

FREQUENTLY ASKED QUESTIONS

STATS & AUTOMATION

Ques 1: I am a war widow. Do I need to pay contribution towards availing ECHS facilities?

Ans: No War-widows are exempted from paying contribution towards availing ECHS facilities.

Authority: Gol, MoD letter No. 22(1)/01/US(WE)/D(Res) dated 08 Mar 2004.

Ques 2: My wife is also a defence pensioner. Who will pay contribution towards availing ECHS facilities?

Ans: Only one contribution has to be given.

Authority: Gol, MoD letter No. 22(20)/05/US(WE)/D(Res) dated 10 Feb 2006.

Ques 3: What are the rates of one time contribution for availing ECHS membership?

Ans: The rates of contribution are as appended below:

Grade pay drawn at the time of retirement (in Rupees)	Contribution (in Rupees)
1800/- pm to 2800/- pm and recruits drawing family pension/medical pension	15,000/-
3400/- pm and 4200/- pm	27,000/-
4600/- pm to 6600/- pm	39,000/-
7600/- pm and above and Officers under HAG Scale	60,000/-

Authority: Gol, MoD letter No. 22D(04)/10/US(WE)/D(Res) dated 02 Aug 2011.

Ques 4: I am a pre-96 pensioner. What would be the rate of contribution in my case?

Ans: Ex-serviceman drawing pension from CDA who have retired prior to 01 Jan 1996 are exempted from payment of contribution under ECHS.

Authority: Gol, MoD letter No. 17(10)/06/US(WE)/D(Res) dated 13 Apr 2007.

Ques 5: I am a war disabled pensioner. What would be the rate of contribution in my case?

Ans: Ex-servicemen who were disabled due to injuries received during proclaimed wars or any other encounters which had been specifically accorded such status are exempted from payment of contribution under ECHS.

Authority: Gol, MoD letter No. 24(2)/05/US(WE)/D(Res) dated 24 Jul 2005.

Ques 6: I am a retired Short Service Commission Officer not in receipt of any kind of pension. Am I eligible for availing ECHS facilities?

Ans: No. ECHS facilities are not being extended unless ESM status and pension from CDA is being drawn.

Authority: MoD ID No. 18(6)/2009/US(WE) dated 12 Apr 2013.

Ques 7: I am residing in district which is not covered by ECHS. How can I avail the medical facilities?

Ans: 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 Govt (Central/State/Local Self Govt) hospitals and submit the medical re-imburement claim to the ECHS Polyclinic.

Authority: Gol, MoD letter No. 22D(09)/2013/US(WE)/D(Res) dated 21 Aug 2013.

Ques 8: I have got married after retirement, Is my wife eligible for ECHS facility?

Ans: Yes, you can apply for ECHS card along with Part – II order published by respective Record Office.

Authority. Central Organisation ECHS letter No B/49701-PR/AG/ECHS dt 15 Jun 2011.

Ques 9: I am blessed with a baby child after retirement. How can I apply for ECHS card for my child?

Ans: You can apply for ECHS card along with Part – II order published by respective Record Office. You have to submit a fresh application along with the documents and master card for issue of new cards.

Authority: Central Organisation ECHS letter No B/49701/AG/ECHS dt 09 Mar 2005.

Ques 10: I have lost my ECHS membership card. What procedure should I follow to get a fresh ECHS membership card?

Ans: You need to submit an application giving details of the lost membership card (s) to the dependent polyclinic / Stn HQ along with the following:-

- (i) An affidavit of the circumstances under which the loss took place on Rs. 10/- Non-Judicial Stamp paper duly notarised.
- (ii) Photocopy of the lost card (s), if held.
- (iii) Fresh application form duly filled in and photographs affixed of all the beneficiaries concerned.

On submission of an application for issue of a ECHS membership Card, a receipt will be issued by Stn HQ and this would be the authority for seeking treatment from an ECHS Polyclinic till the time the membership card is issued.

Authority: Central Org ECHS, Army HQ letter B/49711 /AG/ECHS dt 10 Oct 2012.

Ques 11: I am having a daughter who is above 25 years of age and still unmarried. Is she eligible for ECHS facilities?

Ans: Yes. You need to submit an affidavit to your Regional Centre, that your daughter above 25 years of age is still unmarried / widow / divorced and the monthly income of such daughter is not more than Rs. 9000/- excl DA and that she is wholly dependent on you.

Authority: Central Org ECHS, Army HQ letter B/49711 /AG/ECHS dt 04 Apr 2013 & B/49701-PR/AG/ECHS/2017 dt 06 Feb 2017.

Ques 12: I am having a daughter above 25 years of age who is permanently disable. Is she eligible for ECHS facilities?

Ans: There is no age restriction for onset of permanent disability in a dependent child. Mentally / Handicapped children who are unable to earn their livelihood are permitted to be dependent for life time. The minimum degree of disability should be 40% in order to be eligible for any concession / benefits under ECHS. Certification has to be done by service specialist.

Authority: Central Org ECHS, Army HQ letter B/49708-E/AG/ECHS dt 16 Apr 2013.

Ques 13: I have been issued with a temporary slip in lieu of ECHS Smart Card. The validity of same is expiring. What procedure should I follow for extension of temporary slip?

Ans: You can approach your Regional Centre / Stn HQ for extension of validity of your temporary slip. The validity of Temporary slip can be extended by 18 months from the date of issue or till resumption of Smart Card Project whichever is earlier.

Authority: Central Org ECHS, Army HQ letter B/49711-SC/AG/ECHS dt 07 Aug 2015 & 14 Jul 2016. .

Ques 14: I have been issued with one temporary slip in lieu of ECHS Smart Card. However, me and my family are located at two different places, due to which my family is facing problem availing facility. Can I be issued with separate temporary slip for my dependents?

Ans: Yes. You can approach your Regional Centre / Stn HQ with a request for issue of additional temporary slip. However, the additional temporary slip will be issued only if your requirement is found genuine by the issuing authority.

Authority: Central Org ECHS, Army HQ letter B/49711-SC/AG/ECHS dt 14 Oct 2016.

Ques 15: I have availed treatment from Empanelled Private Hospital on referral from my Polyclinic. Do I need to pay the hospital bills?

Ans: No, treatment obtained from empanelled hospitals on referral from Polyclinic is cashless service. Hospital will be directly reimbursed from ECHS for the bills after due verification.

Ques 16: There was an emergency situation where my dependent son met with an accident. Can, I avail treatment from a Private nearby Hospital ?

Ans: Yes, in case of emergency for availing treatment at non empanelled hospital, you need to obtain sanction from your polyclinic within 48 hours of casualty.

Ques 17: I have availed treatment from a Private nearby Hospital in an emergency situation and paid the hospital bills. Am I am eligible for re-imburement of hospital bills?

Ans: The payment for hospital bills will be initially borne by you. After treatment, the bills along with related documents to be submitted to polyclinic. Thereafter, polyclinic will process your claim for reimbursement. However, reimbursement will be made as per approved CGHS rates.
