



EX-SERVICEMEN CONTRIBUTORY HEALTH SCHEME



INFORMATION BROCHURE



## ECHS INFO BROCHURE

### Eligibility Conditions

1. The scheme caters for medical care to all Ex-Servicemen (ESM) pensioners includes disability, family pensioners and their dependents. It also includes wife/ husband, legitimate children and wholly dependent parents of the ESM. To be eligible for membership of ECHS, a person must meet following twin conditions:-

- (a) Should have ESM status.
- (b) Should be drawing normal service/ disability/ family pension from CDA.

**Auth:MoD, DoESW letter No 22(i)/01/US(WE)/D(Res) dt 30 Dec 2002 and 18(17)/2011/US(WE) dt 31 Oct 2012& letter No 22D(03)/2015/WE/D(Res) dt 17 Nov 2016.**

2. **ESM Pensioners.** Any personnel who has served in any rank as a combatant or non- combatant in the regular Army, Navy and Air Force of the Indian Union and fulfils the following conditions:-

- (a) Who has retired from service after earning his/ her pension.
- (b) Who has been released from service on medical grounds attributable to military service or, in circumstances beyond his control, and is in receipt of medical/ disability pension.
- (c) ESM who are drawing only disability element (without service/ retiring pension) cannot be considered as pensionary award. Hence, such types of ESM may not be granted ECHS membership.
- (d) A Recruit who is in receipt of Medical Disability pension is eligible to join ECHS. The parents, wife and children of a recruit are also eligible for ECHS benefits. (AuthMoD, DoESW letter No 22D(12)/US(WE)/D(Res)/2010 dt 04 Mar 2011).
- (e) Ex-cadets/ disabled cadets boarded out on medical grounds do not have ESM status. Hence, ECHS facility are not granted to them.

3. Following are also eligible for ECHS membership:-

(a) **Territorial Army (TA) Pensioners**. It includes following categories of Territorial Army pensioners:-

(i) Pension holder for continuous embodied service.

(ii) Persons with disability attributable to mil service, who meet the twin eligibility conditions as mentioned at Para 1 above.

(iii) Gallantry Award winners who meet the twin eligibility conditions as mentioned at Para 1 above.

(b) Defence Security Corps (DSC) pensioners.

(c) Uniformed Indian Coast Guard (ICG) pensioners.

(d) Military Nursing Service (MNS) pensioners.

(e) Special Frontier Force (SFF) pensioners.

(f) Nepal Domiciled Gorkha (NDG) pensioners.

(g) Whole Time NCC Officers of National Cadet Corps (NCC) who are ESM and in receipt of pension/disability/family pension.

(h) Eligible APS pensioners who were existing 16/32Kb ECHS card holders prior to 17 Nov 2016 and who finally retired directly from the APS without reversion to the Dept of Posts.

(j) Assam Rifles pensioners.

(k) World War II Veterans, Short Service Commissioned Officers (SSCOs), Emergency Commissioned Officers (ECOs) & Pre Mature Retirees (**ECHS facility extended only to the ESM and their spouses only**). (Gol letter No 17(11)/2018/WE/D (Res-1) dated 07 Mar 2019.

**Auth : MoD, DoESW letter No 22(i)/01/US(WE)/D(Res) dt 30 Dec 2002, dt 04 Mar 2011, dt 31 Oct 2012, dt 17 Nov 2016, dt 07 Mar 2019, and IHQ of MoD(Army), PS Dte letter No B/41052/DE/Clarification/AG/PS-5 dt 06 Aug 2018.**

4. **Family Pensioners.**

(a) 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 under the pension rules in vogue. This term also includes a child drawing family pension on the death of his pensioner father/mother as also NOKs of a deceased bachelor soldier who are in receipt of family pension.

(b) Parents i.e mother and father of an unmarried deceased soldier and in case of deceased parents, the NOK of unmarried deceased soldier are also eligible, provided they are in receipt of liberalized family pension.

