

ECHS REGIONAL CENTRE COIMBATORE



“VETERANS WELLNESS” Annual News Letter



Ex-Servicemen Contributory Health Scheme



Director

Gp Capt S Joe Emmanuel
Regional Centre ECHS Coimbatore

Chief Editor

Cdr John E Mathew
Joint Director (A & AM)

Editorial Board

Col Sainath G
Joint Director (Establishment)

Sqn Ldr Neeti Sindhvani
Joint Director (Medical)

Editorial Assistants

PO WTR P Shanmuganathan
Cpl Rajan Kumar
Cpl Samir Das

Graphic Design

PO WTR P Shanmuganathan

Photography

Sgt S Rocky
WTR I PA Patil

Illustration

Cpl Dinesh Kumar
LMA Shyju K Nair

**Address your articles, suggestions,
Clarifications, corrections to Chief Editor**

Veteran's Wellness

(News Letter)
Regional Centre ECHS
Air Force Station, Sulur
Coimbatore (TN) - 641401.



Patient care at Coimbatore Polyclinic



*Lt Gen Jagbir Singh SM, VSM GOC ATNK &
K Area visit at Theni Polyclinic*



Patient care at Erode Polyclinic



Patient Care at Sivagangai Polyclinic



MESSAGE

I compliment Regional Centre, Coimbatore for publishing its first newsletter which is very informative and useful for the ESM. I hope that ESM settled in the AoR in Tamilnadu will make full use of the information given in the newsletter.



The efforts made by the Regional Centre Coimbatore to empanel more hospitals in the region through the 10 established Polyclinics for providing better health care facilities to ECHS members will definitely enhance the clientele satisfaction. I am glad to hear that the Polyclinic at Erode has started functioning.

We are making efforts to ensure better facilities for the Ex-Servicemen fraternity in the region and convey my best wishes to the ECHS Regional Centre, Coimbatore, all Polyclinics in their AoR and also good health to all the ESM settled in the region.

JAI HIND

Air Marshal AP Garud, VM
Air Officer Commanding-in-Chief
Southern Air Command, IAF



MESSAGE

Tamilnadu.

I am glad to learn that the Regional Centre, Coimbatore is publishing its first newsletter. I hope the information and guidelines given in the newsletter will be very useful to the veterans settled in



The empanelment of more reputed hospitals by the efforts of the Regional Centre will go a long way in providing wider option of treatment for the ESM of this region. Efforts are in hand to give adequate support to the Polyclinics of the region so as to improve the facilities provided to the ESM at the Polyclinic.

I congratulate the Regional Centre Coimbatore for publishing the newsletter and extend my best wishes to the Regional Centre and all Polyclinics and good health to all ESM in the region.

JAI HIND

Lt Gen Jagbir Singh, SM, VSM
GOC ATNK & K Area



MESSAGE



It gives me immense pleasure to communicate with our Armed Forces Veterans through this News Letter. In the Last 11 Years, the scheme has reached out across length and breadth of the Country and today all 28 Regional Centers, 402 Polyclinic including three in Nepal Cater to over 44 lakh beneficiaries.

A Constant effort has been make to improve clientele satisfaction and in this regard, operationalisation of ' On-Line' Bill processing system and 'outsourcing of Pharmacy' is in various stages of processing, which will prove to be catalyst in our future endeavour.

We are seized of the difficulties faced by our veterans due to shortage of manpower at our Polyclinics. An endeavour is being made to get a brick system of augmentating manpower to Polyclinics sanctioned.

I compliment Regional Centre Coimbatore for their efforts in reaching out to our Veterans and convey my wishes to all our veterans for their good health and happiness. I hope that ESM settled in the AOR of the Regional Centre will make full use of the information given in the newsletter.

JAI HIND

Major General AP Bam
Managing Director
Central Organisation ECHS

FROM THE DIRECTOR'S DESK

This appointment has ample opportunities to contribute in improved medical cover to our EX-servicemen, a fraternity which all of us will join in years to come. It has been the endeavour of OUR TEAM at the Regional Centre to give a thrust to ECHS activities in the Region. Nine Polyclinics have been functioning since 2012, the 10th Polyclinic at Erode has been made functional in Dec 14.

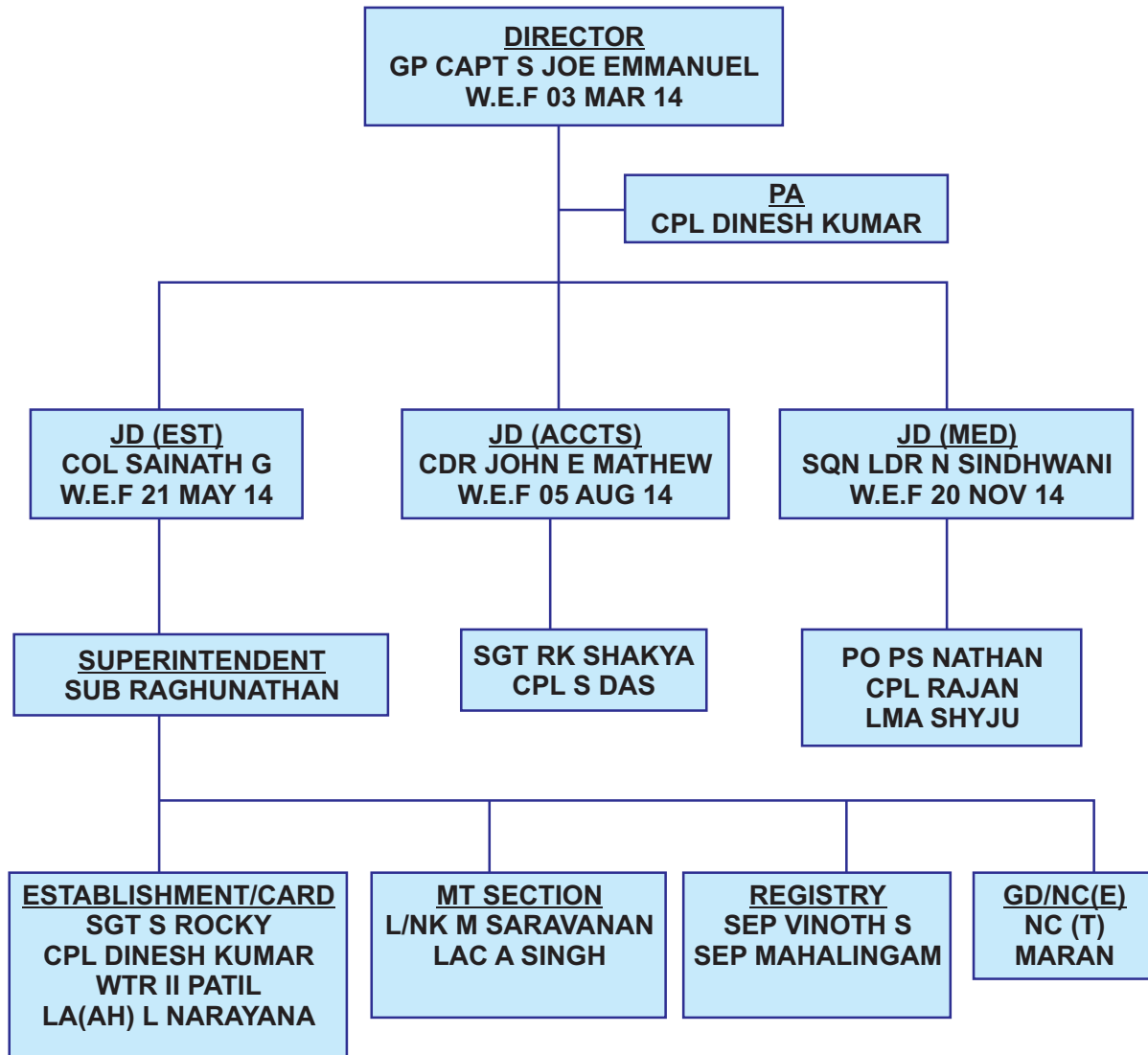
Special emphasis has been given towards empanelment of more hospitals to provide more options for treatment to our ESM. ECHS is following CGHS 2014 with effect from 17 Nov 2014 rate list to pay empanelled hospitals. We have been able to convince 09 more hospitals to apply for empanelment with ECHS and endeavour to empanel a few dental hospitals too.

