

**ECHS CELL**

**DGMS(N)/ IHQ MOD(N)**



**ECHS UPDATE - 2022**



## ECHS UPDATE – 2022



1. **General.** Ex-Servicemen Contributory Health Scheme (ECHS) was launched on 01 Apr 2003. The scheme aims to provide quality health care to ESM and their eligible dependents through a network of ECHS Regional Centres and Polyclinics, Service Medical Facilities and Civil Empanelled or Govt Hospitals spread across the country.

2. **Extension of ECHS Facilities.** In addition to pensioners, ECHS membership has now been extended to the following:-

(a) ECHS facilities have been extended to pensioners of Assam Rifles. Gol letters No 17(17)/2015/WE/D(Res-1) dated 05 Feb 19 and 05 Mar 19 refer.

(a) Gol has extended ECHS facilities to World War II Veterans, Emergency Commissioned Officers, Short Service Commissioned Officers and also premature retirees in 2019. The facility has been extended to their spouses as well. Gol letter 17(11)/2018/WE/D(Res-1) dated 07 Mar 19 and Central Organisation ECHS letter No. B/49701-PR/AG/ECHS/2019 dated 15 Apr 19 refer.

(b) Grant of ECHS Membership has also been extended to Ex-Sailors appointed prior to 03 Jul 1976 and discharged on or after 03 Jul 1976 on expiry of 10 years of services in the context of Hon'ble Supreme Court of India order dated 27 Sep 2018.

3. **Regional Centres (RC) and Polyclinics (PC).** A total of 30 Regional Centres and 427 Polyclinics are functional. Out of these 03 RCs viz Mumbai, Kochi and Vishakhapatnam and 21 Polyclinics spread across the country are allocated to the Navy. The details are available at ECHS website [www.echs.gov.in](http://www.echs.gov.in).

4. **Revised Rates of ECHS Contribution.** Gol had revised rates of one time contribution for ECHS membership wef 29 Dec 17 as follows: -

<b>Ser</b>	<b>Rank at the time of Retirement</b>	<b>New Subscription</b>
(a)	Sea I to PO	Rs. 30,000/-
(b)	CPO to MCPO I	Rs. 67,000/-
(c)	Honorary CPO / MCPO Honorary SLt/ Lt	
(d)	Officers	Rs. 1,20,000/-

5. **Income Tax Exemption.** Gol has exempted contribution made under ECHS under Sec 80D (deduction for premium paid for medical insurance) of the IT Act. This is applicable from the AY 2019-20 and subsequent assessment years.

6. **Fixed Medical Allowance (FMA).** Gol has granted FMA to all ECHS beneficiaries who are residing in districts not covered by ECHS Polyclinics, Service hospitals or MI Rooms. Despite being an ECHS member, personnel residing in such area would be eligible for FMA and IPD treatment. The residence address for this

purpose would be the same as the permanent address mentioned in the PPO. A list of such districts for which FMA would be paid has already been published and is available on the ECHS website ([www.echs.gov.in](http://www.echs.gov.in)). This list of districts would be revised on 01 January every year by MD, ECHS. It may be noted that the ECHS beneficiary drawing FMA would not be entitled to OPD facility at ECHS Polyclinic and Service hospitals. These beneficiaries would also not be eligible for referral to empaneled facilities for treatment in OPD. As and when an ECHS Polyclinic is operationalised in a district, FMA for ECHS beneficiaries of that district would cease from the following month.

(Auth:- Central Organisation letter PC-II to B/49791-FMA/Ag/ECHS dated 11 Jan 2019).

### **ECHS Smart Cards**

7. **64 KB ECHS Smart Cards.** All 16 KB ECHS cards expired on 31 Mar 19. Similarly, 32 KB ECHS cards would start expiring in 10th year from the date of issue. Personnel are being continuously informed to renew their cards and majority have applied for the same. Online application system for ECHS Smart Cards was inaugurated on 14 Jan 18 (Veteran's Day) by the honorable RRM. The procedure for application of Smart Cards has been simplified (e.g. requirement of affidavit for dependents, discharge/ service book, Part II orders for adding dependents, birth certificates of dependents etc. are no longer required). Hand-holding of Veterans for the purpose of filling up these application forms is being carried out at all Polyclinics. Printing and delivery of ECHS Smart Cards to Polyclinics is being undertaken progressively.

