

## **FREQUENTLY ASKED QUESTIONS WITH ANSWERS ABOUT ECHS**

(FAQs on ECHS are intended to provide general information and guidance needed for the ECHS beneficiaries to avail ECHS facilities. The contents must be read in conjunction with extant policies updated on the website from time to time. The contents are not intended to be applicable to specific/exceptional cases and no such claims may be made under it. Whenever any difference in interpretation of meaning and/or content of the facts stated here vis-à-vis the original policy arises, the policy letter will be treated as final and binding).

### **Policy & Operations Related**

#### **Q1. What is the Ex- Servicemen Contributory Health Scheme (ECHS)?**

**Ans.** ECHS was authorised by Government of India on 30 Dec 2002, and has been introduced from 01 April 2003. It is a publicly funded medicare scheme for those who are ex-servicemen and pensioners & their eligible dependants. It provides medical care through outpatient treatment at around 427 Polyclinics all over India, and in-patient hospitalization & treatment through Military Hospitals and empanelled Civil Hospitals & Diagnostic Centers at all these locations. Treatment/hospitalization in Service Hospitals will be available to ECHS members, subject to availability of specialty, medical staff and bed space.

#### **Q2. Is ECHS for Army Ex-Servicemen only?**

**Ans.** The ECHS Scheme are applicable to the following persons:-

- (a) Any person who has served in army rank (whether) as combatant or as Non-combatant) in the regular Army, Navy and Air Force of the Indian Union, and fulfils the following conditions :-
  - (i) Individual should have an Ex-serviceman status.
  - (ii) Individual should be in receipt of Pension/Family Pension/Disability Pension drawn from Controller of Defence Accounts.
- (b) Military Nursing Service (MNS) pensioners.
- (c) Whole time officers of National Cadet Corps (NCC).
- (d) Special Frontier Forces (SFF) pensioners.
- (e) Defence Security Corps (DSC) pensioners.
- (f) Uniformed Indian Coast Guard (ICG) pensioners.
- (g) Eligible APS pensioners.

(h) Assam Rifles pensioners.

(j) World War-II Veterans, Emergency Commissioned Officers (ECOs), Short Service Commissioned Officers (SSCOs) and pre-mature non pensioner retirees.

**Q3. What are the benefits of this scheme?**

**Ans.** ECHS provides cashless medical coverage for the Ex-servicemen and their dependants in the established polyclinic/military hospitals/empanelled hospitals across India.

**Q4. What are the salient features of ECHS?**

- Ans.**
- (a) No age or medical condition bar for becoming a member.
  - (b) One time contribution ranging from Rs 30,000/- to Rs 1,20,000/- wef 29 Dec 2017.
  - (c) No monetary ceiling on treatment.
  - (d) Indoor/outdoor treatment, tests and medicines are entitled.
  - (e) Country wide network of ECHS Polyclinics.
  - (f) Covers spouse and all eligible dependents.
  - (g) Familiar environment and sense of belongingness.

**Q5. Are my family members covered in the scheme?**

**Ans.** Yes, ECHS cover ex-servicemen along with his/her following dependent family member:-

<u>Ser No.</u>	<u>Relationship</u>	<u>Criteria</u>
(a)	Spouse	<p>(i) Legally wedded wife including more than one wife. Spouse living separately is included as dependent, as long as the ESM pensioner is responsible for her maintenance. In case spouse remarries, then he/she is not entitled.</p> <p>(ii) In the event of plural marriage, where it is permitted by the rules, the following conditions should be fulfilled for claiming ECHS membership :-</p> <p>(aa) 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 HQs.</p> <p>(ab) The names of both the wives, should be found recorded in the PPO for grant of 'Family Pension' award.</p>

		<p>(ac) In case of widows, both wives should be in receipt of a share of 'Family Pension' and PPO produced in support of evidence.</p> <p>(ad) If a war widow remarries then she and her children from first marriage are eligible. Her husband, however, will NOT be eligible.</p>
(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.
(c)	Dependent Unemployed & Unmarried Daughter(s)	<p>(i) Her/their details must exist in the service record of the pensioner.</p> <p>(ii) Eligible till she starts earning or gets married whichever is earlier.</p> <p>(iii) Dependent, divorced/abandoned or separated from their husband/widowed daughters whose income from all sources is less than Rs 9000/- (excluding DA) pm are entitled.</p>
(d)	Dependent Unemployed & Unmarried Sons	<p>(i) His/their details must exist in the service record of the pensioner.</p> <p>(ii) Son is eligible for ECHS membership till he starts earning or attains the age of 25 years or gets married, whichever is earlier.</p> <p>(iii) In addition, the scheme provides <b>white card facilities</b> for critical disabilities as per provision of Person with Disability Act (PWD Act) - 2016. PWD Act provides opportunity for treatment to dependent of beneficiaries over and above the laid down criteria of age. These concessions are currently applicable for 21 disabilities.</p>
(e)	Adopted Children	Children including step children, legally adopted children, children taken as wards by the Government servant under the Guardians and Ward Act 1980, provided that such a ward lives with him, treated as a family member and is given the status of a natural-born child through a special will executed by the Govt. Servant.

