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Central Organisation ECHS
Adjutant General's Branch
IHQ of MoD (Army)
Thimayya Marg,
Near Gopinath Circle
Delhi Cantt – 110 010

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) Gol (MoD) letter No 17(11)/2018/WE/D(Res-1) dated 07 Mar 2019 (Encl-1).
- (b) Gol (MoD) letter No 17(11)/2018/WE/D(Res-1) dated 18 Mar 2019 (Encl-2).
- (c) Gol (MoD) letter No 17(11)/2018/WE/D(Res-1) 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-1) 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 Gol (MoD) letter No 17(11)/2018/WE/D(Res-1) 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 Havs & 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.** SSCOs 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 hospas as they are not authorised treatment from Service Hospas.
- (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' REIMBURSMENT 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) SSCOs.
- (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 is 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.

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



(BS 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.