8. **Transfer of Cards Between Polyclinics.** ECHS beneficiaries at present receive Smart Cards at their Parent Polyclinics. However, in certain cases, the ESM/Beneficiary may have relocated himself/herself and may require cards to be sent to another Polyclinic. In order to facilitate the same, a software module has been implemented to assist in transfer of new 64kb ECHS cards from one Polyclinic to another. Detailed procedure for transferring cards between Polyclinics is available on ECHS website.

(Auth: - Central Organisation ECHS letter B/49711-NSC/AG/ECHS dated 28 Jun 2021).

9. **Extension of Validity – Temporary Slips.** The validity of system generated Temporary Slips has been extended from three months to six months. This can be further extended by the parent Polyclinic for a period of three months at a time, in case the beneficiary does not receive his card within that period. These temporary slips are to be handed over to Oi/C Polyclinic at the time of collection of Cards.

(Auth: - Central Organisation, ECHS letter B/49711-NewSmartCard/AG/ECHS dated 30 Aug 19).

10. **White Cards.** A visually different White Smart Card is being provided to certain category of beneficiaries as mentioned below:-

(a) **Category.**

- (i) War Disabled/ Battle Casualty Veterans.
- (ii) Spouses of War Disabled/ Battle Casualty Veterans.
- (iii) Dependents eligible under Persons With Disability (PWD) Act-2016.

(b) **Facilities.** As per existing provisions, White Card holders are given priority treatment at all ECHS polyclinics. They enjoy priority in being attended by a doctor as well as in issuance of medicines at the Polyclinic.

### **Medicine Management**

11. **Implementation of Procedure for Authorised Local Chemist.** In order to improve availability of medicines, a procedure for Authorised Local Chemist (ALC) has been promulgated with effect from Aug 17. In all stations with ECHS Polyclinics, Local Medical Chemists/ Stores have been empanelled for supply of non-available, emergent, life- saving and essential drugs on as required basis. Further, the criteria for empanelling ALC has been relaxed, so as to facilitate empaneling chemists in smaller districts. The following financial powers have been vested with the Oi/c of Polyclinics for the purpose of ALC: -

<b>Ser</b>	<b>Type of Polyclinic</b>	<b>Financial Powers</b>
(a)	Type A	Rs. 2,50,000/-
(b)	Type B	Rs. 1,50,000/-
(c)	Type C	Rs. 1,50,000/-
(d)	Type D	Rs. 1,00,000/-

In addition, Jan Aushadhi stores have been empanelled with ECHS.

12. **Treatment under AYUSH.** Govt has authorised treatment under AYUSH (Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy) for all ECHS beneficiaries. In the authorization, treatment in Govt AYUSH hospitals is permitted on reimbursement basis at full rates, including the cost of prescribed medicines. Permission has to be taken from Oi/c of the Polyclinic or Director, Regional Centre or CO ECHS, for a particular disease. However, only one system of treatment is allowed at any one time and the choice has to be made by veteran prior to consultation/treatment.

(Auth: - Central Organisation letter B/49769/AG/ECHS/Med/Policy dated 04 Sep 2018).

**Empanelled Hospitals**

13. **Referral Procedure to Empanelled Hospitals.** ECHS beneficiaries are provided medical cover through a network of Regional Centres, polyclinics and civil hospitals empanelled with ECHS. Any specialised treatment required by the beneficiary are referred to Military Hospitals or Empanelled Hospitals in the Area of Responsibility of the parent polyclinic. The policy has been revised to bring flexibility in the referral policy of ECHS, wherein, beneficiaries can now avail referral to Military Hospital/ empanelled hospitals outside the Area of Responsibility of the Parent Polyclinic as well. Procedure for obtaining such referrals has been detailed in Central Organisation ECHS letter B/49711-NSC/AG/ECHS dated 15 Jul 2021.

14. **Empanelment of Hospitals / Nursing Homes and Diagnostic Centres for ECHS.** 150 Hospitals / Nursing Homes and Diagnostic Centres for ECHS are empanelled across the country vide Gol letter No. 22B (01)/2020/WE/D (Res-1) dated 24 Nov 21. This letter is available at [www.echs.gov.in](http://www.echs.gov.in) and on DESA website.

