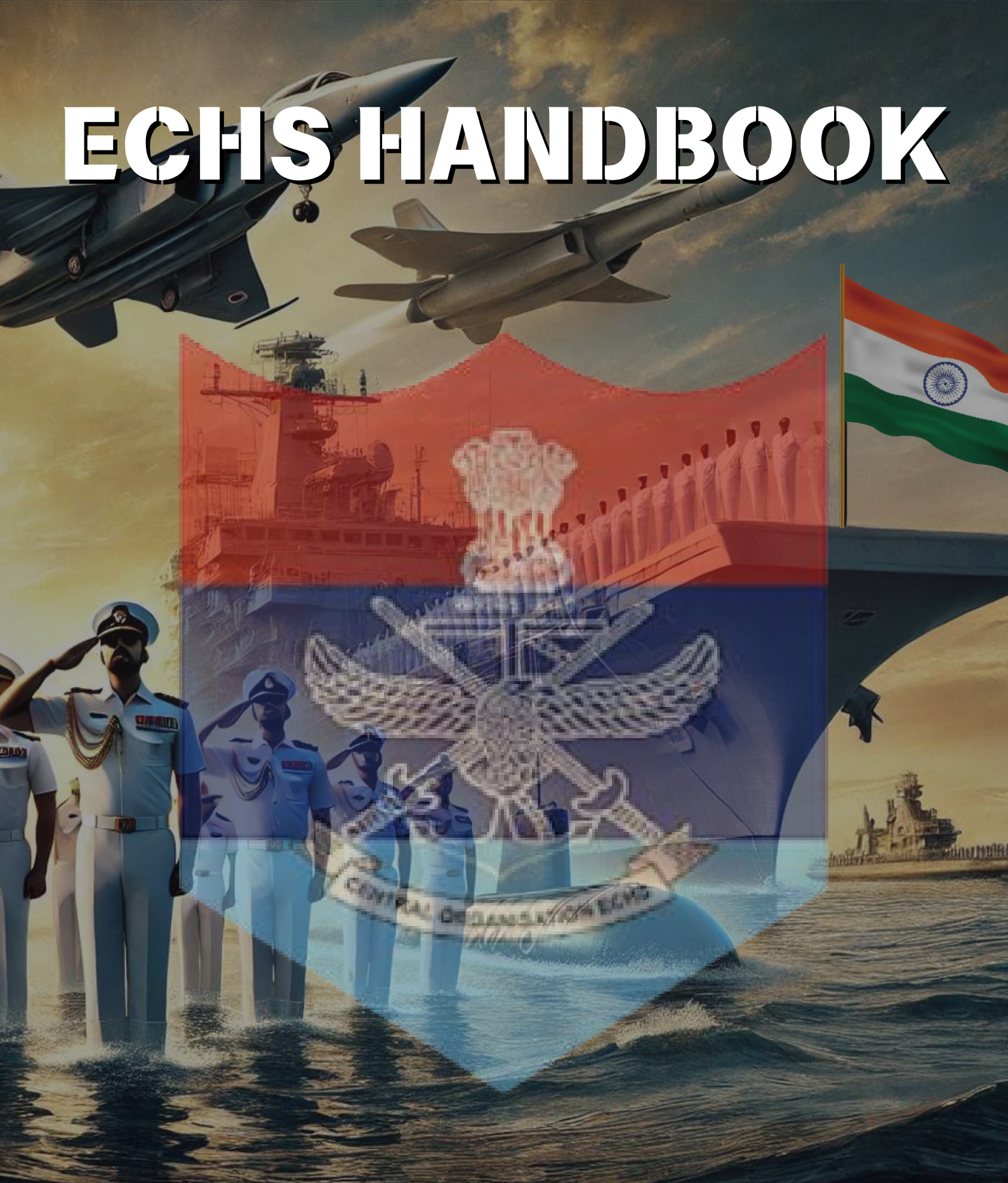


# ECHS HANDBOOK



## INDIAN NAVY

COMBAT READY, CREDIBLE, COHESIVE AND FUTURE READY



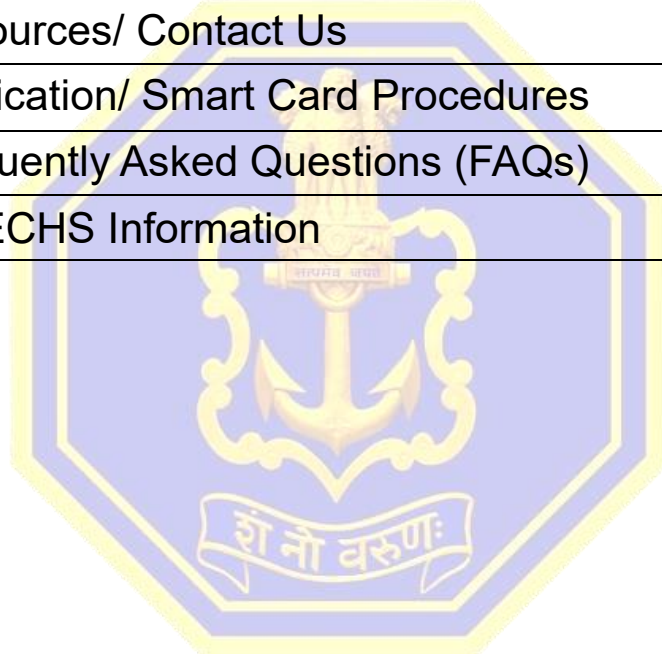
# **ECHS HANDBOOK**



**INDIAN NAVY**  
**COMBAT READY, CREDIBLE, COHESIVE AND FUTURE READY**

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## ELIGIBILITY CONDITIONS

1. The Ex-Servicemen Contributory scheme caters for **Cashless** and **Capless** quality medical care to all Ex-Servicemen (ESM) pensioners including pensioners with disability, family pensioners. It also includes wife/ husband, legitimate children and wholly dependent parents of the ESM. In order to be eligible for availing membership of ECHS, a person must meet the 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 and 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) Has retired from service after earning his/ her pension.
- (b) Has been released from the service on medical grounds attributable to military service or, under circumstances beyond his/ her control, and is in receipt of medical/ disability pension.

**Note:** ESM who are drawing only disability element (without service/ retiring pension) cannot be considered as pension awardee. Hence, such types of ESM may not be granted ECHS membership.

**Note:** 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. (Auth MoD, DoESW letter No 22D(12)/US(WE)/ D(Res)/2010 dt 04 Mar 2011).

3. Following are also eligible for ECHS membership:-

- (a) 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**).

**Auth:** GoI letter No 17(11)/2018/WE/D (Res-1) dated 07 Mar 2019.

(b) **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 military 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.
- (c) Defence Security Corps (DSC) pensioners.
- (d) Uniformed Indian Coast Guard (ICG) pensioners.
- (e) Military Nursing Service (MNS) pensioners.
- (f) Special Frontier Force (SFF) pensioners.
- (g) Nepal Domiciled Gorkha (NDG) pensioners.
- (h) Full Time NCC Officers of National Cadet Corps (NCC) who are ESM and in receipt of pension/ disability/ family pension.
- (j) Eligible Army Postal Service (APO) 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.
- (k) Assam Rifles pensioners.

**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 to the legally wedded spouse of an Armed Forces personnel, whose name reflects 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 who is granted family pension under the pension rules in vogue. This term also includes a child drawing family pension upon the death of his pensioner father/ mother and 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, if they are in receipt of liberalized family pension.

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

5. Income Criteria for Dependents. Consequent to implementation of recommendations of the 7<sup>th</sup> Pay Commission and the income criteria, for any of the family members of the ESM to have a dependent status, has also been revised. As per extant regulations, **the income of any dependant should not exceed Rs. 9000/- per month from all income sources excluding DA** as on the date of consideration. The same is relevant for all dependents of the ESM in order to avail ECHS facilities.

