

EX-SERVICEMEN CONTRIBUTORY HEALTH SCHEME (ECHS)

INTRODUCTION

1. Retired Armed Forces Pensioners so far did not have a comprehensive medicare scheme, as compared to and available to other Central Government Employees. Interim treatment of minor natural (geriatric diseases) was provided at service hospitals and MI Rooms, but often these hospitals got overloaded. To provide some relief, AGI (MBS) was introduced in Apr 91 and AFGIS (MIS) in 1995; however, they covered only specific high cost Surgery/treatment for a limited number of diseases. Therefore, the requirement of a medicare system was felt essential for our brave soldiers.

2. Based on this noble aim, and after detailed deliberations, a comprehensive scheme has taken shape as the Ex-Servicemen Contributory Health Scheme (**ECHS**), authorized vide Government of India, Ministry of Defence letter No.22 (I) 01/US/D (Res) dated 30 Dec 2002 with the advent of this scheme, Ex-Servicemen pensioners who were **Only entitled** for treatment in service hospital will now be authorized for treatment, not only in service hospitals, but also in those civil/private hospitals which are specifically empanelled with the Ex-Servicemen Contributory Health Scheme.

3. ECHS is a comprehensive medical care scheme covering all diseases including cardiac, renal, joint replacement, cancer and many others. It provides benefits to the complete spectrum of ESM pensioners settled in far-flung areas of the country, through a network of 227 polyclinic (104 in Military Stations and 123 in Non Military Stations). This will, in turn, reduce the load on Military Hospital, since the exclusive polyclinic facility will be located in nominated districts and closer to Ex-Servicemen pensioners.

4. An important aspect of ECHS is that, it not only covers the ESM pensioner, but also family pensioners & widows who are in receipt of pension – thereby ensuring their medical care, even in absence of the pensioner. The chapter on “Eligibility” lays down who all are eligible to join the Scheme. The **twin conditions** are that, prospective member **must be an Ex-Servicemen** who has served in the Armed Forces of India in any rank, and **be in receipt of pension/family pension/disability pension** paid by Government. The intended purpose is to provide succour to pensioners, their wives, and widows & authorized dependants & bring ECHS in line with medical schemes applicable to Central Government employees of other categories. Correct adherence to laid down procedures will ensure that the system is not misused or overloaded.

ELIGIBILITY CONDITIONS

5. **Entitlement for ECHS.** The Scheme caters for medicare to all ESM in receipt of pension or disability pension, as also his/her dependants, which

includes wife/husband, legitimate children and wholly dependant parents. The Definition of ESM for the purpose of ECHS is: -

(a) **Ex-Servicemen Status.** Any person who has served in any rank (whether as Combatant or as Non-Combatant) in the regular Army, Navy and Air Force of the Indian Union, and fulfills the following conditions: -

(i) Who has retired from such service after earning his/her pension

(ii) Who has been released from such service, on medical grounds attributable to military service, or in circumstances beyond his/her control, and is in receipt of disability pensions.

(iii) It includes personnel of the Territorial Army of the following categories: -

(aa) Pension holders for continuous embodied service.

(ab) Persons with disability attributable to military service.

(ac) Gallantry award winners.

(iv) The following are also included: -

(aa) Members of the military Nursing Service (MNS).

(ab) Whole time officers (WTOs) of National Cadet Corps (NCC) who are Ex-Servicemen/NOK, and are in receipt of pension/disability pension/family pension.

(ac) 558 Emergency Commissioned Officers (ECOs) Short Service Commissioned Officers (SSCOs) who were permanently absorbed in National Cadet Corps as Whole Time Officers (WTOs) after their release from the Armed Forces. Since these officers meet the twin conditions described at para 4 of Chapter 1, they are eligible.

