

Tele 25683476  
Mil:36833

Central Organisation ECHS  
Adjutant Generals Branch  
Integrated Headquarters  
Ministry of Defence (Army)  
Thimayya Marg  
Near Gopinath Circle  
Delhi Cantt -110010

B/49769/AG/ECHS

21 Mar 2025

IHQ of MoD (Navy)/Dir ECHS (N)  
Air HQ (VB)/DPS  
HQ Southern Command (A/ECHS)  
HQ Eastern Command (A/ECHS)  
HQ Western Command (A/ECHS)  
HQ Central Command (A/ECHS)  
HQ Northern Command (A/ECHS)  
HQ South Western Command (A/ECHS)  
HQ Andaman & Nicobar Command (A/ECHS)  
All Regional Centres ECHS

**ADVISORY ON TREATMENT OF WORLD WAR-II/SSCOS/ECOS AND  
PRE-MATURE RETIREES AND THEIR SPOUSES**

1. Please refer to the followings:-
  - (a) CO ECHS letter No B/49701-PR/AG/ECHS/2019 dt 15 Apr 2019 (copy att).
  - (b) CO ECHS letter No B/49769/AG/ECHS dt 19 Oct 2022 (copy att).
  - (c) CO ECHS letter No B/49774/AG/ECHS/Referral/2023 dt 03 Apr 2023 (copy att).
2. As per the above letters the World War-II/ SSCOs/ ECOs and Pre-mature Retirees and their spouses are authorized full facilities except they take treatment on cash payment and then seek reimbursement.
3. Some hospital are not giving them treatment at CGHS rates and making bills at market rate. The veteran are bonafide members of the ECHS and hospitals will bill them as per CGHS rates only as per MoA.
4. Any hospital violating this should be taken as a violation of the MoU.

(AC Nishil)  
Col  
Dir (Med)  
for MD ECHS

**Encls:** As above.

**Copy to:-**

MoD/DoESW  
CGDA  
UTI- ITSL (BPA)  
SDCPL

} - for info pl.

**Internal:-**

All Sec - for info  
Stats & Automation Sec - for uploading on website and issue necessary instr to UTI-ITSL (BPA).



Tele: 25683476  
Mil: 36833

Central Organisation, ECHS  
Adjutant General's Branch  
Integrated Headquarters  
Ministry of Defence (Army)  
Thimayya Marg, Near Gopinath Circle  
Delhi Cantt-110010

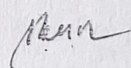
B/49774/AG/ECHS/Referral/2023

03 Apr 2023

(  
All Regional Centres

**GUIDELINES FOR MEDICAL TREATMENT OF SSCOS/NON PENSIONER  
PMR ON REFERRAL FROM PCs**

1. It is noted with concern that defence veterans who has devoted their part of life to nation are not being treated in befitting manner by HCOs. They need facilities available to regular veterans be extended to them as well.
2. In this context empanelled HCOs are directed to follow ECHS guidelines pertaining to facilities catered and bills be charged at CGHS rates. SSCOs/PMR veterans are to get treatment in empanelled hospital and get reimbursement. They are authorized 50% and 75% reimbursement depending on their length of service i.e. length 10 years and, more than 10 yrs respectively. It is observed with concern that empanelled hospitals are not giving treatment at CGHS rates as given to the other veterans. This is against the policy. The empanelled HCOs vide your RC may be directed to strictly bill SSCOs/PMR veteran as per CGHS rates.
3. For your info and strict compliance please.

  
(Sri Kant Kumar)  
Lt Col  
Jt Dir (Med)  
For MD ECHS



Central Organisation ECHS  
Adjutant Generals Branch  
Integrated Headquarters  
Ministry of Defence (Army)  
Thimayya Marg  
Near Gopinath Circle  
Delhi Cantt -110010