15. In order to increase the number of empanelled hospitals and include Medical Institutions of repute with ECHS, following medical institutes are deemed to be empaneled with ECHS: -

- (a) All India Institute of Medical Sciences (AIIMS)(Pan-India).
- (b) Post Graduate Institute, Chandigarh.
- (c) Sanjay Gandhi Post Graduate Institute, Lucknow.
- (d) National Institute of Mental Health and Neurosciences, Bengaluru.
- (e) Tata Memorial Hospital, Mumbai (for Oncology).
- (f) JIPMER, Puducherry.
- (g) Christian Medical College, Vellore.
- (h) Shankar Netralaya, Chennai.
- (j) All Central and State Medical Hospitals and Colleges.

**Reimbursement Claims.**

16. **Reimbursement of Medicines Special Sanction in View COVID 19.** A onetime sanction for purchase of medicines and claim reimbursement was accorded from 23 Mar 2020 and extended up to 30 Apr 22. Procedure for tendering claims is available on the ECHS website.

(**Auth:** – Central Organisation, ECHS letter B/49761/AG/ECHS dated 14 Jan 22).

17. **Relaxation for Reimbursement in Excess of Approved Rates.**

Reimbursement for medical treatment is governed by CGHS rates for all procedures undertaken at empanelled hospitals. However, in certain cases, expenses borne by the beneficiary are in excess of these approved rates when a veteran is admitted by others to a non-empanelled hospital when unconscious, admission in emergency for a prolonged period, for treatment of head injury, coma, septicaemia, multi organ failure etc. Amendments have been made to the procedure for payment and reimbursement of medical expenses under ECHS for expenses incurred in excess of approved rates. Request for full reimbursement can be considered by a High Powered Committee. Detailed letter on the subject is available on ECHS website.

(**Auth** – GoI/ MoD letter 22A (37)/2018/WE/D (Res-1) dated 15 Jan 19).

18. **SMS Intimation on Reimbursement.** ECHS has introduced a system for intimating beneficiaries of the progress of their reimbursement claims at each stage through SMS. SMSs are sent on the registered mobile number of the beneficiary. In case of any clarifications, the beneficiary can approach his/her respective Polyclinic/ Regional Centre.

**Miscellaneous**

19. **ECHS Application for Smartphones.** ECHS has launched an application for beneficiaries and is available both on the Google Play Store as well as Apple Store for android and I-phone users respectively.

20. **Priority for Elderly ECHS Patients.** In order to facilitate seamless consultation/treatment to veterans, ECHS beneficiaries above 75 years of age can visit Specialist OPDs at Service/Empanelled hospitals without obtaining referral from ECHS polyclinics.

(**Auth:** - Central Organisation, ECHS letter B/49774/AG/ECHS/Referral/2020 dated 20 May 20).

21. **Procedure of Processing of ECHS Application - Marital Discord.** A software solution has been implemented to enable spouses of Veterans to apply online for ECHS cards in case ESM/Primary Beneficiary does not apply for their ECHS cards due to marital discord. A judicially separated wife is eligible to apply for ECHS cards for a limited period of one year or till resolution of divorce whichever is earlier. The same would be renewed in case of status quo beyond a year. Detailed procedure for application has been uploaded on [www.echs.gov.in](http://www.echs.gov.in).

(**Auth:** - Central Organisation, ECHS letter B/49711-NSC/AG/ECHS dated 30 Sep 21).

22. **Actions in Case of “Forgotten” Password.** A number of Veterans tend to forget passwords created for ‘logging-on’ to the ECHS website during the process of online registration. Earlier there was no facility to retrieve/ reset the password. A system has now been instituted wherein, an email (with minor details like Name, Number, etc) sent from the registered email id, would enable reset of password.

(Auth: - Central Organisation, ECHS letter B/49711-NewSmartCard/AG/ECHS dated 25 Feb 19).