**Auth : Central Org ECHS letter No B/49701-PR/AG/ECHS dt01 Jun 2006, dt27 Sep 2017 and dt 16 Nov 2017.**

5. **Income Criteria from all Sources for Dependents.** Consequent to the implementation of recommendations of the 7<sup>th</sup> Pay Commission and revision of income criteria for dependency of family in the CGHS vide Govt of India, the income criteria for dependency of family in ECHS also stands revised to Rs 9000/- plus amount of Dearness Relief on the basic pension of Rs 9000/- as on the date of consideration.

**Auth :Govt of India , Ministry of Health and Family Welfare letter No S.11012/1/2/2016-CGHS-P dt 08 Nov 2016.**

6. **Parents.**

(a) Father and mother of 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 **Rs9000/-** pm excluding DA thereon.

(b) Parents of the spouse of ESM are not permitted to become members.

(c) In case a widow, who is in receipt of family pension joins the ECHS, then parents of her late husband can be made dependents.

(d) In case both husband and wife are defence personnel, parents of both members are eligible if both pay subscription subject to meeting dependency criteria. As well as in case of female employees, parents or parents-in-law at her option subject to the conditions of dependency and residence etc. being satisfied.

(e) If adoptive father has more than one wife, only the first wife is eligible.

(f) Step Parents are not eligible to avail ECHS benefits.

**Auth: Central Org ECHS letter No B/49701-PR/AG/ECHS dt 01 Jun 2006, 27 Sep 2017 and 16 Nov 2017.**

7. **Spouse.**

(a) 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.

(b) When the spouse is legally separated, he/ she cannot be termed as a dependent and hence cannot be made member of ECHS.

(c) 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 of retired officers booklet issued by respective Service HQ.

(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 should be produced in support of evidence.

(iv) If a war widow remarries then she and her children from first marriage are eligible. Her husband, however, will NOT be eligible.

**Auth: Central Org ECHS letter No B/49701-PR/AG/ECHS dt 01 Jun 2006, 27 Sep 2017 and 16 Nov 2017.**

8. **Daughter.**

- (a) Details must exist in the service record of the pensioner.
- (b) Unmarried and unemployed daughters are permitted to be included as dependents.
- (c) Widowed/ divorced daughters dependent on the pensioner and residing with the latter are also permitted to be included. However, minor children of widowed/separated daughters who are dependent upon the ECHS beneficiary and normally residing with him shall be eligible up to the age of 18 years.

9. **Mentally/ Physically Handicapped Daughter.** Mentally/ physically handicapped daughter who is unable to earn her livelihood is permitted to be dependent for life time. It means that ECHS benefits are entitled to dependent daughter for life time treatment subject to the following eligibility conditions:-

- (a) Should be unmarried.
- (b) Income should be less than Rs 9000/- per month excluding DA thereon.
- (c) Should be normally residing with the primary ECHS beneficiary.

**Auth: Central Org ECHS letter No B/49701-PR/AG/ECHS dt 01 Jun 2006 dt 27 Sep 2017 and 16 Nov 2017.**

10. **Son.** Son is eligible for ECHS membership till he starts earning or attains the age of 25 years or gets married, whichever is earlier. A mentally/ physically handicapped son who is unable to earn his livelihood is permitted to be dependent for life time. It means that ECHS benefits are entitled to dependent disabled son beyond 25 years of age subject to the following eligibility conditions:-

- (a) Should be disabled.
- (b) Disability should be 40% and above.
- (c) Should be unmarried.
- (d) Income should be less than Rs 9000/- per month excluding DA thereon.
- (e) Should be normally residing with the primary ECHS beneficiary.

10. **Personnel With Disability Act.** Disability should be listed in PWD Act 2016 (List of 21 diseases as per PWD Act 2016 are:- Blindness, Low-vision, Leprosy Cured persons, Hearing Impairment (deaf and hard of hearing), Locomotor Disability, Dwarfism, Intellectual Disability, Mental Illness, Autism Spectrum Disorder, Cerebral Palsy, Muscular Dystrophy, Chronic Neurological conditions, Specific Learning Disabilities, Multiple Sclerosis, Speech and Language Disability, Thalassemia, Hemophilia, Sickle Cell Disease, Multiple Disabilities including deaf, blindness, Acid Attack Victim and Parkinson's Disease.