**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 ₹ 9000/- per month 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 the members are eligible if both pay subscription subject to meeting dependency criteria. In case of female employees, parents or parents-in-law are eligible and she can exercise her option of choosing either one of them 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, is eligible for ECHS membership. Spouse living separately is also 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 sailor's/ officer's 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 (only from the 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 upto the age of 18 years only.

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

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 from all sources 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 the time 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 the age of 25 years, subject to the following eligibility conditions:-

- (a) Should fall under the ambit of PwD act.
- (b) Disability should be 40% and above.
- (c) Should be unmarried.

- (d) Income from all sources should be less than Rs. 9000/- per month excluding DA thereon.
- (e) Should be normally residing with the primary ECHS beneficiary.

11. **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), Loco-motor 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, Thalassaemia, 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/- per month 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) Full time NCC officers 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/- per month excluding DA.
- (d) Son above 25 yrs of age or is married or who has started earning, 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 pensioner's 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.



## CONTRIBUTION

### 13. Contribution and Entitlement.

Ser.	Rank	One Time Contribution	Entitlement of Ward
(a)	Recruits to Petty Officer	₹ 30,000/-	General
(b)	CPO to MCPO I	₹ 67,000/-	Semi Private
	Honorary CPO / and MACP CPO Honorary SLt/ Lt		
(c)	All Officers	₹ 1,20,000/-	Private

14. Exemption from ECHS Contribution. Following personnel are exempted from payment of ECHS contribution:-

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

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

16. Fixed Medical Allowance (FMA). Govt has granted FMA to all ECHS beneficiaries who are residing in districts not covered by ECHS Polyclinics, Service Hospitals or MI Rooms. The residence address for this purpose would be the same as the permanent address mentioned in the PPO. A list of such districts (revised yearly) for which FMA is admissible, is available on the ECHS website [www.echs.gov.in](http://www.echs.gov.in). It may be noted that ECHS beneficiary drawing FMA would not be entitled to OPD facility at ECHS Polyclinic and Service Hospitals or referral to empanelled 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 CARD**

17. **64 KB ECHS Smart Cards.** All 16 KB and 32 KB ECHS cards have been discontinued w.e.f 31 Dec 22. It is, therefore, now mandatory for all ECHS beneficiaries to be in possession of new 64 KB ECHS smart cards in order to avail ECHS facilities.