Preliminary work to create infrastructure for On Line Billing (OLB) of medical bills has been completed at Regional Centre Coimbatore located in Sular as well as at most of the Polyclinics in the region and some empanelled hospitals also. This process which has been working well at 10 Regional Centre will be implemented soon at this Regional Centre also. This will enable empanelled hospitals to get their medical bills processed faster and in a transparent manner. This being the 1st news letter, from RC Coimbatore effort was made to include maximum useful information for the AFV's in a simplified manner.

I am sanguine that with active support from all stakeholders, we will make ECHS a better facility to serve the Armed Forces fraternity in this region and wishing you all Good Health and Happiness.

Gp Capt S Joe Emmanuel
Director
ECHS RC Coimbatore

TEAM AT RC COIMBATORE



ELIGIBILITY

- Should be an Ex-servicemen and drawing pension / disability pension / family pension from Controller of Defence Accounts.
- War widows (Veer Naris)/ NOK (next of kin) of battle casualties.
- Personnel disabled in operations.
- Recruits medically boarded out during training and in receipt of disability pension.
- TA and Coast Guard pensioners.

*I am not afraid of an army of lions led by a sheep;
I am afraid of an army of sheep led by a lion.
- Alexander the Great*

DEPENDENTS

- Spouse
- Son till he starts earning or attains the age of 25 years, whichever is earlier. Daughter till she starts earning or gets married, irrespective of the age limit, whichever is earlier.
- Son or daughter suffering from any permanent disability of any kind (physical or mental) irrespective of age limit.
- Dependents divorced / abandoned or separated from their husband / widowed daughters and dependents unmarried / divorced / abandoned or separated from their husband / widowed sisters irrespective of age limit.
- Minor brothers who are dependents on the veteran up to the age of becoming a major.
- Wholly dependent parent whose combined monthly income from all sources does not exceed Rs 3500/--pm and are generally residing with the member.
- Parents of deceased soldier eligible, if meeting dependency criteria.
- If both husband and wife are defence personnel, parents of both members are eligible if both pay subscription, subject to meeting dependency criteria.
- Children of Widowed/ Separated daughter up to the age of 18 Yrs.

APPLICATION PROCESS

- Collect ECHS application form from nearest ECHS cell at Station HQ or download from www.indarmy.nic.in or from www.echs.gov.in
- Fill and submit to ECHS Cell at Station HQ along with following documents:-
 - ✓ Photocopy of Discharge Book, PPO, ESM/Widow identity Card and Copy of Kindered Roll / Family details certificate or DO Part II Order for verification of dependents.
 - ✓ Supporting documents attached with application forms to be attested by OIC ECHS Cell at Station HQ. Copy of PPO to be attested by the Bankers / Treasury.
 - ✓ Blood group certificate to be attached.
 - ✓ Affidavit of Rs 10/- on Non Judicial Stamp Paper as per format attached with application form.
 - ✓ Cost of upgraded ECHS Cards will be paid @ Rs. 135/- per card through DD in favour of **“Regional Centre ECHS Coimbatore”** payable at **Coimbatore**.
 - ✓ Application along with DD drawn in favour of the dependednt Regional centre can be deposited at Station HQ / Regional Centre.
 - ✓ Banker's certificate from pension disbursing bank for stoppage of Fixed Medical Allowance (FMA), when being received by ESM or a copy of the registered letter forwarded to bankers / DPDO by the veteran requesting them to stop payment of FMA to him from the date he applies for ECHS membership.
- One Smart Card per beneficiary will be issued.
- Renewal/ Upgradation of smart cards
 - ✓ Application along with DD can be deposited at Station Headquarters / Regional Centre
 - ✓ Renewed / Up graded cards will be issued from Station Headquarters / ECHS Regional Centre
 - ✓ ESM/Dependents will visit the parent Polyclinic along with the old card and the new card once the new card is received
 - ✓ The old cards including add on card(s) will be required for activation of New Cards and transfer of data on successful activation of new card, the old card(s) will automatically be deactivated.
 - ✓ In case there are more than four members/dependents additional sheet for upgradation form will be used.
 - ✓ In case of upgradation from 16 KB to 32 KB Card, the ESM should apply for new cards for all dependents.

RATES OF SUBSCRIPTION WEF 01 JUNE 2009

| GRADE PAY DRAWN AT THE TIME OF RETIREMENT | CONTRIBUTION |
|---|--------------------------|
| 1800/- pm, 1900/-pm, 2000/-pm, and 2800/-pm and recruits drawing family pension / medical pension | Rs.15000/- |
| 3400/-pm and 4200/-pm | Rs.27000/- |
| 4600/-pm, 4800/- pm, 5400/-pm And 6600/-pm 7600/-pm and above and Officers under HAG Scale | Rs.39000/- Rs.60000/- |

- War Disabled Pensioner / War Widows/ NOK of Battle Casualties exempted from paying subscription.
- All pensioners retired prior to 01 Jan 1996 are exempted from contribution.

DISEASES COVERED

All known diseases are covered for treatment under ECHS including:-

- TB & Leprosy.
- Hearing Aids.
- Mental diseases.
- HIV/Aids.
- Artificial limbs/ appliances.
- Medical equipment for residences.
- Medical examination/Health check up.
- Intra-ocular lenses.
- Plastic surgery.

ADVANTAGES OF ECHS MEMBERSHIP

- No age or medical condition bar for becoming a member.
- One time contribution for lifetime membership.
- No monetary ceiling on treatment.
- Indoor/outdoor treatment, tests and medicines.
- Country wide network of ECHS Polyclinics.
- Familiar environment and sense of belongingness.
- Covers spouse and all eligible dependents.

LOSS OF SMART CARD

- In case of loss of Smart Card, an application on plain paper to be submitted to dependent Polyclinic or Stn HQ with following documents:-
 - ✓ An affidavit of Rs 10/- on non-judicial stamp paper duly notarized as per format.
 - ✓ Demand draft @ Rs 135/- per card.
 - ✓ Photocopy of lost card(s), if held.
 - ✓ Fresh application form dully filled in and photographs affixed of all beneficiaries.
 - ✓ Certificate from parent polyclinic with details of chronic diseases / allergy, equipment issued (like Hearing Aid) / surgery carried out (if any).

'If you want things to change in your life, start with your thinking'

NO SURRENDER OF OLD ECHS CARDS FOR ISSUE OF RENEWAL/ UPGRADED ECHS SMART CARD

- Surrender of Old Cards is not required while applying for renewal / upgradation of Cards. Old Card to be surrendered at the Polyclinic after successful registration of new card.