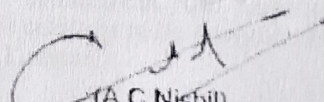
B/49769/AG/ECHS

19 Oct 2022

All RCs

POLICY LETTER FOR MEDICAL TREATMENT OF SSCOS/  
NON PENSIONER PMR ON REFERRAL FROM PCs

1. Please refer the following:-
  - (a) MoD/ DoESW ID No 17(II)/2018/WE/D(Res-I) dated 07 March 2019.
  - (b) CO ECHS letter No B/49701-PR/AG/ECHS/2019 dated 15 Apr 2019.
2. Vide above mentioned letters ECHS facilities were extended to veterans of world war-II/SSCOs/ECOs/PMR and their spouse with preconditions for SSCOs and Pre Mature Retirees (PMR). These beneficiaries take treatment on cash payment basis and seek reimbursement.
3. As the treatment taken by SSCOs and PMR category beneficiaries is on cash payment, these beneficiaries are hereby permitted to take treatment in any hospital, empanelled or non empanelled, after obtaining valid referral from the ECHS Polyclinics. The reimbursement of such treatment will always be at CGHS rates.
4. It is advised that treatment be taken preferably at an empanelled HCO so that the beneficiaries are charged CGHS rates for the treatment, thereby avoiding greater financial loss.
5. This has the approval of MD ECHS.

  
(A C Nishil)  
Col  
Dir (Med)  
For MD ECHS

Copy to: -

MoD/DoESW  
CGDA  
UTI-ITSL(BPA)  
SDCPL

For Info pl

Internal

All Sec -for info  
Stats & Automation Sec - for uploading on website



B/49701-PR/AG/ECHS/2019

15 Apr 2019

IHQ of MoD (Navy)/Dir ECHS (N)  
Air HQ (VB)/DPS  
HQ Southern Command (A/ECHS)  
HQ Eastern Command (A/ECHS)  
HQ Western Command (A/ECHS)  
HQ Central Command (A/ECHS)  
HQ Northern Command (A/ECHS)  
HQ South Western Command (A/ECHS)  
HQ Andaman & Nicobar Command (A/ECHS)  
All Regional Centres ECHS

**EXECUTIVE INSTRS: GRANT OF ECHS FACILITIES TO WORLD WAR-II/  
SSCOs/ ECOs AND PRE-MATURE RETIREES AND THEIR SPOUSES**

1. Refs:-

- (a) GoI (MoD) letter No 17(11)/2018/WE/D(Res-1) dated 07 Mar 2019 (Encl-1).
- (b) GoI (MoD) letter No 17(11)/2018/WE/D(Res-I) dated 18 Mar 2019 (Encl-2).
- (c) GoI (MoD) letter No 17(11)/2018/WE/D(Res-I) dated 12 Apr 2019 (Encl-3).

2. Ex-Servicemen Contributory Health Scheme (ECHS) was introduced vide Government of India, Ministry of Defence letter No 22(1)/01/US(WE)/D(Res) dated 30 Dec 2002. The Scheme was open only to those persons who were meeting twin criteria of being ESM and drawing pension from Defence. The Competent Authority, Govt of India, has now approved grant of membership of ECHS to World War-II Veterans, Emergency Commissioned Officers (ECOs), Short Service Commissioned Officers (SSCOs) and pre-mature non pensioner retirees also vide MoD ID No 17(11)/2018/WE/D(Res-1) dated 07 Mar 2019 (Encl-1) with clarification vide MoD ID No 17(11)/2018/WE/D(Res-I) dated 18 Mar 2019 (Encl-2) by waiving off the conditions relating to receipt of pension and being ESM for becoming eligible to receive medicare under ECHS.

3. **Salient Features of Scheme for Non Pensioners.**

- (a) They should not have been discharged on disciplinary grounds.
- (b) They will have to pay one time contribution and become members of the ECHS. One time contribution will be paid as given out in GoI (MoD) letter No 17(11)/2018/WE/D(Res-I) dated 12 Apr 2019 (Encl-3). However, war widows shall be exempt from payment of one time ECHS contribution.
- (c) ECHS facilities would be extended only to the individuals of the above mentioned categories and their spouses. No other dependant will be eligible.



(d) They must apply for membership of ECHS and accept the Rules of ECHS.

(e) They should not be covered under any other institutional health scheme of the Government.

(f) They should abide by the ECHS rules as amended from time to time.

(g) One Time Contribution.