**Note** :PWD Act 2016 annuls PWD Act 1995. However the benefits extended under PWD Act 1995 to existing members will continue, even under PWD Act 2016 irrespective of category(Married/ unmarried) subject to applicant meeting the income criteria Rs 9000/-pm excluding DA thereon.

**Auth :MoD, DoESW letter No 18(77)/2017/WE/D(Res-1) dt 18 Sep 2018 and CO ECHS letter No B/49701-PR/AG/ECHS/2020 dt 14 Jul 2020.**

**12. Persons Not Eligible under ECHS.**

- (a) Whole time NCC offfrs who do not meet the twin conditions of being an ESM and in receipt of pension.
- (b) Legally divorced spouse.
- (c) Married and/or employed daughter/ and any child whose total monthly income from all sources in more than Rs 9000/- + DA pm thereon.
- (d) Sons above 25 yrs of age or who have started earning or get married whichever is earlier.
- (e) Parents of widows/ war widow.
- (f) Husband of a re-married war widow including children born from him.
- (g) ESM drawing only disability element (without service/ retiring pension) cannot be considered as pensionary award. Hence, such types of ESM are ineligible for ECHS facility.
- (h) Ex-cadets/ disabled cadets who were boarded out on medical grounds do not have ESM status. Hence, ECHS facility is not considered.
- (j) Step Parents are not eligible for ECHS benefits.

**ECHS Contribution**

13. **Exemption from ECHS Contribution.** Following pers are exempted from payment of ECHS contribution:-

- (a) War widows, war disabled pensioners/ BC and their dependents.
- (b) Pre 01 Jan 1996 Retirees.



14. **Contribution and Entitlement.**

<b><u>Ser</u></b>	<b><u>Rank</u></b>	<b><u>One time Contribution</u></b>	<b><u>Entitlement of Ward</u></b>
(a)	Rect to Havs and equivalent in Navy & AF	Rs 30,000/-	General
(b)	Nb Sub/Sub/ Sub Maj or equivalent in Navy & AF (inclHonyNb Sub / MACP Nb Sub and Hony Lt / Capt)	Rs 67,000/-	Semi Private
(c)	All Officers	Rs 120,000/-	Private

15. **Refund of ECHS Contribution.** In this regard, the policy as issued by CGDA letter No T/IV/4807/ECHS-IV dt 25 Apr 2005 is to be taken into cognizance and refund cases dealt with accordingly. Pre-receipted contingent bill for refund of ECHS contribution is to be processed to concerned PCDA/ CDA with a copy of MRO duly countersigned by ECHS authorities at Stn HQ/RC.

**Administrative Information**

16. All ECHS members are provided medical services through parent polyclinic in a station. The ECHS member must always have the following docus with him:-

- (a) Tele No of OIC Polyclinic/ SO ECHS Stn HQ.
- (b) A list of documents required for submission to ECHS Polyclinic for re-imbusement in case of availing an emergency treatment in as non-empanelled hosp.
- (c) List of empanelled facilities in the Stn.
- (d) Smart Card / valid online Temp slip.

17. **Registration / Procedure to apply for 64 KB ECHS Smart Card online.**

- (a) Visit [www.sourceinfosys.com](http://www.sourceinfosys.com) register yourself and fill up the online application form followed by payment procedure under the correct category as per date of retirement / category of ESMS / Primary Beneficiaries.
- (b) Upload Bankers Certificate/DPDO Certificate showing details of pension being drawn and stoppage of FMA, if applicable.
- (c) Upload Copy of MRO, if applicable. (AFVs retired prior to 01 Jan 1996 and battle casualties / war widows are exempted from paying contribution)
- (d) Upload Copy of PPO / Pension book and service discharge book showing details of dependents.