ECHS Smart Card :- Application for Fresh / Upgrade / Dependent smart cards are to be submitted to the nearest HQ. The documents required are given below :-

| SI no. | Fresh Card | Upgradation Card | Adding Dependent | Change of Primary Member | White Card |
|--------|--|------------------------------|--|---|---|
| 01. | Color photograph 02 copy each | -do- | -do- | -do- | -do- |
| 02. | Demand draft in favour of Regional Centre ECHS, Coimbatore @ Rs.135/- for each card | -do- | -do- | -do- | -do- |
| 03. | Xerox copy of Discharge Book | Xerox copy of old smart card | Xerox copy of Pt-II order published by Record office | Death certificate of the primary member | Disability certificate from competent authority of MH/CH and or certificate by surgeon of Govt. Hospital. |
| 04. | Affidavit on Rs 10 Non Judicial Stamp by Notary | Nil | Nil | Nil | Nil |
| 05. | FMA Stoppage Certificate from concerned Bank or a copy of the registered letter forwarded to bankers / DPDO by the veteran requesting them to stop payment of FMA to him from the date he applies for ECHS membership. | Nil | Nil | Nil | Nil |
| 06. | Xerox copy of PPO | Nil | Nil | Nil | Nil |
| 07. | Blood Group Report of each member | Nil | Nil | Nil | Nil |

CHANGE OF PARENT POLYCLINIC

- Submit following documents to nearest ECHS Cell at Station HQ / Regional Centre:-
 - ✓ Application on plain paper clearly mentioning old ECHS regn number, old address, old parent Polyclinic, new address & new parent Polyclinic.
 - ✓ Proof of new address like electricity / telephone/ water bills/RWA certificate etc.

ADVANTAGE OF 32 KB UPGRADED ECHS SMART CARD

- 16 KB ECHS Cards are being replaced with 32 KB cards. ECHS members are advised to apply for the upgraded card. The advantages of the upgraded card are as follows:-
 - ✓ Facility to have separate card for each dependent member of your family.
 - ✓ Facility to have card with separate address and separate polyclinic for self and dependents.
 - ✓ Children studying away from parents can have card with their local address printed on the card.
 - ✓ Name of parent polyclinic is inside the chip of the card. This added facility for change of parent polyclinic at Polyclinic only without having to change the card. Change is permissible five times on one Card.
 - ✓ All India validity. No need to carry temporary attachment certificate while going outstation.
 - ✓ Family pensioners card will have the rank of ex-servicemen on the upgraded cards.
 - ✓ Two high-resolution finger prints along with name of ESM whose impressions are stored.
 - ✓ Medical history including medicines prescribed and issued includes the list of medicines to be issued repeatedly.
 - ✓ Only three medical equipments can be stored in 16 KB card whereas in 32 KB card 14 medical equipments can be stored.
 - ✓ It is very easy to get upgraded cards.

WHAT YOU DO ONCE CARD IS RECEIVED

- ✓ After receiving cards, individuals will go to respective polyclinic for activation of card.
- ✓ After activation of new cards, old cards if held be deposited at polyclinic for deactivation.

ROUTINE MEDICAL TREATMENT

- Report to Polyclinic. Follow instruction/steps given at Polyclinic.
- OPD treatment at Polyclinic. Hospital admission / referral to specialist at service hospital / empanelled hospital by MO Polyclinic.
- Beneficiary can be sent for OPD in empanelled hospital of his choice.
- In military stations, ECHS beneficiaries are referred to local Service Hospital subject to availability of bed space and / or specialist facility.
- Patients are referred directly to civil empanelled facilities of patients choice by Med specialist / MO at ECHS Polyclinics in case of non existence of medical facility at the Service Hospital.
- In Non-Military Stations, direct referral to Empanelled Hospital is permitted.
- Patients desirous of treatment in Service Hospitals will be referred to Service Hospital even from non military stations.
- After referral, report to referred Hospital for required consultation / treatment /diagnostic procedure.
- No payment is to be made by the ECHS member to the referred medical facility, unless the ESM opts for medical treatment / stents or implants that are above the ceiling limits prescribed by ECHS or procedures / facilities that are not part of the agreement with that particular empanelled hospital.

'Wake up and tell yourself that it is going to be a good day'

EMERGENCY TREATMENT (EMPANELLED HOSPITAL)

- Report to empanelled hospital. Prove identity through ECHS Smart Card/ receipt.
- Empanelled hospital to inform the nearest ECHS Polyclinic within 48 hours and get Emergency Referral (ER) from OIC Polyclinic.
- No payment to be made by ECHS patient. Hospital will raise bill to ECHS.

EMERGENCY TREATMENT (NON EMPANELLED HOSPITAL)

- ESM or his representative to inform the nearest Polyclinic within 48 hours of emergency admission.
- Emergency Information Report to be collected from OIC Polyclinic or info to OIC. (subsequently).
- Patient to clear the hospital bill and claim reimbursement from parent Polyclinic. Reimbursement is limited to CGHS rates only. Therefore advised to shift to nearest empanelled hospital once emergency is treated and fit to be shifted to empanelled hospital.
- Claims to be submitted within a month of discharge.
- Conditions of **Emergency** are as under:-
 - ✓ Acute Cardiac Conditions/Syndromes including Myocardial Infarction, Unstable angina, Ventricular Arrhythmias, Paroxysmal Supraventricular Tachycardia, Cardiac Tamponade, Acute Left Ventricular Failure/Severe Congestive Cardiac Failure. Accelerated Hypertension, Complete dissection.
 - ✓ Vascular Catastrophies including Acute Limb Ischemia, Rupture of Aneurisms, Medical and Surgical Shock and Peripheral Circulatory Failure
 - ✓ Cerebro-Vascular Accidents including Strokes, Neurological emergencies including Coma, Cerebro-Meningeal Infections, Convulsions, Acute Paralysis, Acute Visual loss.
 - ✓ Acute Respiratory Emergencies including Respiratory failure and Decompensated Lung Disease.
 - ✓ Acute abdomen including Acute Obstetrical and Gynaecological Emergencies.
 - ✓ Life threatening injuries including Road Traffic Accidents, Head Injuries, Multiple Injuries, Crush Injuries and Thermal Injuries.
 - ✓ Acute Poisonings and Snake Bite.
 - ✓ Acute Endocrine Emergencies including Diabetic Ketoacidosis.
 - ✓ Heat Stroke and Cold Injuries of life threatening nature.
 - ✓ Acute Renal Failure.
 - ✓ Severe infections leading to life threatening sequelae including Septicemia, Disseminated / Military Tuberculosis.

FACILITIES FOR SENIOR CITIZENS

- Most of the ECHS beneficiaries are senior citizens. However, male ECHS members who are 75 Yrs & above and female ECHS beneficiaries who are 70 yrs & above are given '**PRIORITY**' for various activities in ECHS Polyclinics, viz out of turn attendance at reception, examination by doctors and issue of medicines etc.

SMART CARDS THROUGH THIS REGIONAL CENTRE

- This Regional Centre has processed and issued 16,000 Smart Cards through respective Station Headquarters since Oct 2012. Around 250 applications are processed monthly.
- You can log on to www.echs.gov.in and feed your Service No. / Application registration No. to find out the status of Smart Card application.
- It is advised to upgrade the old 16 Kb Smart Card. The new upgraded Smart Card is issued with 32 Kb chip to individual member of family with colour photo and inbuilt medical history for better convenience for usage all over India.

PERMISSION FOR TREATMENT / INVESTIGATION FOR DIABETES, HYPER TENSION, CARDIAC DISEASES, DIALYSIS AND CANCER

- AFVs were required to get permission (referral letter) every time to get the prescribed treatment/ investigations done at empanelled hospitals / diagnostic centre. Now as per GOI MoD letter No. 22A(55)/2013/US (WE)/D (Res) dated 05 Jul 13, it has been decided to permit issue of permission letter by ECHS PCs with a **validity of six months from the date of issue of the original prescription for undergoing the prescribed investigation/treatment procedures.** The same permission letter shall be valid for undergoing the prescribed treatment procedures/investigations multiple times during the six months.