(i) One time contribution for ECHS membership and entitlement of ward to World War-II, SSCOs, ECOs and Pre-mature Non Pensioner Retirees (PMR) and their spouses are as under :-

S/ No	Rank	One time contribution	Ward entitlement
(aa)	Recruit to Havy & equivalent in Navy & AF	Rs 30,000/-	General
(ab)	Nb Sub/Sub/Sub Maj or equivalent in Navy & AF (including Hony Nb Sub/MACP Nb Sub and Hony Lt / Capt)	Rs 67,000/-	Semi Private
(ac)	All Officers	Rs 1,20,000/-	Private

(Note: Only war widow is exempted from one time contribution whereas all others have to make payment).

(ii) One time contribution will be paid through MRO for the specified amount in favour of concerned CDA as per location of Polyclinic of the applicant. List of CDA's is att (Encl-4). A blank MRO (Encl-5) alongwith sample MRO is also att (Encl-6) respectively for ease of veterans to fill the MRO and deposit one time contribution.

(h) Eligibility Status for Spouses.

(i) Legally wedded spouse.

(ii) Name should be included in the record of service.

(iii) Legally separated spouse is included as long as primary beneficiary is responsible for her maintenance.

(iv) Legally divorced spouse will not be eligible as a dependant.

(v) If the spouse is employed in Govt service then he/ she can only be a member of any one Govt/Public sector medical benefits Scheme and not of two Govt medical Schemes simultaneously.

(vi) If a war widow remarries, then she alone is eligible. Her husband from second marriage will not be eligible.

(vii) The following documents of WW-II Veterans, SSCOs, ECOs & Pre-mature retirees will be required as proof for dependency of wife:-

(aa) Service particulars (Army No, Rank, Name and unit with served).



(ab) Copy of release/discharge/service book from service. Any other documents which clearly establishes marital relationship.

(j) WW-II Veterans and ECOs. The WW-II Veterans, ECOs and their spouses would be allowed all ECHS facilities including treatment & medicines from ECHS Polyclinics, treatment in ECHS empanelled hospitals, and free OPD & IPD treatment facilities at the service hospitals, as available to other ECHS members on cashless basis.

(k) SSCOs and Non Pensioner Pre-mature Retirees. SSCO and non pensioner pre-mature retirees would be eligible for the following facilities:-

(i) Free OPD services including medicines from ECHS Polyclinics.

(ii) They are not entitled for treatment in AFMS hospitals. Their ECHS Card / Temp Card till ECHS Card is prepared will be marked 'NOT ENTITLED FOR SERVICE HOSPITALS'.

(iii) Even if a Polyclinic is a Mil Polyclinic, these people will be referred to empanelled hosps as they are not authorised treatment from Service Hosps.

(iv) They must pay for OPD/IPD/Investigations in ECHS empanelled hospitals and seek reimbursement @ 75% of total admissible expenditure for personnel having more than 10 years of service and @ 50% of total admissible expenditure for personnel having less than or equal to 10 years of service. They will have to make payment first to the empanelled hospitals and then claim laid down percentage from ECHS on reimbursement basis as per CGHS rates. Claims will need to be submitted to parent ECHS Polyclinic with claim marked in bold red 'REIMBURSEMENT CLAIM - NON PENSIONER (SSCO/PMR)'. They can utilise non empanelled hospitals in emergency on the norms applicable to other ECHS members, make payment and claim applicable percentage as reimbursement on CGHS rates.

(v) This category of persons must scrutinise the bills thoroughly when being prepared by emp hosp as bills will be processed at CGHS rates as applicable from time to time.

#### 4. Processing of ECHS Online Applications for Smart Cards.

(a) The ESM/ Primary beneficiaries of all four categories will fill the application online under any of the following applicable categories as applicable after selecting 'Non Pensioner' category from the opening menu of 'Online Application Form' :-

(i) WW-II Veterans.

(ii) ECOs.

(iii) SSCO.

(iv) Pre-mature Non Pensioner retirees.



(b) Making of Online Payment for Cards. The ESM / Primary beneficiary will pay online the cost of new 64 Kb ECHS Card at the rate of 177/- Per Card or as applicable from time to time.