(ad) Service officers who, prior to completing their pensionable service, joined PSUs like Air India, Indian Airlines, Pawan Hans, and Shipping Corporation of India, in organizational interest, and Govt had sanctioned pension to these officers on pro-rata-basis. On secondment or transfer to PSU these officers received their pension either as lumpsum on full communication, or on monthly basis. For those who commuted full amount, the monthly pension was to be restored at 43% after 15 year from their date of retirement on pro-rata basis. Hence they would be deemed to comply with

the condition of being in receipt of pension from Defence authorities. However, **following additional conditions will have to be complied with by these ESM pensioners: -**

- (aaa) A mandatory certificate will have to be endorsed in their Affidavit stating that, **“I certify that I am NOT a member of any other Govt/PSU Medical Health Scheme”**
- (aab) The contribution amount for enrolling as member of ECHS will be based on the rank held by the individual at the time of release and NOT on the restored pension amount. The amount will be similar to the current basic pension of the rank held at the time of retirement. (For example if the individual retired as a Lt Col/Commander/Wing Commander, he will be required to deposit contribution through MRO as per current Basic pension of this rank)
- (aac) Each case will be considered on its merits.

- (a) **Family Pension.** Implies the legally wedded spouse of an Armed Forces personnel, whose name figures in the service records of the personal and whose husband/wife (as the case may be) has died either while in service or after retirement and granted family pension. This term also includes a child or children drawing family pension on the death of his/her pension drawing father/mother, as also parents of a deceased bachelor soldier, who are in receipt of family pension.

6. **Eligibility Status for Dependants.** The following categories qualify to be called dependants: -

- (a) **Parents.** Father and Mother of the pensioner shall be deemed to be dependant if they are normally residing with the ESM pensioner and their combined income from all sources is less than Rs.1500/- per month.
- (b) **Spouse.**
 - (i) Legally wedded Spouse.
 - (ii) Name should be in the records of service.
 - (iii) Legally separated spouse is included as long as the ESM pensioner is responsible for her maintenance. In case spouse remarries, then he/she is not entitled.

- (iv) 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 a second one.
- (v) If a war widow remarries then only she is eligible. Her husband, however, will NOT be eligible.
- (vi) In case the ESM pensioner marries after retirement, following documents will be required as proof for dependency of wife: -
 - (aa) Marriage certificate from authorized Registrar of Marriage/Municipal Committee.
 - (ab) Application form will have to be submitted for enrolling the spouse as a dependant.
- (c) **Daughter(s)**
 - (i) Her/their details must exist in the service record of the pensioner.
 - (ii) Unmarried and unemployed daughter must be dependant on the pensioner.
 - (iii) Married and or employed daughter are NOT entitled.
 - (iv) Widowed daughter who are dependant on the pensioner and whose income from all sources is less than Rs.2550/- per Month are entitled.
 - (v) Daughter with permanent mental or physical disability, irrespective of age/medical condition.
 - (vi) Divorced daughter are entitled, when solely dependent on the pensioner, and whose income from all sources is less than Rs.2550/- per month.
- (d) **Sons**
 - (b) His/their details must be included in the pensioners record of Service.
 - (ii) Unemployed sons.
 - (iii) Sons suffering from permanent Physical or mental disability irrespective of age limit or medical condition.

- Note:** 1. In case where a child is born after the pensioner's retirement, the following documents will be given with the application form.
- (a) Birth Certificate
 - (b) Affidavit in lieu of part II order
2. Widows not having a part II order can give a affidavit in lieu.

(c) **Special child**

Mentally handicapped children are permitted to be a members of ECHS for life. Permanent disability should be certified by service classified specialist (Civil Serгон). There is restriction on the age onset of disability.

7. **Pension.** For the purposes of eligibility for the ECHS, the word " Pension" implies any type of pension received from the government/Civil Services Estimate/Defence Service Estimate and paid by the Controller of Defence Accounts (Pension) or his subordinate offices.

8. **Specific Conditions for Continuance of Eligibility.** In case an ESM pensioner (male/female) has declared his/her parents as dependants, they shall continue to receive ECHS benefits for their lifetime, subject only to the condition that their joint income does not exceed Rs.2550/- Per Month from all sources. In the event of the pensioner's death, the widow shall be covered as she will start drawing family pension – but, her parents will NOT become eligible as dependants. However, parents of the deceased pensioner, if already enrolled as dependants, would continuant enjoy benefits of the ECHS in the event of death of their ESM pensioner son/daughter, provided their joint income does not exceed Rs.2550/- per month.

9. **Persons NOT Eligible under ECHS.** The following are NOT eligible for becoming a member of ECHS: -

- (a) Gorkha pensioners of Nepal domicile.
- (b) Whole time NCC officers who do not meet the twin conditions referred to under para-4 Chapter 1.
- (c) Ex-ECOs/SSCOs who do not meet twin condition referred to at para-4 Chapter 1.
- (d) Legally divorced spouse.
- (e) Married and/or employed daughters.
- (f) Parents of widow/war widow.