18. **Online Facilitative Measures.**

- (a) An ECHS beneficiary can change his parent Polyclinic online once in three months, in case desired.
- (b) Data related to ECHS beneficiary and his/ her dependents can be amended/ changed online.
- (c) There exists an online provision to add dependents after filing necessary application form which is available online.
- (d) In case of loss of cards/ demise of beneficiary, online provisions exist to block/ reprint the ECHS Card.
- (e) Request for extension of hospital stay can be processed online.
- (f) Claim related waivers and sanction can be processed online for reimbursement of all individual claims.
- (g) The facility for online uploading of claims for reimbursement with options of IPD, OPD and pharmacy bills has been enabled on the BPA portal. The status of the claim is also visible to the beneficiary on the BPA portal.

(h) An NA/ LP of Med Module exist wherein the ECHS Polyclinics can prepare summary of NA medicines on daily basis and demand the NA medicines from Authorised Local Chemist (ALC).

19. **Online Individual Reimbursement Claim Facility.** A facility has been created to enable an ECHS beneficiary to upload all individual reimbursement claim directly on the BPA portal. Instructions are as follows:-

(a) Enter the 12 digit card number as mentioned on beneficiary/ dependent 64 KB ECHS Card.

(b) Enter the mobile number which is registered with 64 KB ECHS Card.

(c) If the card number and mobile number are correct then an OTP will be sent on the registered mobile number.

(d) In a month only four IPD claims can be submitted online.

(e) In a month only four OPD claims can be submitted online.

(f) In a month only eight Pharmacy Bills can be submitted online.

20. The following documents are mandatory for uploading reimbursement claim:-

(a) **IPD.**

(i) ECHS Card Copy.

(ii) EIR in case of emergency.

(iii) Emergency Letter (By Hospital).

(iv) Bill Details.

(v) Discharge Summary.

(vi) Medical Reports.

(vii) Copy of Cancelled Cheque.

(b) **OPD.**

- (i) ECHS Card Copy.
- (ii) Prescription Slip.
- (iii) Bill Details.
- (iv) Medical Reports.
- (v) Copy of Cancelled Cheque.

(c) **Pharmacy (NA Medicine Reimbursement).**

- (i) ECHS Card Copy.
- (ii) Prescription Slip.
- (iii) Bill Details.
- (iv) NA Certificate.
- (v) Copy of Cancelled Cheque.

21. **Timing of ECHS Polyclinics.**

- (a) OPD - 0800hr to 1500hr.
- (b) Adm work - 1500hr to 1600hr.
- (c) Closed on Holidays & Sundays.

22. **Facilities Available at the Polyclinic.**

- (a) Medical and dental care (Medical and Dental Officer).
- (b) Consultation by Medical Specialist (Type A, B & C Polyclinic in Mil/ Non Mil).
- (c) Consultation by Gynecologist (Type A & B in Non Mil).
- (d) Lab investigation, X-Ray, Physiotherapy (Type A only).
- (e) Issue of medicine and domiciliary medical equipment.

23. **Treatment in Service Hospitals.** All eligible ECHS members are entitled treatment in service hospitals. Service hospitals will provide them treatment required on a referral basis through the parent polyclinic. They can also report directly to a service hospital in case of an emergency or even when the polyclinic is closed or does not exist in a station. The treatment provided to an ECHS member is subject to the availability of bed, required specialty and diagnostic facility in the service hospital.

24. **Referral to Empanelled Hospital.**

(a) Patient will be referred to an empanelled facility if the required facility/ beds are not available in the Service Hospital. ECHS member will be referred to the empanelled facility of his choice.

(b) A single referral for treatment in the empanelled hospital will be valid for 30 days. Referral for the cases of Cancer will be valid for a period of three months.

(c) Patient can be referred for indoor treatment, Investigation, day care and consultation in empanelled hospital, if required facility is not available in the service hosp.

(d) ECHS smart card with photocopy and referral from will be produced at the hospital reception for availing of the treatment.

(e) In case of a direct emergency admission in an empanelled hospital, referral must be obtained within 48hr from the Polyclinic.

(f) Any payment made by an individual to an Empanelled Hospital in violation to ECHS policy, cannot be reimbursed to the individual by the ECHS. Under no circumstances, the payment to the empanelled facility will be done by an ECHS member.