(c) Self Declaration. The primary beneficiary will have to make a self declaration that the information provided by him is correct in all respect and will be held responsible if at any stage it is established that wrong information was provided. Wrong declaration will also make eligibility for ECHS null and void besides affecting recovery.

(d) Verification by Record Office. The online application will be visible to respective Record Office for verification. The Record Office is to carry out necessary verification. In case of any observation, the RO will raise the observation online and the primary beneficiary to rectify and re-submit.

(e) Printing of Cards. Once the application is verified by respective Record Office then it will be forwarded online to the vendor for printing of cards.

(f) Distribution of Cards. The cards will be forwarded to the Stn HQs to which the selected PCs is affiliated through respective Regional Centre. Once the Cards reach the Stn HQs then an OTP will be generated by the Stn HQ on the registered mobile number for collection of Card. The primary beneficiary to collect the Cards from the Stn HQ's after giving the OTP.

5. Process till 'Online Application Process' is made Active.

(a) While provision of 'Online' application is being progressed, some of the beneficiaries of this category may be needing urgent medical support. In such cases, they can submit the application as per Encl-7 to concerned Station HQ after depositing one time contribution as per MRO and can avail entitled benefits. Persons opting through this mode have to apply mandatorily within 30 days of 'Online application' being made active details of which will be available on ECHS website. Once 'online application' is made, 'printout' can be used as temp card after authentication by OIC Polyclinic till card is received.

(b) Applicants will submit the following documents to Stn HQ which will be responsible to verify eligibility and issue of temp card alongwith application as per Encl-7 :-

(i) Primary Beneficiary.

- (aa) Discharge Certificate.
- (ab) Service Particular Booklet.
- (ac) Any other document to establish served in Armed Forces.
- (ad) PAN Card Number (if held).
- (ae) Aadhaar Number.
- (af) Photo.
- (ag) Bank details with copy of cancelled cheque.
- (ah) MRO of one time contribution.



(ak) Mob No planned to be used for Registration.

(ii) Spouse

(aa) Proof of marriage (Part II Order/marriage certificate from Govt agency/any other valid proof).

(ab) PAN Number (if held).

(ac) Aadhaar Number.

(ad) Photo.

(ae) Bank details with copy of cancelled cheque.

(af) Death certificate in case of demise of veterans.

(ag) Mob No planned to be used for Registration.

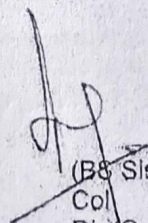
(c) Temp card will also be endorsed by OIC Polyclinic to commence the treatment.

(d) Other beneficiaries can await 'online application' activation and apply as per specified procedure.

(e) Stn HQ will send report of all such applications to Regional Centre concerned which in turn will fwd the same to Central Org ECHS (Ops Sec).

6. All other procedure and policies of ECHS will be applicable to above mentioned categories in letter and spirit. All relevant details are hosted on the ECHS website [www.echs.gov.in](http://www.echs.gov.in).

7. This information may be disseminated to the environment for information of all ECHS beneficiaries under your jurisdiction.

  
(B S Sisodia)  
Col  
Dir (Ops & Coord)  
for MD ECHS

Encls : 15 pages.

Copy to :-

- |               |   |   |
|---------------|---|---|
| MoD (DoESW)   | - | 1. For info wrt letters at Para 1 above.  |
|               |   | 2. Exemption of one time contribution for WW-II veterans & ECOS are requested to be considered. |
| AG Cord       | - | for info of AG pl.  |
| DG DC&W Sectt | - | for info of DG (DC&W) pl.   |



Coast Guard HQ, New Delhi

HQ DG (SFF), New Delhi

M/s UTI-ITSL - for evolving reimbursement module,  
UTI Bhawan, Plot No 3,  
Sector 11,  
CBD Belapur, Navi Mumbai  
Maharashtra - 400614

M/s Source DOT Com - for modification of application on priority pl  
Private Limited,  
K7/35, DLF Phase-II,  
Gurugram,  
Haryana-122002

Internal

All Secs (Less S&A)

S&A Sec

1. For uploading on our website. Website be modified for filling new ECHS applications for this category on priority.
2. Bill processing be also streamlined in coord with UTI BPA and Claim Sec, CO ECHS.