(f)	Dependent Parents	<p>(i) Parents (excluding step parents), subject to the following :-</p> <p>(aa) 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 9,000/- (excluding DA) pm.</p> <p>(ab) “Parents i.e, 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 liberalized family pension.</p> <p>(ac) In case of adoption, adoptive parents and not real parents.</p> <p>(ad) If adoptive father has more than one wife, only the first wife.</p> <p>(ae) In case of female employees, parents or parents-in-law, at her option, subject to the conditions of dependency and residence etc being satisfied.</p> <p><b>Note</b> : Option to include either parents or parents-in-law is not available to a female family pensioner.</p>
(g)	Dependent Sisters	<p>(i) Dependent unmarried/divorced/abandoned or separated from their husband/widowed sisters.</p> <p>(ii) Irrespective of age.</p>
(h)	Dependent Brothers	<p>(i) Minor brother(s) upto the age of becoming a major.</p> <p>(ii) Brothers suffering from permanent disability either physically or mentally, without any age limit. Provided he is unmarried, not having own family, wholly dependent on and residing with principal ECHS Card holder beneficiary.</p>
(j)	Minor Children of widowed/ separated daughters	<p>Minor Children of widowed/separated daughters who are dependent upon the ECHS beneficiary and normally residing with him, shall be eligible upto the age of 18 years.</p>

**Q6. Who are exempted from ECHS contribution?**

**Ans.** War widows, Pre-1996 retirees and battle casualties are exempted.

**Q7. What is the subscription/ contribution rate and ward entitlement for ECHS membership?**

**Ans.** The latest subscription rate and ward entitlement effective from 29 Dec 2019 are as under:-

Ser No	Ranks	One time Contribution	Ward Entitlement
(i)	Recruit to Havs & equivalent in Navy & AF	Rs 30000/-	General
(ii)	Nb Sub/Sub/Sub Maj or equivalent in Navy & AF (including Hony Nb Sub/MACP Nb Sub and Hony Lt / Capt)	Rs 67000/-	Semi Private
(iii)	All Officers	Rs 120000/-	Private

**Q8. How can I get information about ECHS policies and facilities?**

**Ans.** You can call **1800-114-115** and **011-25682870** between 0900 to 1700 hours. If you have internet facility you can see policies at [www.echs.gov.in](http://www.echs.gov.in).

**Q9. In case of death of ECHS pensioner, will the parents be entitled to ECHS benefits?**

**Ans.** Yes, the parents are entitled to the ECHS membership provided they are dependants of the ESM and the names are included in the Discharge Book of ECHS Member and the income should be less than Rs 9,000/- (excluding DA) on the basic pension as on date of consideration.

**Q10. Is Short Service Commissioned Officer, Emergency Commissioned Officer, World War-II Veterans & Pre-Mature Retirees Non Pensioners?**

**Ans.** Yes, the subject category is entitled to ECHS facilities. Detailed instructions has already been uploaded on ECHS website [www.gov.in](http://www.gov.in).

**Q11. Are ex-Cadets eligible for ECHS Membership?**

**Ans.** Ex-Cadets and disabled cadets who have been boarded out on medical grounds are not eligible for ECHS membership as they do not qualify for ESM status.

**Q12. What are the timings of Polyclinics/Regional Centres?**

**Ans.** The current working hours is as under :-

**ECHS Polyclinic**

(a) **Working Hrs.** 0800hr to 1600hr (Monday to Saturday excluding Gazetted Holidays).

- (b) **OPD Timings for MOs & Dental Offrs.** 0800hr to 1500hr.
- (c) **OPD Timings for Specialists.** 0830hr to 1330hr.
- (d) **Lunch Break.** 1330hr to 1400hr (To be staggered to ensure at least one MO is attending patients).
- (e) **Documents & Emergency Patients.** 1500hr to 1600hr.

**ECHS Regional Centres.**

- (a) **Working Hrs.** 0800hr to 1600hr (Monday to Saturday excluding Gazetted Holidays).

**Q13. For the purpose of making ECHS cards, who are 'dependents', and what is definition of the word "family"?**

Ans. The definition for eligibility to be dependant as per DoPT followed by CGHS is as under :-

- (a) **Dependant Parents** - Whose Income from all sources not more than Rs 9000/- excl DA.
- (b) **Son** - Till he starts earning or attains the age of 25 years, whichever is earlier.
- (c) **Daughter** - Till she starts earning or gets married, irrespective of the age limit, whichever is earlier.
- (d) **Son** - suffering from any permanent disability of any kind (physical or mental) covered under PWD Act 2016 - Irrespective of age limit.
- (e) **Minor brother/sister (s)** - Brothers upto the age of becoming a major. Sisters till she starts earning or gets married, irrespective of the age limit, whichever is earlier.
- (f) **Daughters & Sisters** - Dependant, divorced/Abandoned or separated from their husband/ widowed and dependant unmarried children to include ward/ adopted children are entitled for life.