TREATMENT OF ECHS BENEFICIARIES AT INSTITUTE OF LIVER AND BILIARY SCIENCES AT CGHS RATES

- Institute of Liver & Biliary Sciences has been set up by Govt of Delhi at Vasant Kunj, New Delhi to provide a comprehensive set up for diagnosis and treatment of Liver & Biliary diseases. The institute has informed that ECHS beneficiaries holding a valid ECHS card can avail treatment / investigation facilities on cash basis as per entitlement of the beneficiary as per CGHS rates or AIMS rates or actual whichever is less. The reimbursement, however in respect of items for which ceiling has been prescribed will be limited to the ceiling rates or actual whichever is less.
- ECHS beneficiaries desirous to take treatment at ILBS can do so by taking a referral for reimbursement claim from any ECHS Polyclinic in Delhi. The entitlement of the ECHS beneficiaries for indoor treatment (General/Semi Private/Private ward) would be mentioned on the referral letter. A recommendation of Service Specialist required before undergoing any unlisted procedure/test.

ISSUE OF MEDICINES ON DISCHARGE FROM EMPANELLED HOSPITALS

- Central Org ECHS has issued the guidelines for issue of medicines on discharge from empanelled hospitals vide letter No. B/49761/AG/ECHS/Eqpt/G-Corres dated 14 Nov 12.

"Whenever medicine needs to be continued post discharge of an ECHS beneficiary from an empanelled hospital, the same will be issued by the treating hospital at the time of discharge for seven days and cost of the same billed in the consolidated final hospital bill submitted to ECHS".

***A creative man is motivated by the desire to achieve, not by desire to beat others.
- Ayn Rand***

MEDICAL FACILITIES FOR IN-PATIENT TREATMENT AND POST-OPERATIVE FOLLOW UP TREATMENT TO BENEFICIARIES RESIDING IN DISTRICTS NOT COVERED BY ECHS

- Directorate of Ex-servicemen Welfare MOD letter No 22D(09)/12013/US(WE)/D(Res) dated 21 Aug 2013 clarifies the following:-
 - ✓ ECHS beneficiaries who are holding a valid ECHS Card and are residing in districts not covered by ECHS shall be eligible to obtain treatment from Government Hospitals and submit the medical re-imburement claim to the ECHS Polyclinic (i.e they can avail the treatment without obtaining referral from Polyclinic located outside their district).
 - ✓ Re-imburement shall be limited to the CGHS rates applicable to the nearest ECHS Polyclinic and as per the ceiling rates and ward entitlements or as per actual, whichever is lower.
 - ✓ ECHS beneficiaries who are holding a valid ECHS card and are residing in districts not covered by ECHS shall be eligible to obtain post-operative follow-up treatment from Government Hospitals in follow up cases of Renal Transplant Surgery, Knee and Hip Joint Replacement, Cancer Treatment, Neuro Surgery and Cardiac Surgery. However, Prior permission (referral) is to be obtained from the OIC of nearest ECHS Polyclinic.
 - ✓ Permission shall be issued for 3 to 6 months at a time and may be extended based on medical requirement. Reimbursement for consultation, procedures and investigations shall be limited to CGHS rates applicable to the nearest ECHS Polyclinic and as per the ceiling rates and ward entitlements or as per actual, whichever may be lower. OPD medicines shall be obtained from the concerned Polyclinic for maximum period of 3 months at a time.

MEDICINES

- ECHS members are not required to purchase any medicines prescribed by any ECHS doctor / empanelled hospital. Medicines will be provided by the ECHS Polyclinic.
- At times, brand name of the particular medicines issued may be different from that prescribed by an empanelled hospital. However, drug of the same chemical composition (Generic name) will be issued.
- So please do not insist on a brand name of any medicine.
- It is ensured that the standard and quality medicines are provided to the ECHS clientele.
- Issue of medicines for Chronic illness / long term treatment and outstation cases are as follows:-
 - ✓ Medicines from the parent ECHS Polyclinic will be issued up to a maximum of 90 days for chronic diseases where review not required is endorsed by specialist, in all other cases a maximum of 30 days medicines will be issued.
 - ✓ Such patient when visiting some other outstation, can be issued medicines from any specified 'Out station Polyclinic' (other than parent Polyclinic) up to a maximum 90 days at a time against 'Temporary Attachment Certificate' obtained from parent Polyclinic.
 - ✓ Without 'Temporary Attachment Certificate' (TAC) medicines will be issued by outstation Polyclinic for seven days only. In case of upgraded cards, TAC is not required.
- Reimbursement of medicines cost in specific cases for 30 days only. Permitted ONLY if patient referred by Polyclinic for certain specific treatment and the medicines were prescribed to be taken with immediate effect on discharge from Hospital. The specific cases are after major Cardiac Surgery, Neurosurgery, Oncology treatment, post operative joint replacement and post operative Organ replacement.

DO's

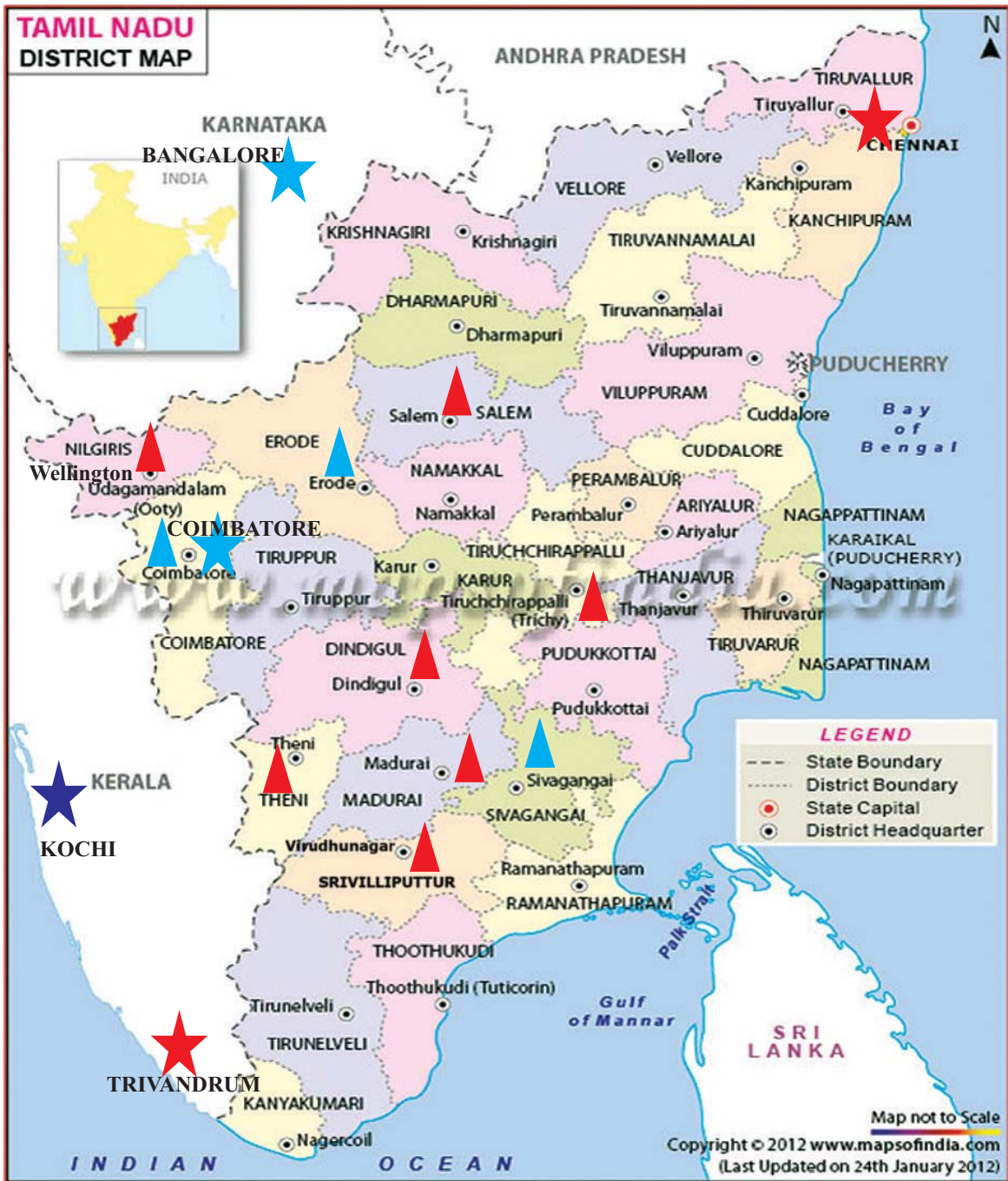
- Report to the nearest ECHS Polyclinic in case of any ailment.
- Do visit your ECHS Polyclinic whenever you need Medical Aid.
- Do exercise your option of being referred to empanelled facility of your choice in the same station but only when referral is advised by polyclinic and service hospital facilities are not available.
- Do carry your referral form and ECHS card to the empanelled facility. Obtain a referral before availing treatment in any empanelled hospital / facility.
- Do try to choose a Service / Empanelled Hospital in an emergency, so that you won't have to pay.
- Do allow some time for Polyclinic to procure super specialty drugs prescribed, if not readily available.
- Inform the nearest ECHS Polyclinic within 48 hours, if an ECHS beneficiary gets admitted to a non-empanelled facility in an emergency.