- (g) Husband of a remarried war widow.

OPERATIONALISING THE SCHEME

10. **Inception.** The scheme was launched w.e.f.01 Apr 2003 vide GOI letter No.22 (I)/01/US/D (Res) dated 30 Dec 2002. Naturally an Ex Servicemen Contributory Health Scheme of this magnitude needed detailed planning and deliberation to ensure that it took off in an efficient and fool proof manner. A large number of procedures, including financial ones were required to be written out and approved by MOD. This was to enable the organization to commence sending ECHS members to empanelled diagnostic facilities, specialists and private hospitals. It must be rememderd that that ECHS is an entirely public funded scheme underwritten by the GOI/MOD and hence, all rules, regulations, procedures and administrative controls require mandatory approval of Ministry of Defence before the Scheme is made fully operational/functional. ECHS has to be fully established within five years, i.e, by 31 March 2008.

11. **Time Frame for operationalisation of ECHS:** Action to launch the Scheme commenced w.e.f. 01 Apr 2003 and will continue in a phased manner till it is fully effective in the next five Year, i.e. by Mar 2008. All the 227 Polyclinic have been made operationalised. Additional Polyclinics for phase II are being processed and will be finalized in 2008.

MEMBERSHIP – PROCEDURE FOR ENROLMENT

12. All Armed Forces **new pensioners** retiring on or April 2003 will be **Compulsory members** of ECHS, whereas those previous pensioners who retired on or before March 2003 can **exercise their option** to be become members of the Scheme till 31 Mar 2008. Such **Previous pensioners** joining the Scheme will forfeit their medical allowance of Rs.100/- pm, presently admissible as part of pension. Non-ECHS members will continue to get medical allowance **or** minor treatment for garden diseases as at present, from existing MH/SMC (as entitled members only) subject to availability **bed space, medicines, doctors etc.** They cannot be treated at par with those ESM members; latter shall be given full range of treatment for all categories of diseases in MH and /or empanelled Hospitals /Diagnostic Center. Non-ECHS members also cannot avail treatment in ECHS polyclinics. No medical facilities in polyclinics or Armed Forces Hospitals for non ECHS Veterans after 01 Apr 2008. Last day for Registration of ECHS membership –31 Mar 2008.

13. It is stipulated by Government orders that one individual cannot become a member of two Govt/PSU scheme. He/She has to cancel membership of the

other scheme, in case opting for the ECHS. If any facts are concealed, membership of this Scheme will be denied. This mainly applies to those pensioners who, after retirement, have joined some other Government Service/PUS

14 To acquire membership of ECHS, the ESM pensioner has to follow the undermentioned steps: -

- (a) Collect Application Form.
- (b) Payment of Contribution by MRO.
- (c) Provision of Affidavit (sample given in Application Form)
- (d) Fill up Application Form.
- (e) Submission of completed Application Form and Collection of Receipt..
- (f) Collection of ECHS Smart Card on intimation.

15. **Collection of Application Forms.** Application Form (For enrolment into ECHS) is an unnumbered, self-explanatory form which is provided at a cost of Rs 2/-. These forms are available at all Army Station HQs, all Navy/Air Force Station, and Rajya Sainik Board Offices. For those having access to the Internet they can also down load the Application from website www.indianarmy.nic.in [arechs hm](http://arechs.hm) or [www.infoundation .org](http://www.infoundation.org) or <http://Indian air force.nic.in>. The form consists of the following, which needs to be checked while collecting the same: -

(a)	Application Form	-
	04 Pages	
(b)	Instructions & formats	-
	10 Pages	

16. **Contribution.** All ESM pensioners are required to make a one-time contribution based on their **basic monthly pension (excluding DA)**. A concession has been made in respect of pre-31 March 2003 retirees, who can pay their contribution in three consecutive, equal yearly instalments.