18. **Extension of Validity – Temporary Slips.** The validity of system generated Temporary Slips is now 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 surrendered 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.**

19. **Transfer of Cards between Polyclinics.** ECHS beneficiaries at present collect Smart Cards at their Parent Polyclinics. However, in certain cases, the ESM/ beneficiary may have relocated their place of residence temporarily or permanently and would require the cards to be sent to another Polyclinic. Post implementation of a new software module, the new ECHS cards can now be transferred from one Polyclinic to another on request of the beneficiary. 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 21.**

20. **Signing of Ty Slips in Extreme Conditions.** The Ty Slips were earlier required to be signed by the OiC of the parent Polyclinic prior usage. However, as per the new provisions, the Ty Slips can now be signed by the OiC of non-parent polyclinic also (only in extreme circumstances).

**Auth: Central Organisation, ECHS letter B/49711-NSC/AG/ECHS dated 01 Mar 23.**

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

(a) **Category.**

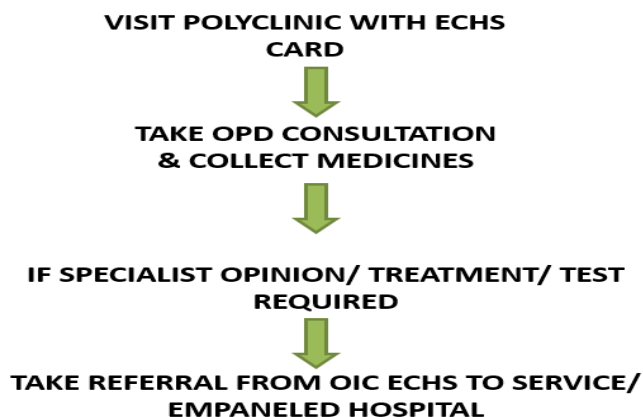
- (i) War Disabled/ Battle Casualty Veterans.
- (ii) Spouses of War Disabled/ Battle Casualty Veterans.
- (iii) Dependents eligible under Persons with Disability (PWD) Act-16.

(b) **Facilities.** As per existing provisions, White Card holders are given priority treatment at all ECHS polyclinics. They enjoy priority in being attended to by a doctor as well as in issuance of medicines at the Polyclinic. All PWD beneficiaries are not required to undertake annual validation.

**Auth: Central Organisation, ECHS letter B/49711-NSC/AG/ECHS/General corr dated 01 Dec 23.**

## TREATMENT AND MEDICINE/ STORE MANAGEMENT

22. **Procedure for Treatment through ECHS.** Procedure to get treatment through ECHS is streamlined and is depicted below: -



23. **Treatment in Service Hospitals.** All eligible ECHS members (except for those mentioned at Para 3) 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 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 has the right to choose the empanelled facility of his choice for referral.
- (b) A referral for treatment in the empanelled hospital is valid for 90 days/ 06 OPDs. Referral for the cases of Cancer will be valid for a period of 90 days.
- (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 Hospital.
- (d) ECHS smart card with photocopy and referral will have to 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 48 hours 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. **The payment to the empanelled facility will not be done by an ECHS member.**

(g) All empanelled hospitals will provide a "Feedback Form" to ECHS member, which can be filled 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 any Service Hospital/ nearest empanelled hospital/ non-empanelled hospital.

(b) It is responsibility of the ECHS member to intimate the OiC Polyclinic within 48 hours 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 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. **Treatment under AYUSH.** Govt has authorised treatment under AYUSH (Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy) for all ECHS beneficiaries. Accordingly, 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 OiC 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 the beneficiary prior any consultation/ treatment.

**Auth: Central Organisation letter B/49769/AG/ECHS/Med/Policy dt 04 Sep 2018.**

27. **Dental Treatment.**

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

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

28. **Dialysis.**

(a) Authorised at Service Hospital/ Empanelled Hospital.

(b) Stations 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. **Issue of Medicines/ Equipment/ 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 by parent polyclinic, if no review is required in the interim period, depending upon the availability of medicine. If ECHS beneficiary suffering from chronic disease is visiting abroad, he/ she can be issued with medicines for 06 months upon producing VISA and tickets.

(c) ECHS member is also authorised to get medicine from outstation polyclinic during visit to an outstation. However, issue of medicines will be restricted to a period of 15 days.