23. **Collection of Blood Samples.** Dr Lal's Path Labs has offered home collection services 'Free of Cost' to certain ECHS beneficiaries within Delhi and NCR as follows:-

- (a) Above 80 years of age, as on date booking of test and as per date of birth shown in the ECHS Card.
- (b) ECHS White Card holders, with relevant documentary proofs.
- (c) Cancer patients, as confirmed by relevant prescription and tests.
- (d) Dementia patients, as confirmed by relevant prescription and tests.
- (e) Parkinson's patients, as confirmed by relevant prescription and tests.

(Auth: - Central Organisation, ECHS letter B/49770/AG/ECHS/Gen dated 05 Jun 18).

24. **ECHS Participative Policy Making (PPM).** ECHS is providing health care to approx 55 lakh beneficiaries through a network of 30 Regional Centres and 427 ECHS Polyclinics. Policies prepared at ECHS focus on concerns of our Veterans & their dependents. Towards this end, ECHS has commenced Participative Policy Making (PPM), wherein all stake holders are being given an opportunity to express their views so that there is an institutional mechanism to factor these views prior to policy rollout. Draft Policy Documents are being uploaded on ECHS website ([www.echs.gov.in](http://www.echs.gov.in)) under PPM and are available for comments for ten days from the date of uploading. The email id for response is indicated with each draft policy document.

25. **Disciplinary Action.** In case of an incident of misuse of ECHS membership or misconduct by any member, the Station HQs can conduct an inquiry for investigating the misuse/ misconduct. If the misuse/ misconduct is of a minor nature, then the membership of the person can be suspended for a maximum period of six months. However, if the offence is deemed to be of a serious nature, then the Station Commander can recommend Central Organisation ECHS to terminate membership of the individual. The Adjutant General is empowered to terminate ECHS membership of such beneficiaries.

26. **Complaints and Litigation Reduction Scheme (CLRS).** ECHS has launched the Complaints and Litigation Reduction Scheme (CLRS) in order to reduce complaints & litigations. All stake holders, including veterans, their dependents, ECHS employees, hospitals and other service providers are invited for direct communication with Central Organisation, ECHS. All medical and non-medical complaints are being handled by the Director (Complaints and Litigation). Further, in case of non-resolution of the complaints, Veterans may also call the MD ECHS on Tele No. 011-25684846 or Lt Cdr ECHS (Navy) on Tele No. 011-24676168. In addition, an e-mail ID [dircomplaints-mod@nic.in](mailto:dircomplaints-mod@nic.in) has also been created for early settlement of issues.

## **Grievances**

27. In case of grievances, beneficiaries are requested to:-

- (a) Approach the concerned Oi/c of the Polyclinic/ Station HQ/ Regional Centre for complaints and their expeditious resolution.
- (b) If the issues are not resolved, then complaints can be lodged as given in succeeding paragraphs.

28. ECHS Beneficiaries have the following options available for seeking redressal of their grievances:-

(a) **Online.**

(i) **CPGRAMS.** Centralised Public Grievances Redressal and Monitoring System (CPGRAMS), can be accessed on <http://pgportal.gov.in>. Grievances related to ECHS are automatically routed to Department of Ex-Servicemen Welfare/ Central Organisation ECHS.

(ii) **E-mail.** CMDE ECHS (N) can be reached for addressing any grievance or litigation on [echsdelhi@navy.gov.in](mailto:echsdelhi@navy.gov.in). Additionally, complaints can also be registered by e-mail to the Director (Complaints and Litigation), Central Organisation on [dircomplaints-mod@nic.in](mailto:dircomplaints-mod@nic.in).

(b) **Helpline.** A central Helpline number 1800114115 has been operationalised by the Central Organisation, ECHS for assistance of Veterans and can be reached from 0900h to 1700h from Monday to Friday. Similarly, ECHS (Navy) Cell can be reached on 011-24676168.

(c) **Telephone/ Mobile Numbers.** Telephone/ mobile numbers of all appointments of Central Organisation ECHS, Regional Centres and Polyclinics are available on the ECHS website.

