the stents is to be enclosed.
- viii. In case of replacement of pacemaker/ICD, etc., a copy of the warranty certificate of the earlier pacemaker/ICD may be enclosed.

c. Processing Rules

- i. BPA (UTIITSL) shall verify and process claims as per CGHS Scheme rates. During their verification/processing, certain additional information may be required from beneficiaries, for which a Need More Information (NMI) shall be raised by BPA (UTIITSL).
- ii. Each NMI raised by BPA (UTIITSL) shall be replied by the beneficiary with the relevant required documents within **two months** from the date of the NMI.
- iii. It shall be the responsibility of the beneficiary to monitor NMIs and respond promptly on the portal.
- iv. If NMI is not responded to within two months from the date of its raising, the claim shall be processed solely on the basis of the available documents already submitted. Such claims shall be treated as final and will not be reopened thereafter.

5. Death of Beneficiary

In the unfortunate event of the death of the beneficiary (employee or spouse):

- i. It shall be the responsibility of the surviving employee/spouse to inform AIAHL the death and submit the Death Certificate to Medical Cell, AIAHL, promptly without delay via email team-medical@aiahl.in, officer.accounts@aiahl.in & medical@aiahl.in.

- ii. Such intimation is essential to ensure the timely updation of records and to prevent any misuse of the CGHS medical card and related facilities. Failure to provide prompt intimation may result in administrative action, including suspension of benefits until records are duly corrected.
- iii. In cases where both the retired employee and the spouse have unfortunately passed away, family members or other beneficiaries who are aware of such instances are encouraged to inform AIAHL promptly. This will enable timely updation of records and ensure that medical reimbursement and related benefits are administered correctly and only to the eligible beneficiaries.
- iv. In case of the death of the beneficiary, the Affidavits as per **Annexures 1 & 2** are to be filled out and attached to the claim reimbursement by the surviving beneficiary.

6. Annual Life Certificate (LC) Submission by Beneficiaries to AIAHL

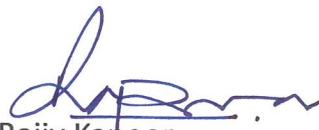
- i. It shall be the responsibility of the Beneficiary to inform the Medical Cell of their Life Certificate every year within the stipulated period.
- ii. All beneficiaries, i.e., retired employees and their spouses, are required to submit a valid LC. The LC is mandatory for renewing CGHS cards. Detailed instructions, including the stipulated period, are provided in **Annexure 3**.
- iii. In the event that the Life Certificate (LC) is not submitted within the stipulated period, the CGHS card shall:
 - a. Not be renewed; and
 - b. Remain blocked for any reimbursement claims until submission of the LC and compliance is ensured by the beneficiary.

7. Renewal of CGHS Cards

The renewal exercise shall commence in January each year for the upcoming annual renewal cycle, covering the period from June to May of the following year. Based on the Life Certificates received by AIAHL, details of beneficiaries shall be compiled periodically and forwarded to CGHS for renewal of their CGHS cards.

- i. CGHS Cards of beneficiaries who fail to submit their Life Certificate within the stipulated period will not be sent to CGHS for renewal and shall also be deactivated on the BPA (UTIITSL) website.
- ii. Beneficiaries whose cards have been deactivated shall not be eligible for medical card renewal or reimbursement of claims until compliance through submission of the Life Certificate is achieved.

8. All concerned are requested to take note of the above instructions and ensure compliance for smooth and timely processing of claims.
9. Misuse of CGHS facilities is an offense. Penal action, including cancellation of the CGHS card, may be taken in cases of wilful suppression of facts or submission of false claims or statements.
10. This circular supersedes all previous communications issued on the subject.
11. This is issued with the approval of the competent authority.



Rajiv Kapoor
CFO

Copy to:

1. EA to CMD, AIAHL,
2. CEO & MD AIL,
3. CEO- AIESL & AIASL
4. CHRO, AIAHL
5. CHRO, AIESL,
6. CHRO, AIASL
7. CEO, UTIITSL
8. V.P. UTIITSL: For uploading on the AIAHL-UTIITSL website.
9. IT Head, AIAHL: For uploading on the AIAHL website.