(d) **Issue of medical equipment/ 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 hours. If medicines are NA in dispensary as well as ALC, then NAC 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.**

31. **Traveling Allowance (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.

32. **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 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.

## GOOD TO KNOW

33. All ECHS members are provided medical services through parent Polyclinic in a station. The ECHS member must always have the following documents with him/her:-

- (a) Contact numbers of OiC Polyclinic/ SO ECHS, Station HQ.
- (b) A list of documents required for submission to ECHS Polyclinic for reimbursement in case of availing an emergency treatment in a non-empanelled hospital.
- (c) List of empanelled hospitals/ facilities in the Station.
- (d) Smart Card / valid online Temp Slip.

34. **Online Facilities.**

- (a) An ECHS beneficiary can change his parent Polyclinic online once in six 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 filling 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).

35. **ECHS Application for Smartphones.** ECHS has launched an application for beneficiaries, which is available on the Google Play Store as well as Apple Store for android and i-phone users respectively. Status of application, claims, important contact information, list of ECHS facilities etc. can be accessed on this app.

36. **Priority for Elderly ECHS Patients.** In order to facilitate seamless consultation/ treatment to elderly veterans/ beneficiaries, ECHS allows the beneficiaries of the age of 70 years and above to 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.

37. **Disciplinary Action.** To prevent misuse of ECHS facilities, a robust vigilance mechanism has been put in place by Central Organisation, ECHS. 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.

38. **Recent Developments.** The following initiatives have been taken for benefitting the ECHS beneficiaries in the recent past:-

(a) **Annual Validation Wavier for ECHS Card Holders above 80 years of Age.**

(i) All ECHS beneficiaries of the age of 80 years or above will be exempted for Annual Validation w.e.f 19 Jul 24.

(ii) Those whose cards are blocked due to inability to carry out Annual Validation need to visit OIC Parent PC to unblock the cards.

**Auth:** CO, ECHS letter B/49711-NewSmartCard/AG/ECHS dated 19 Jul 24)

(b) **Revision of CGHS Rates for Cardiology Procedure, Inclusion of New Procedure and Revision of Rates of PET / CT Scan.** The rates for Cardiology and PET/ CT Scan have been revised iaw CGHS rates. Relevant policy is available on ECHS website.

**Auth:** CO, ECHS Letter B/49778/AG/ECHS/Claim/Policy dated 05 Feb 24)

(c) **Revision of CGHS Package rates for General Surgery.** The CGHS package rate for General surgery has been revised in accordance with extant policy. List of the rates is available on ECHS website.

**Auth:** CO, ECHS letter B/49778/AG/ECHS/Claims/Policy dated 09 Feb 24)

(d) **ECHS Referral Policy Update.** CO, ECHS has promulgated guidelines for new referral policy which is as follows:-

<b>ECHS REFERRAL POLICY UPDATE</b>		
<b>Aspect</b>	<b>Old Policy</b>	<b>New Policy</b>
<b>Validity of Referrals</b>	Referrals were valid for 30 days.	Referrals are valid for three months (90 Days).
<b>Number of Consultations</b>	Limited to 03 consultations per referral.	Up to 06 consultations are allowed within validity period of 03 months.
<b>Routine Investigations and Minor Procedures</b>	Required further referral for each investigation or procedure	No further referral is needed within 03 months period.
<b>Special Investigations</b>	Required referral for special investigations like CT, MRI, and PET scans.	Referral is still required, valid for three months.
<b>Procedure Requiring Hospital Admission</b>	Required referral for hospital admission procedures.	Referral Required, valid for three months.
<b>Special Provisions for Senior Beneficiaries</b>	Applied to beneficiaries aged 75 years and above.	Now applies to beneficiaries of the age of 70 years and above.
<b>Definition of Government Hospitals</b>	Limited to certain government hospitals.	Includes all AIIMS, INIs, North East institutions, Tata Memorial and others.
<b>Referral for Government Hospitals</b>	Referral required for consultations and procedures.	No referral is required for consultations, investigations or procedures.

**Auth:** CO, ECHS letter B/49769/AG/ECHS dated 02 Sep 24

(e) **Ceiling Rates for Lung Transplant, Heart Transplant Surgery.**

(i) CO, ECHS has promulgated guidelines and Ceiling rates for Lung Transplant and Heart Transplant Surgery. The ceiling rates for the surgery are as follows:-

(aa)	Lung Transplant	Rs. 25 Lakhs
(ab)	Heart Transplant	Rs. 15 Lakhs
(ac)	Heart & Lung Transplant (combined)	Rs. 35 Lakhs

**Auth:** CO, ECHS Letter B/49769/AG/ECHS dated 02 Sep 24)



(f) **Guidelines for Availing Treatment for Occupational Therapy, Speech Therapy and Applied Behavior Analysis Based Behavioral Therapy in Individuals with Autism Spectrum Disorder/ Non- Autistic Person/ Children With ADHD and Specific Learning Disabilities.**

(i) CO, ECHS has promulgated guidelines for availing treatment under ECHS for Occupational therapy, speech therapy and applied behavior analysis based behavioral therapy in individuals with Autism spectrum disorder/ Non- Autistic person/ Children with Attention Deficit Hyperactivity Disorder and specific learning disabilities.