DON'Ts

- Do not go to Empanelled Hospital without referral from ECHS Polyclinic except in Emergency.
- Do not pay bills in Empanelled Hospitals for listed facilities as there is no provision for reimbursement. ECHS will clear hospital bills.
- Do not insist for referral for facilities available in the Polyclinic, it is not authorized.
- Do not insist on particular brand name of drug from Polyclinic. Doctor may issue you different brand but with same Pharmacological composition.
- Do not ask for drugs prescribed by private doctors without referral from Polyclinic.
- Do not purchase drugs yourself and ask for re-imburement as it is not authorized.
- Do not accept sub-standard treatment at Empanelled Hospital. Report to your ECHS Polyclinic for any ill-treatment/sub standard medical treatment.
- Do not get treated in non-empanelled facility without obtaining prior sanction, as grant of 'EX Post Facto' sanction is not permissible.

***'Don't see others as doing better than you.
Beat your own records, because success is a fight between you and yourself'***

LOCATION OF ECHS POLYCLINICS UNDER AOR OF REGIONAL CENTRE ECHS COIMBATORE









- ★ - Regional Centre (Air Force)
- ★ - Regional Centre (Army)
- ★ - Regional Centre (Navy)

Polyclinics under AOR of RC Coimbatore

- ▲ - Air Force
- ▲ - Army

FUNCTIONAL POLYCLINICS IN COIMBATORE REGION

| Location | Officer In charge | Contact number | Email ID | Photos |
|-----------------|-----------------------------|--|---|---|
| Coimbatore | Gp Capt MS Suresh (Retd) | 0422-2220233, 2222442 M-9489247210 | coimbatore@echhs.gov.in oicechspccbe@gmail.com |  |
| Dindigul | Lt Col M Aruchamy (Retd) | 0451-2460341 M-9443646999 | dindigul@echhs.gov.in echspcdindigul@gmail.com |  |
| Madurai | Lt Col A A Rethinam (Retd) | 0452-2640410,2 640413 M-9003709210 | madurai@echhs.gov.in maduraiechs@gmail.com |  |
| Srivilliputtur | Maj S Jaykar (Retd) | 04563-263534/35 M-8300135270 | srivilliputtur@echhs.gov.in echspc_svpr@yahoo.com |  |
| Theni | Lt Col PS Natarajan (Retd) | 04546-260405, 255415 M-9500414632 | theni@echhs.gov.in echspc_tni@yahoo.com |  |
| Tiruchirapalli | Lt Col S Mahalingam (Retd) | 0431-2424945/ 2420946 M-9442553880 | tiruchirapalli@echhs.gov.in echspolyclinictrichy@gmail.com |  |
| Salem | Lt Col GN Samy (Retd) | 0427-2414707, 2420791 M-9486519892 | salem@echhs.gov.in oicechspcslm@gmail.com |  |
| Sivagangai | Sqn Ldr MR Nathan (Retd) | 04575-242001 M-9941149929 | sivagangai@echhs.gov.in echssivagangai@gmail.com |  |
| Wellington | Col D Raja (Retd) | 0423-2200801 M-9443630581 | wellington@echhs.gov.in echswton@gmail.com |  |
| Erode | Lt Col Palaniappan V (Retd) | 0424-2225099 M-9443725992 | erode@echhs.gov.in |  |

'Work as hard the last day on the job as you did the first day'

'SWACHH BHARAT' CAMPAIGN

The Swachh Bharat campaign organised by the Regional Centre (in uniform) has not only motivated the staff of the Regional Centre and Polyclinics but also encouraged others to participate to keep the surroundings clean and tidy. We devote two additional hours every week for Swachh Bharat so as to make "clean surroundings a way of life" rather than an event to be forgotten.