(d) **Post.** Grievances are also forwarded on any of the following addresses:-

Director (Complaints and Litigation)  
Central Organisation, ECHS  
Adjutant General's Branch  
Integrated HQ of MoD (Army)  
Maude Lines  
Delhi Cantt - 110 010

or  
Cmde (ECHS-N)  
6<sup>th</sup> Floor, ECHS Office  
Chanakya Bhawan  
Chanakyapuri  
New Delhi - 110 021



29. **Important Websites & emails.** There are a number of websites with useful information concerning our Veterans. A few important ones are as follows:-

- (a) [www.desw.gov.in](http://www.desw.gov.in) and [secyesw@nic.in](mailto:secyesw@nic.in)
- (b) [www.echs.gov.in](http://www.echs.gov.in) and [mdechs-mod@nic.in](mailto:mdechs-mod@nic.in) and [echsdelhi@navy.gov.in](mailto:echsdelhi@navy.gov.in)
- (c) [www.ksb.gov.in](http://www.ksb.gov.in) and [secretaryksb@gmail.com](mailto:secretaryksb@gmail.com)
- (d) [www.pcdapension.nic.in](http://www.pcdapension.nic.in) and [cd-albd@nic.in](mailto:cd-albd@nic.in)
- (e) [www.pcdanavy.nic.in](http://www.pcdanavy.nic.in) and [pcdapension@nic.in](mailto:pcdapension@nic.in)
- (f) <http://indianarmy.nic.in>
- (g) [www.indiannavy.nic.in](http://www.indiannavy.nic.in)
- (h) [navpen@navy.gov.in](mailto:navpen@navy.gov.in) and [Navpen-navy@nic.in](mailto:Navpen-navy@nic.in)



**FREQUENTLY ASKED QUESTIONS**  
**ABOUT ECHS**



**Q1. I have an ECHS card but I don't know whether it is 16kb/ 32kb/ 64 kb card?**

**Ans - (a)** If you had applied between 2003 (commencement of scheme) till Apr 2010 and have never upgraded/ re-applied then you have a 16 kb card and the same would have expired w.e.f 31 Mar 2019.

(b) If you had applied between May 2010 and May 2015, you have 32 kb card.

(c) If you had applied after Jun 2015, you have 64kb card.

**Q2. Please tell me the process for filling of online application for ECHS Smart Card?**

**Ans -** To know the process of online application, please visit our website [www.echs.gov.in](http://www.echs.gov.in) – ONLINE SMART VCARD APPLICATION – INSTRUCTIONS.

**Q3. What documents do I need to upload for my application?**

**Ans -** Photograph and Signature of all members is required to be attached with each type of application. However, attachment of documents depends upon the type of application. A list of documents required to be attached to each type of application is mentioned below:-

<b>Sl</b>	<b>Type of Application</b>	<b>Documents required to be uploaded</b>
(a)	Future Retiree	(i) Receipt of MRO (Only for Coast Guard personnel)  (ii) Medical Certificate from Service Specialist (In case of PWD)
(b)	Temporary Slip Holder	(i) PPO Copy  (ii) Death certificate of ESM (only in case of demise of ESM)  (iii) Disability Medical Certificate (In case of PWD)  (iv) Old Temporary Slip copy.
(c)	Old Card Holder	(i) PPO Copy  (ii) Death certificate of ESM (only in case of demise of ESM)

		<p>(iii) Disability Medical Certificate (In case of PWD)</p> <p>(iv) Old Smart Card.</p>
(d)	Death in Service case	<p>(i) PPO Copy.</p> <p>(ii) Death certificate of ESM (only in case of ESM demise).</p> <p>(iii) Disability Medical Certificate (In case of PWD).</p> <p>(iv) Old Smart Card.</p>
(e)	Pre 1996 retiree (first time applicant)	<p>(i) PPO Copy.</p> <p>(ii) Death certificate of ESM (only in case of demise of ESM).</p> <p>(iii) Disability Medical Certificate (In case of PWD).</p> <p>(iv) DPDO/ Bankers Certificate for non-drawing of FMA.</p>
(f)	1996 to 2003 retiree (First time applicant)	<p>(i) PPO Copy</p> <p>(ii) Death certificate of ESM (only in case of demise of ESM).</p> <p>(iii) Disability Medical Certificate (In case of PWD).</p> <p>(iv) Receipt of MRO.</p> <p>(v) DPDO/ Bankers Certificate for non-drawing of FMA.</p>
(g)	Post 2003 retiree not a member yet	<p>(i) PPO Copy.</p> <p>(ii) Death certificate of ESM (only in case of demise of ESM).</p> <p>(iii) Disability Medical Certificate (In case of PWD).</p>
(h)	Loss of 16 KB Card/ Temporary Slip	<p>(i) PPO Copy.</p> <p>(ii) Death certificate of ESM (only in case of demise of ESM).</p> <p>(iii) Disability Medical Certificate (In case of PWD).</p>