(ii) The policy is available on ECHS website.

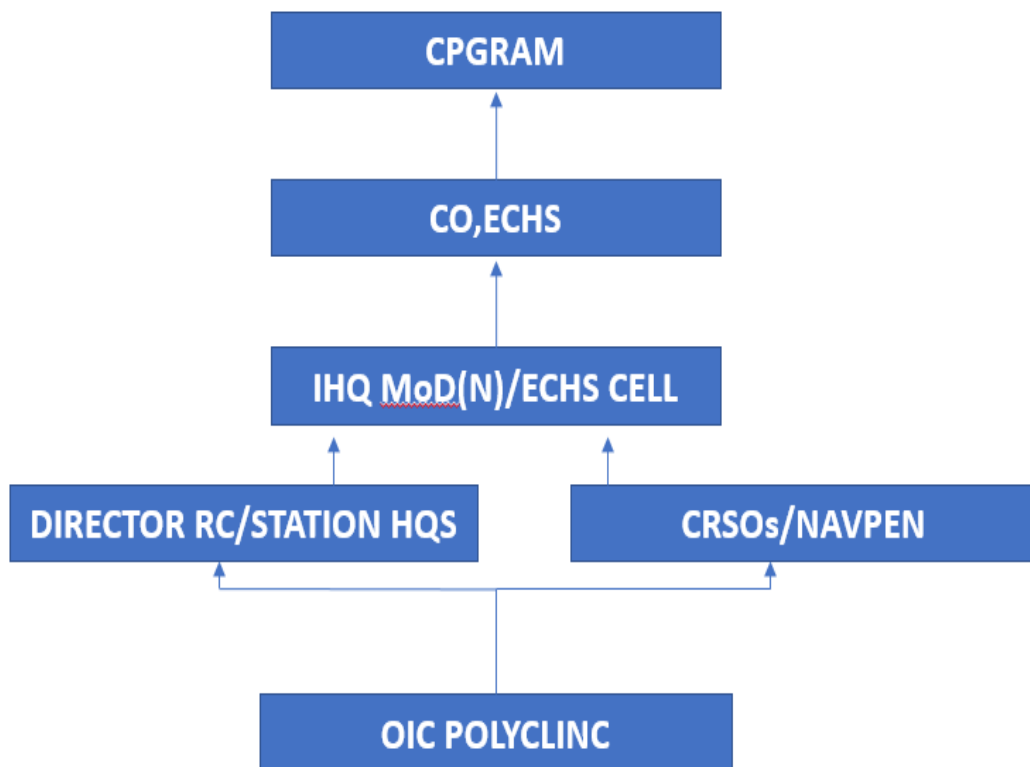
**Auth:** CO, ECHS letter B/49769/AG/ECHS dated 02 Sep 24



## GRIEVANCE REDRESSAL

39. In case of any grievance, beneficiaries are requested to approach the concerned OiC of the Polyclinic/ Station HQ/ Regional Centre for complaints and their expeditious resolution. If the issues are not resolved at such, then the complaints can be forwarded to the higher authorities as per the escalation matrix shown in the succeeding paragraph.

40. ECHS Beneficiaries can follow the escalation matrix for redressal of their grievances:-



## RESOURCES/ CONTACT US

### 41. Timings of ECHS Polyclinics.

- |     |                                   |   |                        |
|-----|-----------------------------------|---|------------------------|
| (a) | <b><u>Registration time</u></b>   | - | 0830hr to 1330hr.      |
| (b) | <b><u>Administrative work</u></b> | - | 1430hr to 1600hr.      |
| (c) | <b><u>Closed</u></b>              | - | On Holidays & Sundays. |

### 42. 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 Gynaecologist (Type A & B in Non Mil).
- (d) Lab investigation, X-Ray, Physiotherapy (Type A only).
- (e) Issue of medicine and domiciliary medical equipment.