Draft for Affidavit on Stamp Paper for claiming medical reimbursement

IN CASE OF DEATH OF CGHS CARD BENEFICIARY

I husband/ wife/ son/ daughter of and resident of, hereby submit the medical reimbursement claim papers pertaining to the treatment of my husband/ wife/ father/ mother who expired on (copy of Death Certificate is enclosed)

Late Shri/Smt. has left behind the following other legal heirs, none of whom have any objection if the entire reimbursable amount is paid to me.

No Objection Certificate signed by other legal heirs on Stamp paper is enclosed.

Deponent

Attested by Notary

Annexure 2

Draft for No Objection Certificate on Stamp Paper

We (i) S/o D/o Late Shri.....
(ii) S/o D/o Late Shri.....
(iii) S/o D/o Late Shri.....
(--) S/o D/o Late Shri.....
(--) S/o D/o Late Shri.....

being the legal heirs of Late Shri/ Smt..... have no objection if the entire amount reimbursable pertaining to the treatment of late Shri / Smt is paid to Shri / Smt.

(i) Signature
Name
Address

(ii) Signature
Name
Address

(iii) Signature
Name
Address

(--) Signature

(--) Signature

(--) Signature

Verified by Notary Public

Subject: Mandatory Submission of Life Certificate (LC) for Renewal of Medical Cards

It shall be the responsibility of the Beneficiary to inform the Medical Cell of their life status every year by the cut-off date. Submission of a valid Life Certificate (LC) is mandatory for all beneficiaries, i.e., the Employee and Spouse, for the purpose of renewal of CGHS cards.

1. Timeline for Submission:

- i. The LC must be submitted within three months from the date of notification by AIAHL for submission of the annual LC. The notification will be hosted on the AIAHL and BPA (UTIITSL) websites.
- ii. Renewal of CGHS cards shall be effective for the upcoming cycle, covering the period from June to May, and shall remain valid up to 31st May of the following year.

2. Mode of Submission:

- i. A link for uploading the LC will be shared with each beneficiary via SMS/WhatsApp by AIAHL.
- ii. Beneficiaries are required to follow instructions and upload their LC through the provided link within the stipulated period.

3. Condition for Renewal:

- i. Renewal of medical cards will be processed only upon receipt of the LC from the beneficiary.
- ii. In the event that the Life Certificate (LC) is not submitted within the stipulated period, the CGHS card shall:
 - a. Not be renewed; and
 - b. Remain blocked for any reimbursement claims until submission of the LC and compliance is ensured by the beneficiary.

4. Responsibility of Beneficiaries:

- i. It is the responsibility of each beneficiary to ensure the timely submission of the LC through the prescribed mode.
- ii. No relaxation shall be granted beyond the prescribed period except for valid justification duly approved by the competent authority.
- iii. In the unfortunate event of the death of the beneficiary (employee or spouse):
 - a. It shall be the responsibility of the surviving employee/spouse to promptly intimate the death and submit the death Certificate to Medical Cell, AIAHL via email medical@aiahl.in, team-medical@aiahl.in & officer.accounts@aiahl.in. Such intimation is essential to ensure the timely updating of records and to prevent any misuse of the medical card or related facilities.

Failure to provide prompt intimation may result in administrative action, including suspension of benefits until records are duly corrected.

- b. In cases where both the retired employee and the spouse have unfortunately passed away, family members or other beneficiaries who are aware of such instances are encouraged inform AIAHL promptly. This will enable timely updation of records and ensure that medical reimbursement and related benefits are administered correctly and only to the eligible beneficiaries

5. This directive is issued with immediate effect and must be strictly complied with by all concerned. CGHS Cards for beneficiaries who do not submit LCs shall not be renewed and shall also be deactivated for reimbursement.
