

CLARIFICATION ON TERM 'FAMILY' FOR ENROLMENT INTO ECHS

1. References:-

- (a) Our letter No B/49764/AG/ECHS dated 10 Oct 03.
- (b) Our letter No B/49764/AG/ECHS/R dated 15 Feb 05.
- (c) Our letter No B/49701-SP/AG/ECHS dated 06 May 05.
- (d) Our letter No B/49701/MOD/AG/ECHS dated 24 Feb 06.

2. ECHS has been launched to provide comprehensive medicare to all ESM in receipt of pension or disability pension, as also to his/her dependents, which includes wife/husband, legitimate children and wholly dependent parents. The Scheme is also applicable to NOKs of deceased pensioners who are drawing family/special family /**liberalised family** pension.

3. Eligibility Status of dependents has been amplified earlier and is reiterated as under:-

(a) **Parents.** Father and Mother of the ESM pensioner shall be deemed to be dependent if they normally reside with the ESM pensioner and their combined income from all sources does NOT exceed Rs 2550/-pm. Parent of the spouse of the ESM are NOT permitted to become members. In case a widow, who is in receipt of Family Pension, joins the ECHS, then the parents of her late husband can be made dependants, subject to fulfilling the conditions. However, her own parents CANNOT be made dependants. In a case where both the husband and wife are ESM pensioners, then both can opt to cover their parents as dependents. In this case both pensioners will have to make ECHS contribution, as applicable. Govt of India letter No 22(20)05/US(WE)/D(Res) Deptt of ESW dated 10 Feb 2006 refers in this regard. "Parents, ie, mother and father" of unmarried deceased soldier and in case of deceased parents, then 'NOK' of unmarried deceased soldier are also eligible, provided they are in receipt of liberalised family pension.

(b) **Spouse.** Legally wedded husband/wife including more than one wife. Spouse living separately is included as dependent, as long as the ESM pensioner is responsible for her maintenance. When the spouse is legally separated, he/she cannot be termed as a dependent and hence cannot be made member of ECHS. In the event of plural marriage, where it is permitted by the rules, the following conditions should be fulfilled for claiming ECHS membership:-

(i) Necessary casualty for entering into plural marriage should have been published through Unit Part II Orders and names of both the wives should be found recorded in the Service Discharge Book/Service Particulars Retired Officers Booklet issued by respective Service Headquarters.

(ii) The names of both the wives should be found recorded in the PPO for grant of 'Family Pension' award.

(iii) In the case of widows, both wives should be in receipt of a share of 'Family Pension' and PPO produced in support of evidence.

(c) **Daughter(s).** Details must exist in the service record of the pensioner. Unmarried and unemployed daughters are permitted to be included as dependents. Widowed/Divorced daughters dependant on the Pensioner and residing with the latter

are also permitted to be included. However, the children of such a daughter are not eligible.

(d) **Son(s)**. Unemployed and unmarried son(s) upto the age of 25 years are permitted to be included as dependents. Details must be included in the service record of the pensioner.

(e) **Mentally/Handicapped Children**. Mentally/Handicapped children who are unable to earn their livelihood are permitted to be dependents for life time. The following conditions are required to be met:-

(i) Onset of disability should be prior to attainment of 25 years of age.

(ii) Permanent disability should be certified by Service Classified Specialist as per format of certificate enclosed at Appendix.

(iii) The condition of disability should be mentioned in the records of pensioner and the disabled dependent son should be eligible for family pension.

4. The above may please be given wide publicity.

Authority: Central Organisation ECHS letter No B/49701-PR/AG/ECHS dt 01 Jun 2006.

MD ECHS