### 43. 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 [mdech-mod@nic.in](mailto:mdech-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)

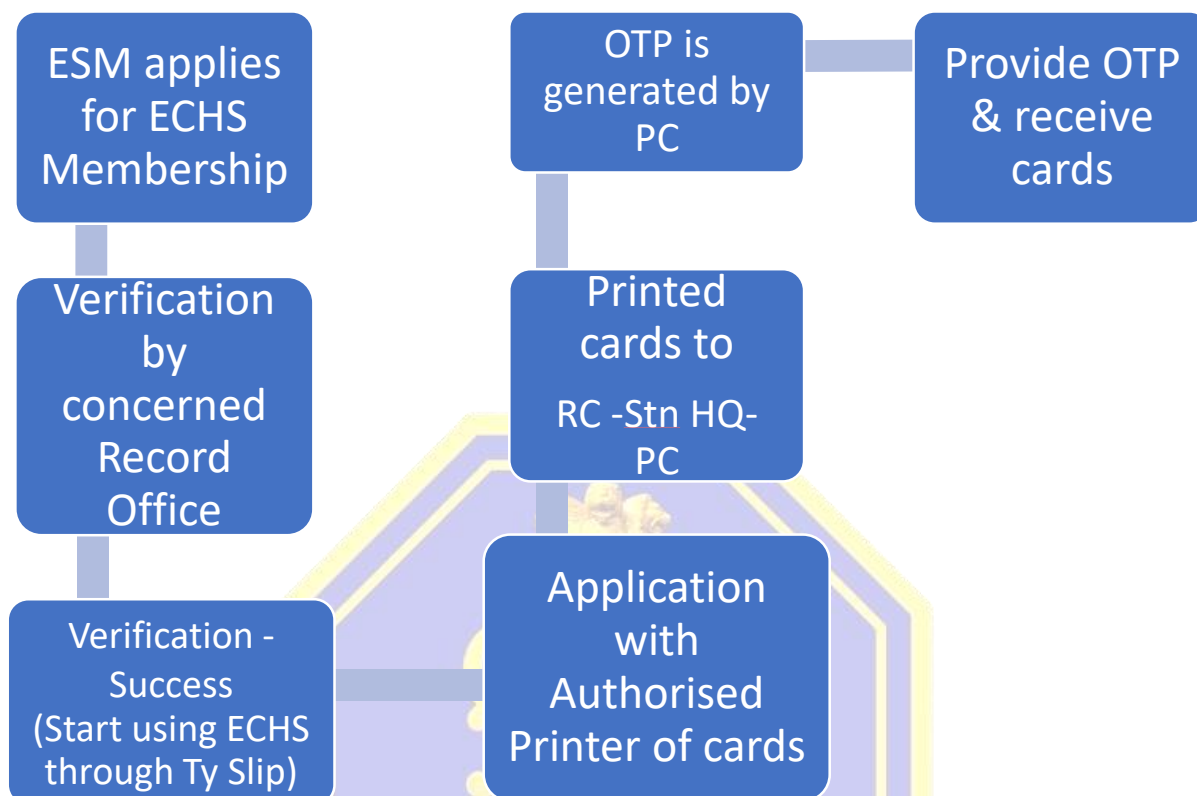
### 44. Postal Address.

**Director (Complaints and Litigation)  
Central Organisation, ECHS  
Adjutant General's Branch  
Integrated HQ of MoD (Army)  
Maude Lines  
Delhi Cantt 110010**

**Cmde (ECHS-N)  
ECHS (Navy) Office  
Room No. E-004/E-008  
Ground floor, East Wing  
Nausena Bhawan  
New Delhi 110010**

## APPLICATION/ SMART CARD PROCEDURES

### 45. Procedure to Apply for 64 KB ECHS Smart Card Online.



### 46. Procedure to Change Parent Polyclinic Online.

- (a) Login to ECHS website, [www.echs.sourceinfosys.com](http://www.echs.sourceinfosys.com) using login credentials.
- (b) Click Home Button> More Option > Change in Polyclinic.
- (c) Select the beneficiary whose PC is required to be changed.
- (d) Select the new RC and PC out of the dropdown.
- (e) Submit the request.

### 47. Procedure to Change Data in New 64KB ECHS Smart Card.

- (a) Collect 64Kb ECHS smart card both physically and electronically.
- (b) If data needs correction, check his/ her online verified application.

- (c) ESM will login to ECHS website, echs.sourceinfosys.com using his login credentials.
- (d) Check if data printed on the card is same as verified online application.
- (e) If the data is different, then approach the OiC Polyclinic.
- (f) In case the data is the same but as per ESM/ Primary Beneficiary, it is incorrect, then go to “block card” option of the card to be blocked.
- (g) Select reason as change in data and mention reasons i.e. correct date of birth, name etc. and submit.
- (h) The card will get blocked.
- (j) Now go to tab “change data” and select edit option. The system will give a blank column under all the fields. Enter the correct data under the blank column under the relevant field.
- (k) If data is corrected under “read and write fields (marked green)” only, then no payment has to be made. In such cases, after submitting the online application, go to the KIOSK at the parent Polyclinic and save the data on the card. The amended data will be saved on the card and the **card will be unblocked**.
- (l) If data is corrected under “read only (marked yellow)”, then the system will ask for payment. Once the payment has been verified, the application will be sent for verification to Record Office and post verification, the new card will be printed and forwarded to the Parent Polyclinic to be handed over to the beneficiary.
- (m) If data is corrected under “read only (marked yellow)” for the ESM/ Primary Beneficiary card, then all his/ her dependent cards will also get blocked and payment for all the cards will be required to be made.