CLEAN AND GREEN



Bus stand at Kadampadi being cleaned by RC staff



Gardening at RC



Swachh Bharat Abhiyan at Madurai Polyclinic



Swachh Bharat Abhiyan at Salem Polyclinic



Swachh Bharat Abhiyan at Sivagangai Polyclinic



Go Green at Theni Polyclinic

VISITS AND ACTIVITIES



*Air Cmde MS Reddy
AOC 5 BRD visit at RC*



*Air Cmde Umesh Kumar
AOC 43 WG visit at RC*



*Lt Col Depankar Rajaram JD (Ops)
Central Org visit at RC*



**Lt Gen Jagbir Singh SM, VSM
GOC ATNK & K Area
visit at Dindigul Polyclinic**



**Lt Gen Jagbir Singh SM, VSM
GOC ATNK & K Area
visit at Sivagangai Polyclinic**



**Director in discussion with
Hospital staff**



**Maj Gen RG Krishnan VSM
COS ATNK & K Area
visit at Madurai Polyclinic**



**Patients waiting room at
Wellington Polyclinic**



**Lt Gen Jagbir Singh SM,
VSM GOC ATNK & K Area
visit at Srivilliputtur Polyclinic**



**Director visit at
Tiruchirapalli Polyclinic**



Polyclinic at Erode



**Lecture being conducted at
Tiruchirapalli Polyclinic**

EMPANELLED HOSPITALS UNDER COIMBATORE REGION

| Hospital Name | Location | Contact Person | MOA up to | Contact No |
|---|--|--|------------------|---|
| Aravind Eye | Avinashi Road, Opp to Psg College Of Arts & Science, Coimbatore 641 014 | Mr Rangaraju Accts Manager Mr M Ranjita Administrator | 29.06.15 | 9488630865, 9976223663 0422-4360400 cbe.insurance@cbe.aravind.org |
| Eye Foundation | 582A, DB Rd, RS Puram, Coimbatore - 641 002 | L Saravanakumar Asst Manager | 05.07.15 | 9789322027, 0422-4242016 medicclaim@theyefoundation.com |
| Ganga | 313, Mettupalayam Rd, Saibaba Koil, Coimbatore 641 043 | Dr P Krishnanand Med Adm Officer | 22.08.14 | 9585899599, 0422-248500 gangainsurance@gmail.com |
| PSG | 50, PSG Medical College & Hospital Peelamedu, Coimbatore, 641 004 | Mrs Nagalekshmi Manager Billing | 19.09.15 | 0422-2570170, 9894759903 rmopsghospital@yahoo.co.in |
| Sri Ramakrishna | 395, Sarojini Naidu Road, Siddhapudur, Coimbatore, 641 044 | Mr Ram kumar Co-ordinator | 10.03.15 | 0422-4500000, 9842273604 covai.ramakrishnahospital@rediffmail.com |
| City Hospital Pavalam Trauma Centre | 4 / 361 Trichi Road Gandhiji Nagar, Dindigul - 624005 | DN Loganathan, Incharge Insurance | 31.07.16 | 0451 2436060, 9360930003 logucityhospital@gmail.com |
| Raja Rajeshwari | 46, Spencer Compound, Dindigul, 624001 | Mr P S Sethuraman CAO | 08.07.16 | 0451-2422444-46, 9500009050 rrnhdindigul@gmail.com |
| Apollo Speciality | Lake View Road, K.K. Nagar, Madurai, 80 Feet Rd, Madurai, 625020 | Saravanakumar Senior Executive | 27.07.16 | 0452-2580892, 9842090211 creditcell_mdu@apollohospitals.com |
| Aravind Eye | Anna Nagar, No.1, Gandhi Nagar, Shenoy Nagar, Madurai 625020 | Shanmugasundar Manager Finance R Sunitha - Manager Insurance Services | 26.08.16 | 0452-4356100 aravind@aravind.org |
| Madurai Kidney Centre | 6/6-B-2 Sivagangai Rd. K.K. Nagar Madurai 625020. | A Radhakrishnan Admin Officer | 09.08.16 | 9443343210 0452-2584397,2584566 maduraikidneycentre@gmail.com |
| Vadamalayan | 9- A, Vallabai Rd, Chinna Chokkikulam, Madurai, 625002 | Dr Guhapriya Co-ordinator | 02.08.15 | 0452-2545424 7708855111 claims@vadamalay.org |
| Shanmuga and SCI | No. 24, Sarada College Rd, LRN Colony, Hasthampatti, Salem 636007 | V Murugan Gen Manager | 23.07.16 | 0427-2315293, 8870011303 shanmugahospital@gmail.com |
| SKS | Opposite New Bus Stand, Brindavan Rd, Fairlands, Salem, 636016 | T Thangavelu Co-ordinator | 03.08.16 | 9486573722, 0427- 4033000, credit@sksh.org |

| Hospital Name | Location | Contact Person | MOA up to | Contact No |
|--------------------------|--|--|-----------|--|
| Vinayaka Mission | Sankari Main Road, NH-47, Chinna Seeragapadi, Salem, 636308 | PK Asokan Admin Officer | 03.08.16 | 0427-3980000, 9361645600 vmhasokenpk@gmail.com |
| Apollo Hosptial | Managiri, Karaikudi, Sivagangai District 630 307 | N Sankaralingam Ops Executive | 14.07.15 | 04565- 223705 creditkkdi@apollohospitals.com |
| Arvind Eye | 371, Periyakulam Road, Theni - 626 531 | Kalaivendan Manager | 18.11.15 | 04546-252658, 9597479731 theni_insurance@aravind.org |
| Krishnammal Memorial | #293, Periyakulam Road, Near Fire Service, Theni - 625531. | Ramachandran Manager | 03.08.16 | 04246-250700 kmhtheni@gmail.com |
| Govindrajan Eye | 6 Officer's Colony, Puthur, Trichy, 620017 | P Chittranjan Insurance Manager | 30.11.15 | 0431-2792901,95009175033, 8973508305, drageyes@gmail.com |
| IS Nursing Home | Melapudur Main Road, Melapudur, Trichy 620 001 | Ruben Lazarus Claim Processing Asst | 28.06.16 | 0431-246062, 8015847760 claims@iojeh.org |
| KMC | 6 Royal Road Cantonment Trichy - 620 001 | Magesh Executive | 01.08.16 | 0431-4077777, 8508622022 billing@kauveryhospital.com |
| Mahatama Eye | No. 6, Seshapuram, Tennur, Trichy - 620 017 | Srinivasan Claims Officer | 31.07.16 | 0431-274 0494, 9361077411 info@mahatmaeyehospital.org |
| Maruti | 95, Pattabiraman Street, Tennur, Trichy- 620017 | R Anuradha TPA Coordinator | 25.05.15 | 0431-2240000, 9626253550 claims_maruti@yahoo.com |
| Team Specialty Hospital | #10, Sathiyamoorthy road, Opp.New Bus Stand, Pudukkottai - 622001 | S Suresh, Manager | 31.12.15 | 04322- 228866, 7373756006 teamspecialityhospital@gmail.com |
| Tiruvarur Medical Centre | 27, Javulikara Street, Tiruvarur Thiruvarur - 610001. | Swaminathan Manager | 11.11.16 | 04366-242292, 9994379600 tmcplh2006@gmail.com |
| Sankara Eye | Sathy Road, Sivanandhapuram Coimbatore 641035 | Mythili Insurance Co-ordinator | 21.08.16 | 0422 2666450, 9942211240 bde1.cbe@sankaraeye.com |
| Vasan Eye Care | Vasan Eye Care Hospital, 81/83, TV Samy Road(West), RS Puram, Coimbatore | Diwakar PRO | 23.09.16 | 9585509716, 0422-3300004 coimbatore.tn@vasaneyeye.in |

'Do not confuse a want with a Need'

NEW HOSPITALS FOR EMPANELMENT UNDER THIS RC:-

1. Ortho One, Coimbatore
2. Manipal Hospital, Salem
3. Shankara Eye, Krishnankoil
4. Latha Eye, Namakkal

The empanelment documents of these hospitals has been forwarded to Central Organisation for further processing and likely to be empanelled in about six months.

The following hospitals have applied for empanelment and documents are being processed. Empanelment of these hospitals are likely to be completed within the next six to twelve months.

1. GEM Hospital, Coimbatore (Nov 14)
2. Agarwal Eye, Salem (Nov 14)
3. JCB Hospital Trichy (Nov 14)
4. SMS Hospital, Trichy (Nov 14)
5. Kamla Hospital, Erode (Feb 14)
6. Lotus Hospital, Erode (Pending with Hospital to clear observation of Central Org)
7. Agarwal Eye, Erode (Nov 14)
8. KMCH, Coimbatore (Nov 14)
9. Dr. Muthu's Hospital, Coimbatore (Nov 14)

REGIONAL NEWS

- ✓ The Polyclinic at Erode was made functional on 08 Dec 2014.
- ✓ The Polyclinic at Sivagangai though operational for quite some time will be formally inaugurated soon.
- ✓ The regional conference for the OIC Polyclinics of this region is scheduled during Feb 2015.
- ✓ Switching over to On-line-billing from manual process is being progressed and will be implemented shortly.

REIMBURSEMENT OF COST OF MEDICINES DURING INDOOR TREATMENT IN GOVT HOSPITALS

Reimbursement of cost of medicines purchased by ECHS beneficiaries on the advice of treating specialists in a Govt hospital will be allowed in full in the stations where there are no empanelled hospitals. The bills will be countersigned by the medical superintendent of the Govt Hospital.

Regarding the medicines prescribed at the time of discharge and not issued by such Govt Hospital the ECHS beneficiary will present the prescription to the OIC ECHS Polyclinic for issue/ procurement if not available at that time, as per the policy.

DEPENDENT STATUS OF NEW BORN BABY

Recently a case has come to notice wherein a new born baby delivered by a lady, who is of an ECHS beneficiary, was not provided requisite medical treatment by empanelled medical facility/ECHS authorities on the ground that the baby is not entitled.

It is clarified that new born baby born to an entitled ECHS beneficiary is to be deemed as dependent and entitled to free medical treatment upto three months based on birth certificates. Membership formalities should be completed subsequently within the next three months.