(g) **Hospital Feedback.** All empanelled hospitals will present a "Feedback Form" to ECHS member who will complete it at the time of discharge. The same will be forwarded to the polyclinic for monitoring the quality of medical care provided by the hospital.

**25. Emergency Treatment.**

(a) In an emergency, a patient can directly report to service hospital/ nearest empanelled hospital/ non empanelled hospital.

(b) It is responsibility of the ECHS member to intimate to OIC Polyclinic within 48hr of an emergency admission, settle the hospital expenses and submit reimbursement claim at polyclinic within 30 days of discharge from the hospital.

(c) Reimbursement will only be allowed for the actual emergency at the CGHS rate or actual claim whichever is less, irrespective of amount spent by the individual.

(d) Onus of proving that the treatment was taken for an emergent condition lies on the ECHS member.

**26. Issue of Medicines/Eqpt/Appliances.**

(a) Medicines prescribed by a service hospital, empanelled hospital and polyclinic will be issued to the ECHS member as per the generic name only.

(b) Medicines can normally be prescribed for 30 days and a maximum period of 90 days if no review is required in the interim period as also depending upon the availability of medicine.

(c) ECHS member is also authorised medicine from outstation polyclinic during visit to an outstation. However, issue of medicines will be restricted to a period of 07 days.

(d) If ECHS beneficiary suffering from chronic disease is visiting abroad, he/ she will be issued medicines for six months based on VISA and tickets furnished by the beneficiary to the OIC ECHS PC.

(d) Issue of medical eqpts/ appliances like Glucometer, Nebuliser, Orthopaedic appliances, Hearing Aids, CPAP/BIPAP Machines, Artificial Limbs and other equipment authorised to ECHS members will be issued by the parent polyclinic as per the recommendation of the concerned specialist through the laid down procedure.

(e) If medicines are Not Available (NA) at the dispensary of ECHS PC, then OIC PC will procure medicines from Authorised Local Chemist (ALC) and provide the same to the beneficiary within 48-72 hrs. If medicines are NA in dispensary as well as ALC, then NA will be given on prescription to ECHS beneficiary based on which the beneficiary can purchase the medicines from local med store and claim reimbursement. **There is no provision for reimbursement of expenses on medicines purchased by ECHS member on his own.**

27. **Dental Treatment.**

(a) Denture will be permitted on the advice of a Dental Officer in the ECHS Polyclinic/ Service Dental Centre.

(b) Partial/ complete denture presently is permitted only on once in a life time basis.

28. **Dialysis.**

(a) Authorised at Service Hospital/ Empanelled Hospital.

(b) Stn where facility of Dialysis doesn't exist, the dialysis can be carried out in a non-empanelled hospital. It will be reimbursed at CGHS rate or amount paid, whichever is less, once in a month.

29. **Emergency Investigation in Non-Empanelled Facility.** Urgent lifesaving investigation not available in a service hospital/ empanelled facility can be carried out in non-empanelled hospital with an urgency certificate by the concerned specialist of service or empanelled hospital and NA Certificate by the OIC Polyclinic. Claim will be submitted with above certificate at polyclinic along with other documents as required for reimbursement of emergency treatment in a non-empanelled.

30. **Treatment in the Govt/ Civil Hospital and an Institute of National Repute.**

(a) These hospitals are treated as empanelled hospitals. ECHS member if referred can avail of an advance up to 80% of cost estimated expenditure on treatment after sanction of CFA. Remaining 20% of the expenses will be reimbursed to the individual

(b) Advance will be generally provided by the concerned Station HQ where parent polyclinic is located or where patient is undergoing treatment after taking approval of CFA.

31. **TB and Leprosy Cases**. These cases will be treated under National Programme at District level and also in the empanelled hospitals.

32. **HIV and AIDS Cases**. Will be referred to the nearest Armed Forces Immuno-deficiency Centres and treatment as prescribed from these Centres only will be made available.

33. **TA**. Traveling allowance is authorised to an ECHS member as per his entitlement at the time of retirement when referred to an out of station facility by polyclinic. TA is also authorised for medical attendant when the same is recommended by the medical authorities.