48. **Actions in Case of “Forgot” Password.**

- (a) Open echs.gov.in and click “forgot password”.
- (b) Select “security questions’ as entered at the time of application and enter the correct answers.
- (c) Upon entering correct answers, an OTP will be received on the registered mobile number.

- (d) Upon authentication, the reset password tab will open and desired password can be entered.
- (e) Click submit, your password will be resent.

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

49. **Procedure of Processing of ECHS Application - Marital Discord.** In case ESM/ Primary Beneficiary does not apply for their ECHS cards due to marital discord a software solution has been made available. 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 the ECHS website. The application procedure for the same is as follows: -

- (a) Spouse to apply through DESA (Naval Veterans) with copy of PPO (if not held by spouse then same will be provided by DESA).
- (b) DESA (Naval Veterans) to verify and forward application to Central Organisation, ECHS (Ops & Coord Section).
- (c) Upon approval of CO, ECHS the spouse will be able to register as Marital Discord case on the ECHS website.
- (d) Individual to login using login credentials and fill the online application form.
- (e) The cards once printed will be forwarded to the Parent Polyclinic.

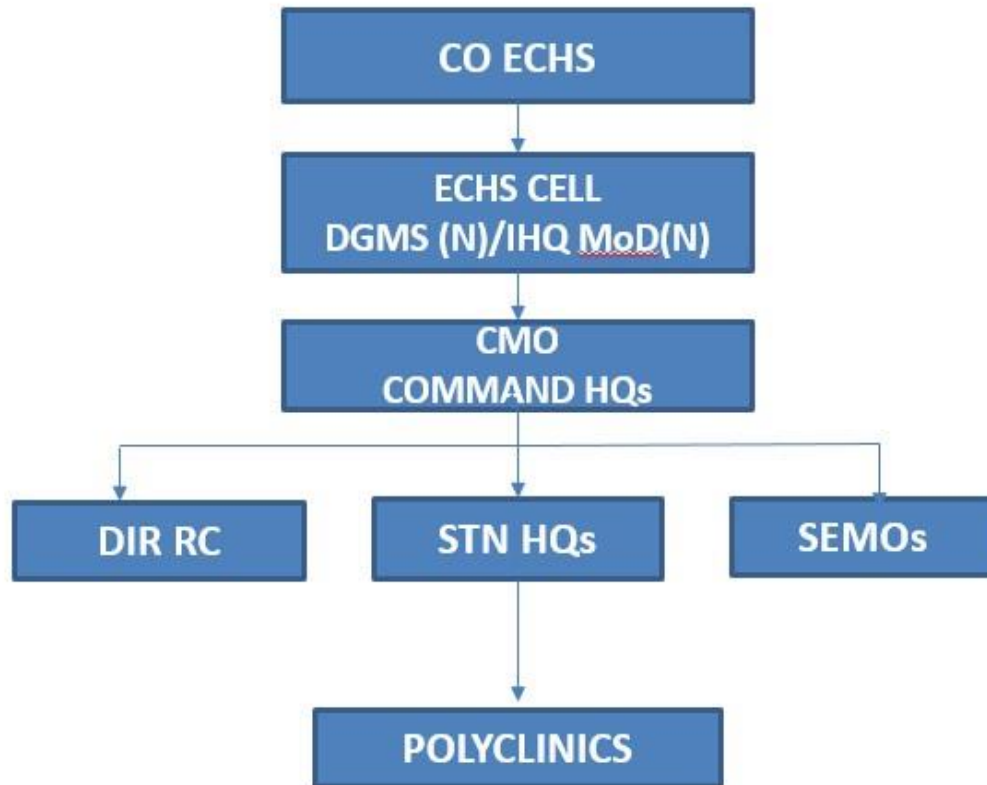
**Auth: Central Organisation, ECHS letter B/49711-NSC/AG/ECHS dated 30 Sep 21.**