**Q14. Is there any age limit for sons/daughters as dependant in ECHS Card?**

Ans. Unemployed son (s) below 25 years, unemployed and unmarried daughter(s) (the individual monthly income of unemployed dependent son(s) and daughter(s) all sources should be less than Rs 9000/-), dependent parents whose combined income is less than Rs 9000/- per month and mentally/physically challenged children(s) for life as per PWD Act 2016.

**Q15. Who is responsible for deletion of the names of ineligible dependants?**

Ans. Respective records office of the ESM are responsible for deletion of the names of ineligible dependants. Also primary beneficiary is duty bound to report any ineligibility on being caught of irregularity card can be suspended of all dependants.

**Q16. What is the role of a beneficiary in providing information regarding any change in data regarding his card?**

Ans. Beneficiary of the ECHS has prime role to get the data updated regarding change in data of his card incl detail of dependants.

**Q17. Are the family members of Central Government Servant not residing with him eligible for ECHS facilities?**

Ans. Yes, such family members are eligible for ECHS facilities.

**Q18. Who defines as a 'Pension with disability'?**

Ans. Med board at Service Hospital / PCDA Allahabad is the authority for 'Pension with disability' and AG's Branch is final authority.

**Q19. Are step-children allowed ECHS facilities?**

Ans. Children including step children, legally adopted children, children taken as wards by the Government servant under the Guardians and Ward Act 1980, provided that such a ward lives with him, treated as a family member and is given the status of a natural-born child through a special will executed by the Govt Servant.

**Q20. My wife and I are both central Government employees and have dependant brothers / sisters and parents. Can we make separate cards and include family members?**

Ans. Where both husband and wife, are Central Govt. employees either of them may prefer claim for self and eligible members of the family, according to the status of the claimant. A joint declaration as to who will prefer the claim should be furnished. If declaration is not furnished concession is to be availed by all including wife according to the status of the husband. If spouse is employed in a State Govt. Defence/Railways, Corporations or bodies financed partly or wholly by the Central or State Govt local bodies and private organisations which provide medical services, the medical facility can be availed at one place only and a joint declaration as to who shall prefer the claim is required to be furnished. In case, both husband and wife contribute towards the ECHS Scheme, the parents of both will be entitled to the medical facilities if they fulfill other conditions of eligibility.

**Q21. Are ECHS facilities free of cost?**

Ans. ECHS facilities are provided through 'One time contribution' at the time of retirement. The rates vary as per rank.

**Q22 What are the different options for availing ECHS services to pensioners?**

Ans. One time contribution is the only option to avail ECHS services to pensioners.

**Q23 I have retired from Delhi. Now I want to settle at city where no ECHS facility is available. How do I cover my family for medical care?**

Ans. ESM are entitled to claim Fixed Medical Allowance (FMA) (@ Rs 1000/- PM wef 01 Nov 2018) who are ECHS Members and residing in Districts not covered by ECHS Polyclinic / Armed Forces Hospitals / MI Room upgraded to accommodate ESMs.

**Q24 I retired in 1998 from Central Government service but, I never made a ECHS card from. Can I get a ECHS card now?**

Ans. Yes, no restriction for applying ECHS card for all ESM by making the payment of one time contribution but he should not in possession of FMA

**Q25 My husband/wife is also employed under Central Government and is eligible for a separate ECHS Card. Is it necessary that separate cards are to be obtained?**

Ans. Where both husband and wife, are Central Govt. employees either of them may prefer claim for self and eligible members of the family, according to the status of the claimant. A joint declaration as to who will prefer the claim should be furnished. If declaration is not furnished concession is to be availed by all including wife according to the status of the husband. If spouse is employed in a State Govt. Defence/Railways, Corporations or bodies financed partly or wholly by the Central or State Govt local bodies and private organizations which provide medical services, the medical facility can be availed at one place only and a joint declaration as to who shall prefer the claim is required to be furnished. In case, both husband and wife contribute towards the ECHS Scheme, the parents of both will be entitled to the medical facilities if they fulfill other conditions of eligibility.

**Q26 I am ECHS beneficiary at Kanpur and I am visiting Mumbai for 6 months. Can I get ECHS facilities at Mumbai? Can the same card of Kanpur continue or is a separate card to be made? From where do I get permission for the same?**

Ans. ECHS beneficiary can change his/her parent PC once in six months. In the current system, NOC from current parent PC will be needed for new parent PC to register the beneficiary. The broad procedures are as under :-

- (a) Beneficiary applies to his parent PC for change of PC indicating name of new PC.
- (b) With the approved application he/she will report to his new PC.
- (c) Old parent PC will delete his/her name and new parent PC will include the name.



**Q27 I live in Gurugram but my office is in Saket. Can I avail facilities from both the places because it is convenient for me?**

Ans. No, ECHS beneficiary can change his/her parent PC once in six months. In the current system, NOC from current parent PC will be needed for new parent PC to register the beneficiary.

**Q28 What are the Special provisions for ECHS beneficiaries aged 80 years and above?**

Ans. ECHS provides priority in treatment as well as registration for OPD/IPD to beneficiaries of the age of 75 years and above.

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