

## **FREQUENTLY ASKED QUESTIONS (FAQs)**

### **GENERAL**

#### **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 exservicemen and pensioners & their eligible dependants. It provides medical care through outpatient treatment at around 426 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.** No, this scheme is for all ex-servicemen, who have served in Army/Navy/Air Force/Indian Coast Guard/Special Frontier Force/DSC/TA/MNS/Whole time NCC Offrs/Eligible APS Pers / Nepal Domiciled Gorkhas (NDG) and have received pension from PCDA.

#### **Q3. Where are the application forms available?**

**Ans.** Forms are available at all Station Headquarters, CSDs and at Rajya Sainik Board offices. For those having access to the internet, forms can also be downloaded from website '[www.echs.gov.in/downloads.html](http://www.echs.gov.in/downloads.html)'.

#### **Q4. When does my medical cover start? From the date of application or receipt of Smart Card?**

**Ans.** ECHS facilitates medical cover starts right from the day of submission of application form by showing the receipt. Receipt of application form can be used for temporary period till the Ex-Servicemen receives the smart card. For all retirees who have retired before 01 April 2003 and have not yet taken membership, their service particulars/record will be scrutinized and verified by their respective record offices. Temporary card receipt in respect of these individuals will be given only after the authenticated record is received from record office. This process may take 2-3 months from the date of fulfilling formalities. However, the temporary card receipt can be issued by dependent Stn HQ to individual if additional affidavit as per format is submitted.

#### **Q5. I am serving in the Army I will retire next year. Can I apply for ECHS membership in advance?**

**Ans. No,** ECHS membership is applicable only for ESM and their dependants. However, you can apply at the time of your release from service. Please fill the documents required for smart card along with your release documents from service at least six months or as per laid down timings in advance to your respective Record offices and you can collect ECHS card at least 15 days before date of retirement. Please contact your Unit/Record Office for details. In case of officers, please contact MP 5 & 6, or MPRS (O) for AMC/MNS/Dental Corps Offrs Ph. 011-26106329, 011 26195662.

**Q6. I want to enroll my wife for the scheme. How should I proceed?**

**Ans.** Collect and submit the application form at nearby Polyclinic/Stn HQ along with the copy of PPO/MRO, 4 photographs, photocopy of DO part II of marriage, photo identity proof of spouse, affidavit and DD of 135/- in favor of dependant Regional Centre. Spouse has no income limit and will be given membership irrespective of income criteria.

**Q7. Are my family members covered in the scheme?**

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

	<b>Relationship</b>	<b>Criteria</b>
(a)	Spouse	(i) Legally wedded Spouse (ii) Name should be included in the records of service. (iii) Should not be member of any other Govt Medial scheme.
(b)	Parents	Father and mother of the pensioners 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 9,000/- per month excluding DA.
(c)	Son	Till he starts earning or attains the age of 25 years or gets married, whichever is earlier.
(d)	Daughter	Till she starts earning or gets married, irrespective of the age limit, whichever is earlier.
(e)	Son or daughter suffering from any permanent disability of any kind (physical or mental)	Irrespective of age limit but should be unable to earn living.
(f)	Dependent divorced/ abandoned or separated from their husband/ widowed daughters and dependents unmarried / divorced / abandoned or separated from their husband/ widowed sisters	Irrespective of age limit but income criteria applies.
(g)	Minor brother(s) who is/are dependent on the veteran	Up to the age of becoming a major (18 years)
(h)	Minor children of widowed / separated daughter	Up to the age of becoming a major (18 years)

**Q. 8. Who are exempted from ECHS contribution?**

**Ans.** War widows, Pre-1996 retirees and battle casualties are exempted from paying the contribution.

**Q9. What is the subscription/ contribution rate for ECHS membership?**

**Ans.** The latest subscription rate effective from 01 Jun 2009 is as under:-

- (a) Sep to Hav - Rs 15,000.
- (b) Nb Sub - Rs 27,000.
- (c) Sub to Major - Rs 39,000.
- (d) Lt Col and above - Rs 60,000.

**Q10. How can I get information about ECHS policies and facilities?**

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

**ELIGIBILITY****Q1. Who are eligible to become ECHS members?**

**Ans.** The Scheme caters for medical care to all ESM pensioners including disability and family pensioners and their dependents, which includes wife/husband, legitimate children and wholly dependent parents. To be eligible for membership of ECHS, a person must meet following two conditions:-

- (a) Individual should have an Ex-serviceman status.
- (b) Individual should be in receipt of Pension / Family Pension / Disability Pension drawn from Controller of Defence Account.

**Q2. How can I enroll my dependents for ECHS?**

**Ans.** Collect and submit the application form at nearby polyclinic /Stn Cell along with the copy of PPO/MRO, 4 photographs, affidavit and DD of 135/- per person. The income of each dependant should be less than Rs 9,000/- excluding DA.

**Q3. I have declared my parents as dependents. Will they receive ECHS benefits for life time?**

**Ans.** Yes, parents are entitled for lifetime ECHS service but their dependency should be proved in PPO and endorsed with DO Part II verified by Records office besides meeting the income criteria.

**Q4. 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 as on date of consideration.

**Q5. I am a short service commissioned officer. Am I entitled to be an ECHS member?**

**Ans.** No, short service commissioned officers are not entitled to be an ECHS member, unless you are a battle casualty and drawing disability pension.

**Q6. 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 (Auth: Cent Org ECHS letter No B/49701-PR/AG/ECHS dt 07 Sept 2011).

**Q7. Are step mothers/ex-recruits eligible for ECHS membership?**

**Ans.** Yes, dependent step mother is authorized to become member of ECHS (Auth: Cent Org ECHS letter No. B/49708-E/AG/ECHS dt 07 Mar 2011). Also Ex-recruits in receipt of disability pension are eligible for membership (Auth: Cent Org ECHS letter No. B/49708-Rect/AG/ECHS dt 21 Apr 2011).

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