REQUIREMENT OF BLOOD FOR ECHS PATIENTS ADMITTED IN EMPANELLED / NON-EMPANELLED HOSPITALS

ECHS members had highlighted the problem of arranging blood for patients admitted in empanelled/non-empanelled hospitals. The problem gets compounded when the ECHS patients have no family support.

To assist the needy ECHS members, DGMS (Army) has recommended the following:-

- (a) Self-help groups be established Polyclinic-wise comprising ex-servicemen/their family members/other volunteers. These self-help groups to register volunteers who could donate blood when required. The OICs are advised to take the initiative to establish it where it does not exist.
- (b) Self-help groups could maintain liaison with blood banks run by Red Cross/ Rotary Club/other NGOs on internet (Viz, WWW.bharatbloodbank.com), Indian blood donors.com, bloodgivers.com etc) to ensure availability of blood.
- (c) In case of dire emergency, local Station Commander could be approached for arranging donors.
- (d) In all above cases, first donors should be family members and friends of the patient.

Above guidelines are considered very appropriate and practical. It is therefore advised that all ex-servicemen's Organizations facilitate establishment of such an arrangement at all ECHS Station.

CHOICE OF COSTLIER IOL/CORONARY STENT/ANY OTHER AUTHORISED IMPLANT/ DEVICE/EQUIPMENT FOR ECHS BENEFICIARIES

ECHS beneficiaries will be permitted to get costlier IOL/Coronary stents/any other authorized implant/device/equipment after paying for the difference in cost over and above the laid down ceiling rates. A certificate to this effect duly signed by the ECHS beneficiary will be attached with the medical claim. Reimbursement will be as per ceiling rates of actual rates whichever is lesser.

PROVISION OF MEDICINES AFTER TREATMENT IN EMPANELLED HOSPITALS

ECHS beneficiaries can be reimbursed the amount expended on purchase of medicines only in the following five conditions, immediately on discharge, for a period of one month as provided vide Para 6 of Gol letter No. 24 (8)/03/US(WE)/D(Res) dated 19 Dec 2003.

- (a) Post operative cases of major Cardiac Surgery/ Interventional Cardiology
- (b) Post operative Organ transplant cases.
- (c) Oncology.
- (d) Post operative Joint Replacement cases.
- (e) Post operative major Neurosurgical/ Neurology cases.

"When you were born, you cried while the world rejoiced, live your life in such a way that, when you die the world cries while you rejoice"

COLLECTION OF NA MEDICINE ON SUBSEQUENT DAYS

Since medicines are generally in short supply and a beneficiary has to make a number of trips to collect entire quota of his prescribed medicine, it is discourteous to make him stand in que and register him as a fresh case again.

TRAVELLING ALLOWANCES FOR MEDICAL TREATMENT

Air Travel

Reimbursement for air travel in emergency cases will be considered on the merits of individual case by the Ministry in consultation with MoD (Finance) provided the Medical officer of Polyclinic or the Specialist at Service Hospital certifies in writing that the air travel was absolutely essential and that travel by other means i.e. by rail or road etc., would have definitely endangered the life of the patient or involved the risk of serious aggravation of the condition of the patient.

Kidney Donor

Reimbursement of travelling allowances to the kidney Donor in connection with the journeys undertaken for donation of kidney is admissible at the following rates:

- (a) If the donor is a non-ECHS beneficiary.- Will be admissible at the rates applicable to the recipient ECHS beneficiary.
- (b) If the Donor is another ECHS beneficiary.- Will be admissible at the rate applicable to the donor.

Ambulance Charges:

Ambulance services authorized in Polyclinics/ Military Hospitals may be utilized for patients when being referred to Service/Empanelled Hospitals in the same city. However, if Ambulance is not provided and Medical Authority (Medical Officer of Polyclinic or the Specialist at Service Hospital) certifies in writing that conveyance of the patient by any other mode would definitely endanger the life of the patient or involve the risk of serious aggravation of his/her condition, expenditure incurred on engagement of ambulance used to convey the patient will be reimbursed provided that the journey is undertaken within the same city.

Collection of Medicines

Collection of medicine is different from prescribing a medicine. While physical presence of a patient before a doctor is mandatory for examining and prescribing appropriate medicine till telephone medicine facility is introduced, physical presence of a patient for taking repeat medicine is not required unless review at specified interval by the doctor/ specialist (as the case may be) is considered essential or has been endorsed by the treating doctor.

INTIMATION REGARDING ADMISSION IN AN EMERGENCY IN AN EMPANELLED HOSPITAL

As per the policy issued by this HQ, responsibility of generating an Emergency Information Report (EIR), once an ECHS beneficiary is admitted in an Empanelled hospital in emergency, rests with the Empanelled hospitals. The Empanelled hospitals are supposed to forward EIR to concerned Polyclinic 'on-line' and OIC Polyclinics are supposed to issue Emergency Referral 'on-line' to the hospital. The process does not involve the patient or his NOK in any way.

However, contrary to above mentioned policy, it has been reported that patients/their NOK/relatives are handed over the Emergency Certificate by Empanelled hosp for obtaining Emergency Referral form the Polyclinic. Even Polyclinics do not forward Emergency Referrals on line and insist on collecting and carrying hard copy of the referral physically. This practice has to be stopped forthwith. Empanelled hospital and the OIC Polyclinics to follow the laid down procedures.

REFERRAL TO EMPANELLED HOSPITAL OF BENEFICIARIES CHOICE IN OTHER STATIONS

It is clarified that though ECHS beneficiaries can avail medical treatment as mentioned earlier they can also choose to be referred to any empanelled hospital in the country through respective Polyclinic of that Station. However, no TA/DA will be paid in such cases. Similarly, if ECHS beneficiaries temporarily residing in other city reports to a Polyclinic, he will be given medical treatment & also referred to an empanelled hospital, if desired by the ECHS beneficiary.

PRIORITY TO SPOUSE OF WHITE CARD HOLDER WHEN BOTH VISITS POLYCLINIC

If white card holder and his/her spouse visit a Polyclinic together then both of them will be given priority in availing treatment for obvious reasons.

MEDICAL EXAMINATION/ HEALTH CHECK UP

ECHS beneficiaries may undergo medical examination/ health check up at ECHS Polyclinics once a year. The medical examination/health check up however will be limited to the facilities available in the Polyclinic. Referrals to empanelled facilities/ Service hospitals for the same are not permissible.

Individual Bills (Re-imburement):-

When submitting bills for re-imburement, veterans should

- Give valid contact number and e-mail ID to the polyclinic.
- Ask for claim ID number from the polyclinic.
- Check progress of claim process from Polyclinic by quoting claim ID number and for any other information regarding the claim. Any change in personal details like contact number or address or banking details should immediately be informed to the Polyclinic quoting the claim ID number.

Submission of Re-imburement Bills :-

All ESM who have been treated in emergency in any non – empanelled hospital anywhere in India should submit their claim to their parent Polyclinic (registered) within 30 days of discharge irrespective of place of treatment.

Re-imburement of cost of Medicines :-

Re-imburement of cost of medicines purchased by ECHS beneficiaries on the advice of treating specialists in a Government hospital will be allowed in full in the stations where empanelled hospital is not available.

Authority :- Central Organisation letter No B/49762/AG/ECHS dated 14 Mar 2014.

Issue of Medical Equipment to ECHS Beneficiaries :-

All medical equipment like hearing aids, CPAP & BIPAP machines will be issued to ECHS beneficiaries by their parent Polyclinic only against ECHS Smart Card.