34. **Ambulance Charges**. Ambulance service authorised in Polyclinics/Military Hospital may be utilized for patients when being referred to Service/Empanelled Hospital in the same city. However, if ambulance is not provided and Medical Authority (Medical Officer of Polyclinic or the Specialist at the Service Hospital) certifies in writing that conveyance of the patient by any other mode would definitely endanger the life of the patient or involve the risk of serious aggravation of his/her condition, expenditure incurred on engagement of Ambulance used to convey the patient will be reimbursed provided that the journey is undertaken within the same city.

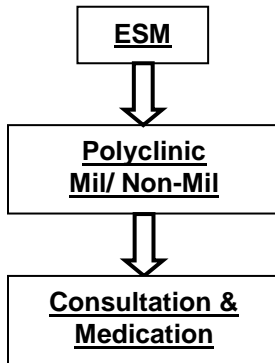
35. Address and Tele Nos of all Regional Centres, Polyclinics and Station HQs is available on echs.gov.in.

36. **Important Note**. Please remember that this information Brochure provides only “General Guidelines” which are subject to amendments from time to time. Exact details must be obtained from the parent Polyclinic/Station HQ whenever needed by an ECHS member.

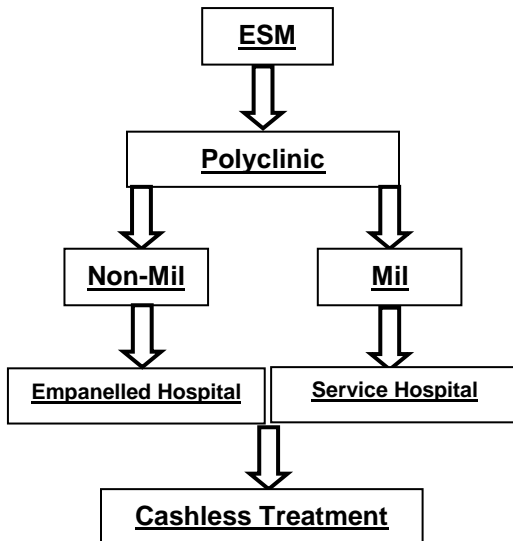


## TREATMENT PROCEDURE : FLOWCHART

### Routine



### Specialist Treatment (Service/ Empanelled Hospital)



Emergency at Empanelled Hospital

ESM



Empanelled Hospital



Cashless Treatment

Emergency at Non-Empanelled Hospital

ESM



Non- Empanelled  
Hospital



OIC Polyclinic to be informed  
within 48-72 hrs



Payment of Treatment by  
ESM



Reimbursement as per  
CGHS rates

### **DO's**

- Do visit your ECHS Polyclinic whenever you need medical Aid.
- Do carry your ECHS Card.
- Do avail all diagnostic and therapeutic facilities at the polyclinic.
- Do exercise your option of being referred to Service Hospital/ Empanelled facility of your choice, but only when referrals are advised by the Polyclinic.
- Do carry your referral form and ECHS Card, photocopy of ECHS Card to the empanelled facility.
- Do try to choose a service hospital or an empanelled hospital in an emergency to avoid payment.
- Obtain prior sanction from Central Org, ECHS to undertake treatment for planned procedure in Non-empanelled hospital.

### **DON'Ts**

- Do not go to the empanelled hospital without referral from ECHS Polyclinic except in emergency.
- Do not pay bills in empanelled hospitals - ECHS will clear your bills.
- Do not insist for referral for facilities available in the Polyclinic - it is not authorised.
- Do not insist on particular brand name of drug from Polyclinic - you may be issued different brand name but with same pharma composition. Trust your doctor.
- Do not ask for drugs prescribed by private doctors without referral from Polyclinic.
- Do not purchase drugs yourself and ask for reimbursement - it is not authorised.
- Do not accept substandard treatment at empanelled hospitals – report to your ECHS Polyclinic for any ill treatment/ substandard medical treatment and also mention on “Feedback form” at the time of discharge.
- Do not sign any blank document in the empanelled hospital.