

**ELIGIBILITY FOR ECHS IN RESPECT OF ESMs WHO JOINED PSUs BEFORE COMPLETING PENSIONABLE SERVICE**

1. Govt of India, Min of Defence letter No 22(1)/01/US(WE)/D(Res) dated 30 Dec 2002, explicitly lays down following twin conditions for becoming a member of ECHS :-

- (a) Should be an Ex-Serviceman.
- (b) Should be in receipt of Pension/Disability pension or Family Pension from Defence authorities.

2. In consonance with the ibid policy, this letter deals with the case of Service officers who, prior to completing their pensionable service, joined PSUs like Air India, Indian Airlines, Pawan Hans, Shipping Corporation of India (SCI) in organisational interest, and Govt had sanctioned pension to these officers on pro-rata basis. On secondment or transfer to PSUs these officers received their pension either as a lump-sum on full commutation or on monthly basis. For those who commuted full amount, the monthly pension was to be restored at 43% after 15 years from their date of retirement on pro-rata basis. Hence, they would be deemed to comply with condition 1(b) above, even though their data of restoration of pension may not have arrived.

3. It has been decided that such affected officers, who meet the twin conditions at Para 1 above, shall be eligible to enroll as ECHS members. The following additional conditions will have to be complied with by these ESMs:-

(a) Since the Govt rules prohibit an individual from taking benefit from two schemes, a certificate to this effect/entry at new Para 10 of Affidavit will be mandatory, where it must be stated that "I certify that I am not a member of any other Govt/PSUs medical health scheme".

(b) The calculable pension slab for determining contribution will be based on the pension entitled to the rank held by the individuals at the time of release, and NOT on his restored pension amount. In other words, they will be required to pay an amount similar to the current pension of the rank held at the time of retirement. For example, Wg Cdr 'A' joined Pawan Hans in 1989 and was granted fully commuted pension. He shall have to contribute as per the current authorised pension of a Wg Cdr, ie Rs 9190/- and hence, the contribution amount shall be Rs 18,000/- in the case of Wg Cdr 'A'.

**Authority:** Central Organisation ECHS letter No B/49701-PR/AG/ECHS dt 18 Nov 2003.

MD ECHS