

# **ELIGIBILITY**

## **Eligibility Conditions**

1. **Entitlement for ECHS.** The Scheme caters for medicare to all ESM in receipt of pension or disability pension, as also his/her dependants, which includes wife/husband, legitimate children and wholly dependant parents. The scheme is also applicable to NOKs of deceased pensioners who are drawing family/special family pension. Definitions:-

(a) **Ex-Servicemen Pensioner.** Any person who has served in any rank (whether as combatant or as Non-combatant) in the regular Army, Navy and Air Force of the Indian Union, and fulfills the following conditions:-

- (i) who has retired from such service after earning his/her pension.
- (ii) who has been released from such service on medical grounds attributable to military service, or in circumstances beyond his/her control, and is in receipt of disability pension.
- (iii) It includes personnel of the Territorial Army of the following categories.
  - (aa) Pension holders for continuous embodied Service.
  - (bb) Persons with disability attributable to military service and drawing disability pension.
- (iv) The following are also included:-
  - (aa) Personnel of Military Nursing Service drawing pension.
  - (ab) Whole time officers of National Cadet Corps(NCC) who are Ex-servicemen and in receipt of pension/disability/ family pension.

(b) **Family Pensioner.** Implies the legally wedded spouse of an Armed Forces personnel, whose name figures in the service records of the personnel and whose husband/ wife (as the case may be) has died either while in service or after retirement and is granted family pension. This term also includes a child or children drawing family pension on the death of his/her pension drawing father/mother, as also parents of a deceased bachelor soldier, who are in receipt of family pension.

2. **Eligibility Status for Dependants.** The following categories qualify to be called dependants:-

(a) **Parents.** Father and Mother of the pensioner shall be deemed to be dependant if they are normally residing with the ESM pensioner, and their combined income from all sources is less than **Rs. 2550/-** per month.

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(b) **Spouse**

- (i) Legally wedded Spouse.
- (ii) Name should be included in the records of service.

(iii) Legally separated spouse is included as long as the ESM pensioner is responsible for her maintenance. In case spouse remarries, then he/she is not entitled.

(iv) If the spouse is employed in Govt service then he/she can only be a member of any one Govt/Public sector medical benefit scheme and not a second one.

(v) If a war widow remarries then only she is eligible. Her husband, however, will NOT be eligible.

(vi) In case the ESM pensioner marries after retirement, following documents will be required as proof for dependancy of wife:-

(aa) Marriage certificate from authorized Registrar of Marriages/Municipal Committee.

(ab) Application form will have to be submitted for enrolling the spouse as a dependant.

(c) **Daughter(s)**

(i) Her/their details must exist in the service record of the pensioner.

(ii) Unmarried and unemployed daughters must be dependant on the pensioner.

(iii) Married and or employed daughters are NOT entitled.

(iv) Widowed daughters who are dependant on the pensioner and whose income from all sources is less than Rs.1500/- per month are entitled.

(v) Daughters with permanent mental or physical disability, irrespective of age/medical condition.

(vi) Divorced daughters are entitled, when solely dependant on the pensioner, and whose income from all sources is less than Rs. 2550/- per month.

(vii) In case where daughter is born after the pensioner's retirement, following documents will be required to enable the child to be declared as a dependant and to become entitled to ECHS benefits:-

(aa) Birth Certificate

(ab) Submission of application Form to enrol as a dependant.

(d) **Sons**

(i) His/their details must be included in the pensioners record of service.

(ii) Unemployed sons upto 25 years.

(iii) Sons suffering from permanent physical or mental disability irrespective of age limit or medical condition.

(iv) In case where the son is born after the pensioner's retirement, the following documents will be required as proof of dependency :-

(aa) Birth Certificate.

(ab) Submission of additional application form to enroll as a dependant.

3. **Pension.** For the purposes of eligibility for the ECHS, the word "pension" implies any type of pension received from the Government/Civil Services Estimate/ Defence Services Estimate and paid by the Controller of Defence Accounts (Pension) or his subordinate offices.

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