**Q4. How can I upload the photographs and signatures?**

**Ans** - The detailed instructions regarding uploading of photograph and signature has been defined in Para 15 to 17 of Part – 1 of Instructions for Online Smart Card available on the ECHS website.

**Q5. Do I need to attach an affidavit for my dependents?**

**Ans** - There is no requirement of attaching affidavit in the online application. A self-declaration in place of affidavit is placed in the application, which is required to be accepted by the applicant.

**Q6. I have filled my application and uploaded all the documents. How do I know the status of my application?**

**Ans** - The status of application can be checked by logging on to the website by ECHS Beneficiary. Status (Observation/Verified/Card printed or dispatched) is shown on viewing the application.

**Q7. I have registered my application in wrong category. How to correct the category of my application?**

**Ans** - In such cases, these online applications are required to be withdrawn and fresh application is required to be filled. This can be done online through a software module available on the ECHS website. Central Organisation letter B/49711-NSC/AG/ECHS/Withdrawal dated 04 Oct 2021 refers.

**Q8. I have erroneously submitted wrong DOB of my spouse. How to correct my application?**

**Ans** – A facility of Revert Application has been provided in the system, wherein the primary beneficiary can log-in and change the previously incorrectly filled data. This facility would be feasible only till such time that the card has not been printed.

**Q9. I have applied for a 64 kb card but have not received it yet. What should I do?**

**Ans** - On application (www.echs.gov.in), the details of all beneficiaries (Individual and dependents) are verified by the Record Office (DOP OA&R). Thereafter, if there are no discrepancies/ observations, the application is sent online to M/s Source.com for printing. In case of any discrepancies/ observations, the same are reflected on the ECHS website/ ECHS Beneficiary Application and can be viewed/corrected by the beneficiary on logging in. The status of card displayed on the ECHS beneficiary's application page is one of the three as mentioned below:-

(a) Observation: - There are discrepancies in the details furnished by the applicant as per the record held and requires correction.

(Action: Beneficiary should reconcile the error/discrepancy and resubmit application at the earliest)

(b) Verified: - The application is verified and printing of cards is awaited.

(Action: Await SMS notification for collection of card from Polyclinic)

(c) Card Printed/ Dispatched: - The card is printed and dispatched to Station Headquarters/ Parent Polyclinic.

(Action: On receipt of SMS, collect card on production of documents (PPO, Form 26AS for dependents, etc))

**Q10. I have proffered a claim for X amount however the amount sanctioned is less than the amount claimed?**

**Ans** - Treatment in empanelled hospitals for ECHS/ dependents is cashless and no money needs to be paid to the hospital. In case of emergencies, treatment/ procedures undertaken in non-empanelled hospitals is reimbursed at the rates governed by CGHS only irrespective of the amount paid to the hospital. CGHS rates are governed by GoI which are periodically updated on the ECHS website. Progress and current status of claims is available in real time on ECHS website/ Application.

In certain cases, claims exceeding CGHS rates may be recommended by the respective Director RC to the Central Organisation, ECHS for consideration by a High Powered Committee (HPC) which considers such claims on a case to case basis. HPC is chaired by Joint Secretary, ESW with members being Director, DoESW, Specialist Doctor (Govt Hospital), Director (Medical), Central Organisation, ECHS and Representative of MoD(Fin/Pension).

**Q11. Can all beneficiaries avail the direct specialist OPDs facility at Service/ Empanelled Hospitals?**

**Ans** - No, only ECHS beneficiaries above 75 years of age can visit specialist OPDs at Service/ Empanelled Hospitals without obtaining referral from ECHS Polyclinics. All others are required to obtain referral from the Polyclinic to which they are attached to.