'Don't put off exercising – it only gets harder'

Grievance Redressal Mechanism:-

All grievances received from veterans are being replied to, including information sought under RTI. Grievances are being addressed through e-mail via internet and through website pgportal.gov.in of **DoESW**. In addition to the above, an **Arbitration Committee** has also been formed at Central Org ECHS to address concerns of empanelled hospitals. Grievances, if any, may be addressed to the under mentioned functionaries:-

By Post

- | | |
|---|---|
| (a) Managing Director Central Org, ECHS Maude Lines Delhi Cantt, PIN – 110010 Tele – 011 – 25684846 Mob – 8527794678 | (b) Director (Complaints & Legal) Central Org, ECHS Maude Lines Delhi Cantt, PIN – 110010 Tele – 011 – 25684946 |
| (c) The Director Regional Centre ECHS Coimbatore Air Force Station Suler Coimbatore-641 401 Tele/Fax: 0422-2684330/331 | |

Online

- (i) **E-Mail**. E-Mail to the Director (Complaint & Legal) on his e-mail id: dircomplaints-mod@nic.in.

- (ii) **Army Veterans Grievance Handling Portal**. This portal is launched by Army Veteran cell for redressing grievance of our esteem veterans. The web id of this portal is indianarmyveterans.gov.in.

- (iii) **CP GRAMS** Centralised Public grievance Redress & Monitoring System run by Department of Administrative Reforms & Public Grievances, Govt of India can be accessed on web site <http://pgportal.gov.in/cpgoffice/>. Grievance related to ECHS are automatically routed to DOESW/Central Org ECHS.

FOOD FOR THOUGHT

ROOTED IN ANTIQUITY

Here are a bouquet of popular medicinal herbs, with possible side effects.

ASHWAGANDHA

Ashwagandha or winter cherry was praised 3000 years ago by Charaka, for its ability to rejuvenate the entire body by increasing strength and tissue in people of any age.

MEDICINAL CLAIMS

Revitalises, Strengthens the bone marrow and immune system, promotes sleep, cools anxiety, Helps weight gain.

POSSIBLE SIDE EFFECTS

Should not be taken by those with High Blood Pressure.

BRAHMI

Brahmi, which means the Goddess of Supreme Wisdom in Sanskrit is one of the original medicines of Ayurveda.

MEDICINAL CLAIM

Energy tonic for mind and brain, Anti anxiety

POSSIBLE SIDE EFFECTS

None

GARLIC

Garlic is always been used in cooking and medicine. When a garlic bulb is cut or crushed an amino acid by product called allicin is released. Allicin is responsible for the strong odour and medicinal properties.

MEDICINAL CLAIMS

Stops micro organisms, such as bacteria from reproducing, Can be used as an antiseptic and antibacterial, Reduces blood pressure, over activity of intestines and blood sugar levels (slightly), lowers levels bad LDL cholesterol.

POSSIBLE SIDE EFFECTS

Garlic breath and body odour, large amounts can cause nausea, burning in the mouth and stomach, may interact with anti coagulants.

GINGER

An another heritage herb for cooking and medication, the stem contains gingerols, which gives it flavor and aroma.

MEDICINAL CLAIMS

Soothes the stomach, relieves intestinal cramps. Tames inflammation and pain, Prevents nausea, vomiting, motion sickness, dizziness, even during pregnancy.

POSSIBLE SIDE EFFECTS

Burning sensation when eaten in certain people. Disagreeable taste in mouth. May interact with anti coagulant

'Results count, not long hours of effort'

NEEM

Neem is so old that it is identified on emblems in the Indus Valley Civilization. Every part of the tree is used – fruits, seed, leaves, bark.

MEDICINAL CLAIMS

Dr Suresh Chaturvedi has listed the uses of neem in fever, diabetes, urinary problems, respiratory material. It is also an effective mosquito repellent and is used for the treatment of malaria.

POSSIBLE SIDE EFFECTS

More than a month of use can result in impotency and infertility in males

TULSI

(Holy Basil) is our Queen of herbs and main pillar of herbal medicine. It is worshipped by devotee Hindus twice a day. Tulsi is chockfull and beneficial phytochemicals which possess strong antioxidant, antibacterial, anti stress and immune enhancing properties.

MEDICINAL CLAIMS

General revitalizing tonic, treats coughs, colds, flu, ear aches, rheumatism, arthritis, fever, allergies, sores, skin diseases, repels insects and reptiles, purifies air, The juice can be mixed with milk, honey, sugar. It can be chewed too. Has antioxidant qualities. “This means that it has the ability to slow down the oxidation that is responsible for damaging cells, pushing up the aging process and worsening pre existing condition” explains Dr. Madhusudan Pawar, Head of Botany, Podar Ayurvedic Hospital.

POSSIBLE SIDE EFFECTS None.

SAGE:

The cholinesterase inhibitor compounds found in sage appear to alleviate some AD symptoms by improving communication among various regions of the brain. The herb is a powerful source of antioxidants, and also contains compounds that help fight inflammation associated with cognitive decline. Research suggests that herb can improve memory in healthy individuals and may help protect against some of the injurious effects on brain cells of toxic beta amyloid plaque. It is also thought to have anti – anxiety effects.

TURMERIC

A common ingredient in Indian curries, turmeric contains a chemical called curcumin whose positive effects of the brain have been widely studied. Curcumin is both a potent antioxidant and an anti – inflammatory agent. Research suggests that the compound may help inhibit the deposition of toxic beta amyloid plaque, and there is some evidence that it may help in its breakdown and removal from the brain. Curcumin also may help promote the removal of potentially toxic metals from the brain.

CINNAMON

Research suggests that cinnamon helps promote the effects of insulin and reduce blood sugar levels probably by bolstering enzymes that stimulate cellular insulin receptors. The spice has also been shown to lower levels of LDL (“bad”) cholesterol and triglycerides in some studies. It is also a potent antioxidant with anti-inflammatory properties.

Note: Information compiled by Cdr John E Mathew from various Health Magazines.

IMPORTANT ADVICE

ALL ECHS BENEFICIARIES AND DEPENDENTS ARE ADVISED THAT WHENEVER THEY LEAVE STATION EVEN FOR SHORT DURATION, THEY SHOULD CARRY THEIR **ECHS SMART CARD** WITH THEM.

Note:- For any information on ECHS matters as well as latest policies/updates on ECHS, please log on to www.echs.gov.in.

For example: To know about an Empanelled hospital near you log on to www.echs.gov.in click Regional Centre and then empanelled facilities against the concerned Regional Centre and read the facilities provided by the hospital.

Neighbouring Regional Centre address and contact number:-

| <u>Regional Centre</u> | <u>Address</u> | <u>Contact No - E-mail</u> |
|-------------------------------|--|--|
| Chennai | ECHS Regional Centre C/O Station Headquarters Chennai Fort Saint George Chennai - 600009 | 044-25673092 dirrcchennai@echs.gov.in |
| Bangalore | ECHS Regional Centre Air Force Station, Jalahalli (West) Bangalore-560015 | 080-23892178-79 Fax-080-2839217 dirrcbnga@echs.gov.in |
| Kochi | ECHS Regional Centre C/O Station Head Quarters Kochi Southern Naval Command, Naval Base, Kochi. Kerala 682004 | 0484-2872948 dirrckochi@echs.gov.in |
| Trivandrum | ECHS Regional Centre Pangode Thirumala Trivandrum-69006 | 0471-2350118,2352355 dirrctvm@echs.gov.in |

'Treat others as you would like to be treated'



ECHS MOTTO



ECHS BENEFICIARIES ARE MOST IMPORTANT VISITORS IN OUR PREMISES AND THEY ARE NOT AN INTERRUPTION TO OUR WORK.

THEY ARE IN FACT THE PURPOSE OF OUR EXISTENCE.

WE ARE NOT DOING THEM A FAVOUR BY SERVING THEM, ACTUALLY THEY ARE DOING US A FAVOUR, BY GIVING US AN OPPORTUNITY TO SERVE THEM.

Toll Free No. 180 0-114-115 (0900-1700)