**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.**

## FREQUENTLY ASKED QUESTIONS (FAQs)

**Q1. What is the ECHS Organisation?**

**Ans -** The ECHS Central Organisation operates under MoD/ DoESW as:-



**Q2. 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 have applied after Jun 2015, you have 64kb card.

**Q3. Please tell me the process for filling of online application for ECHS Smart Card?**

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

**Q4. 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>Ser</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) (iii) Disability Medical Certificate (In case of PWD) (iv) Old Smart Card.
(d)	Death in Service case	(i) PPO Copy. (ii) Death certificate of ESM (only in case of ESM demise). (iii) Disability Medical Certificate (In case of PWD). (iv) Old Smart Card.
(e)	Pre 1996 retiree (first time applicant)	(i) PPO Copy. (ii) Death certificate of ESM (only in case of demise of ESM). (iii) Disability Medical Certificate (In case of PWD). (iv) DPDO/ Bankers Certificate for non-drawing of FMA.
(f)	1996 to 2003 retiree (First time applicant)	(i) PPO Copy (ii) Death certificate of ESM (only in case of demise of ESM). (iii) Disability Medical Certificate (In case of PWD). (iv) Receipt of MRO. (v) DPDO/ Bankers Certificate for non-drawing of FMA.
(g)	Post 2003 retiree not a member yet	(i) PPO Copy. (ii) Death certificate of ESM (only in case of demise of ESM). (iii) Disability Medical Certificate (In case of PWD).
(h)	Loss of 16 KB Card/ Temporary Slip	(i) PPO Copy. (ii) Death certificate of ESM (only in case of demise of ESM). (iii) Disability Medical Certificate (In case of PWD).



**Q5. How can I upload the photographs and signatures?**

**Ans** - 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.

**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 or in ECHS Beneficiary App by clicking on “Card Status”.

**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/ CABS). Thereafter, if there are no discrepancies/ observations, the application is sent online to M/s Source Infosys 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 cards 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 but 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 are reimbursed at the rates governed by CGHS only, irrespective of the amount paid to the hospital. CGHS rates are governed by Govt 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 70 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 need 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.
- (ii) Old Temporary Slip Holders.
- (iii) Death in service Cases.
- (iv) 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. 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 may be contacted for resolving issues as the case may be:-

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

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

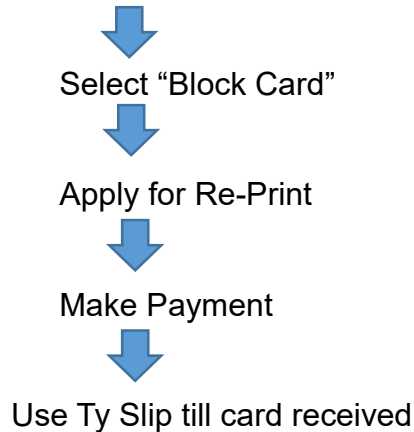
- (i) 011-25682870
- (ii) 1800-114-115

(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)

**Q15. What should I do if I lose my ECHS card?**

**Ans -** Login to ECHS App on ECHS Website [www.echs.gov.in](http://www.echs.gov.in)



**Q16. 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 [echs.gov.in](http://echs.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.

**Q17. Is there a colour scheme for plastic cards? What are they?**

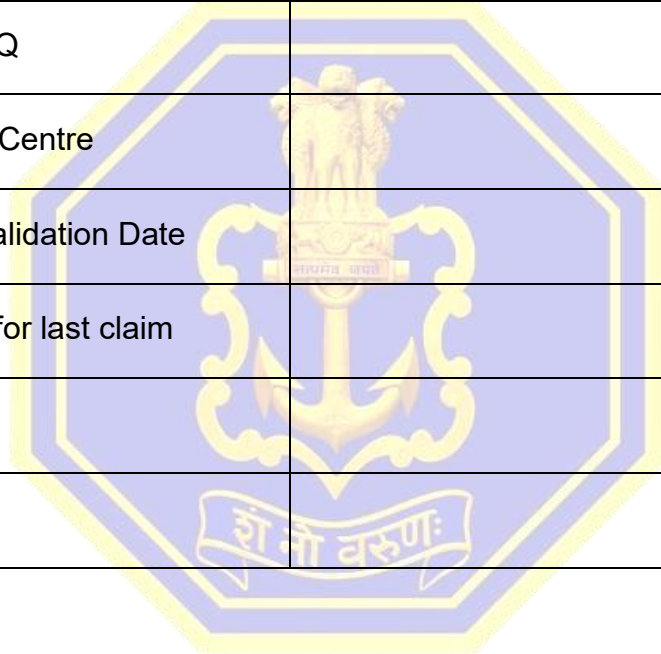
**Ans -** There are following types of cards: -

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

## MY ECHS INFORMATION

Beneficiaries are requested to fill in the following details for ready reference: -

SER.	FIELD	NAME/ DETAILS	CONTACT NO.
1.	ECHS Card Number		
2.	Name of Primary Beneficiary		
3.	Registered Mobile Number		
4.	Parent Polyclinic		
5.	Station HQ		
6.	Regional Centre		
7.	Annual Validation Date		
8.	Claim ID for last claim		
9.			
10.			



# HONOURING OUR HEROES



## CONTACT US

**ECHS (NAVY), NAVAL HEADQUARTERS, NAU SENA BHAWAN - II**

**NEW DELHI - 110010**



**ECHSDELHI@NAVY.GOV.IN**



**011-20896984, 9667325533**