**Q12. I had applied for 04 ECHS cards but all cards are not received?**

**Ans** - In some cases, Record Office verifies the details for those beneficiaries whose details are correct as per data held with the office and remainder applicants of that particular application are placed under observation view discrepancies in the details furnished by the applicant. Applicant may check their details on ECHS website/ Application for any Observation and correct/reconcile the observations and re-submit the application online. Handholding of veterans is being undertaken at all Polyclinics.

**Q13. I am a 1992 retiree and have applied for the online ECHS Smart Card and have also made the payment. However, I haven't received the online generated Temporary Slip. I am in need of emergency treatment. What should I do?**

**Ans** - (a) In the online Smart Card Application following downloads are being provided after successful completion of application and payment.

- (i) Filled Application (only for Record Purpose of Applicant)
  - (ii) Temporary slips (for availing ECHS facilities).
- (b) Filled application is being provided to every applicant, however, Temporary Slip is being provided only to following category of applicants:-
- (i) Future Retirees.
  - (iii) Old Temporary Slip Holders.
  - (iv) Death in service Cases.
  - (v) Loss of 32 Kb Card cases (only for whom new card has been applied).
- (c) Temporary slips are not being generated for the first time applicants like, Pre 1996 retire, 1996 to Mar 2003 retiree and Post Apr 2003 retiree not a member yet. Once, their online applications are verified from their Record Offices they will receive an SMS and after that temporary slip will be provided which can be used for availing ECHS facilities.
- (d) In case of emergency, you can approach ECHS Regional Centre or Station HQ for issue of temporary slip.

**Q14. How can I find out the expiry date of my ECHS card?**

**Ans** - Date of membership is printed on the card against the field **Mem**. This date is also the date of issue of the card. Cards expire on completion of 10 years.

**Q15. What would happen if the card is not delivered in time? There are already mails expecting delays in verification due to work load at records and service HQ?**

**Ans** - Temporary slips are valid for a period of six months. Validity of the online generated Temporary slips can be extended further by Oi/c Polyclinics, which can be utilized for availing ECHS facility, in case cards are not received within six months of verification by Record Office.

**Q16. Whom should I approach in case the ECHS card is not issued to me in the prescribed time?**

**Ans** – The status of the card can be tracked by logging in on ECHS website or ECHS Beneficiary Application. Discrepancies, if any, may be resolved by the beneficiary at the earliest. Following can be contacted for resolving issues as the case may be:-

- (a) In case application pending for verification contact to your Record office, contact details of Record office are available on ECHS website.

(b) In case verified, but card has not been printed, beneficiary can contact any of the following Helpline numbers:-

- (i) 011-25682870
- (ii) 1800-114-115

(c) If the beneficiary is still not satisfied or the issue has not been resolved, an e-mail describing the issue can be sent on the following IDs:-

- (i) [jditechs1@echhs.gov.in](mailto:jditechs1@echhs.gov.in)
- (ii) [jditechs-mod@nic.in](mailto:jditechs-mod@nic.in)

**Q17. What should I do if I lose my ECHS card?**

**Ans** - In case ECHS card is lost, the beneficiary should immediately login on ECHS website ([www.echs.gov.in](http://www.echs.gov.in)) and apply for re-issue of Card after making the payment online. The old Card will automatically get blocked. The new Card will be printed and forwarded to Station Headquarters/ Parent Polyclinic. The beneficiary may also download online Temporary slip and get it countersigned from the Oi/C of parent polyclinic to continue getting entitled medical cover.

**Q18. What should I do if the details on the card viz. name, date of birth, entitlement etc. are wrong?**

**Ans** - The beneficiary may login on ECHS website [echhs.gov.in](http://echhs.gov.in) by using login credentials and apply for change of data. An auto populated application will open and beneficiary can carry out required changes and upload the application by clicking check box "I agree" and save the application. Make necessary payment online and wait for verification by Record office. After verification, the card will be sent for printing. In the interim, a Ty-Slip can be printed and used in lieu of card.

**Q19. Is there a colour scheme for plastic cards? What are they?**

**Ans** - There are following types of cards:-

- (a) ECHS Normal Card
  - (b) White Card – White in colour (for PWD Disable)
  - (c) War Disabilities Card
  - (d) EC & WW II
  - (e) PMR & SSCO
- } Suitably printed on the card