17. **Affidavit.** All ESM are required to make a declaration of their dependant children, and changes if any, through an Affidavit. Also they have to declare that they are NOT members of any other Govt/PUS Medical Scheme. Format of the Affidavit is given in the Application Form and is to be executed on anon-judicial stamp paper of Rs.10/- and attested by a Magistrate or public Notary. The Affidavit is a legal document and, in case of misuse of ECHS benefits,

submission of fraudulent information, or any other misdemeanour, ECHS has the right to take legal action. Photographs of all dependants are required to be pasted on the original Affidavit, which is to be submitted to Station HQ (Army) or its designated offices along with the completed Application Form.

18. **Filling up Application Form.** Detailed instructions are given in the Application Form. Also, welfare Officers at all Air Force Stations, and similar pensioners in filing up the application forms. While filling, care must be taken that name(s) of dependants (s) tally with service document/records. All columns rejected. The form is required to be legible and filed in **Black ink and in Capital letter only**. Passport size photographs of the pensioner, spouse, children and dependant(s) – as the case may be – are to be affixed at appropriate boxes/places in the form.

19. **Submission of Completed Application Form.** Designated Station Headquarters (Army/Navy/Air Force) at specified locations are the only authorized collection points. Pensioners are required to personally report to their nearest Station HQs with the completed application form, along with original/photocopy of the following documents. Dependants are **NOT** required to accompany pensioners during this process: -

(a) Pension Payment Order (PPO) duly attested by Bank/Treasury from where pension is being drawn, or endorsed by CDA in original, and is shown to checking staff at the time of submission of Application Form. All the 1986 retirees are exempted from submission of PPO, but must submit a bankers certificate as provided of pension.

(b) Discharge Book/Service Certificate.

(c) Three passport size photographs each of the pensioners, and dependants who are proposed to be enrolled as ECHS members/dependants, are to be attached. (Paste one copy of each photo on indicated places in the application form, and one copy each on the Affidavit and one on the receipt).

(d) Attach original copy of the Military Receivable Order (MRO) to the Application Forms as proof of deposit of contribution. This is not required to be done in case of direct deduction of contribution through PPO by CDA (Pension).

(a) Affidavit duly notarized in original

(b) Ex-Servicemen Identity Card Original to be shown for verification to the Station HQ, photocopy is NOT required to be submitted.

20. Receipt, scrutiny and verification of the form is a legal requirement to prevent fraudulent entry of non-entitled personnel. Nominated officers at collection points will collect the completed application form, compare originals with photocopies, verify all documents provided by the pensioners and then hand over the a Receipt to the ESM. Original PPO, Ex-Servicemen Identity Card and any other documents will be returned. Detailed vetting and verification shall be undertaken subsequently, which may take 15 days to two months, depending on the information to be sought. An ESM pensioner is only considered as a member once he/she is issued a valid ECHS membership Smart Card.

21. **Collection of the Smart Card.** The applicant will be intimated the date of collection by concerned Stn HQ, and is then required to produce original Receipt for documents in order to collect his/her Smart Card in **person**. ECHS Smart Card will NOT be dispatched by post or handed over to any representative of the Application. ESM shall be issued minimum one card for the whole family, and two Add-on-cards, if desired. This choice is to be included in the Application form.

22. **Activation of Smart Cards -** It is mandatory for members and dependants to report to nearest Polyclinic along with SMART Card within 120 days, for one-time initial Registration. The Smart Card will always be required to be produced there after to avail treatment at a polyclinic/empanelled hospital. ECHS Smart Card will NOT be activated for use, unless above Registration is done.

23. **Procedure For Becoming Members of ECHS – (Retirees On or After 01 Apr 2003.** New Application form (ECHS Med – 2003) has been introduced into service for all ranks retiring w.e.f. 01 Apr 2003 and for whom the Scheme is compulsory. The form have been provided to AG/PS-4 for inclusion in the Brochure issued to Restraining officers; similar forms have also been provided to Naval and Air Headquarters for issue to their retiring personnel. Sample copies have also been sent to all Record Offices of the Army, through inspectorate of Records, to Commodore Bureau of Sailors (CABS) of Navy and to Air Force Record Office Delhi Cantt, for PBOR. All Service HQ's will make their own arrangements for printing and issue of forms to retiring JCOs/OR and equivalent. The new forms have been now introduced w.e.f. 01 Jan 2004.

24. Record Offices will also forward these forms by post to those pensioners who have retired between 01 Apr 03 and 31 Dec 2003, and direct them to follow the procedure of submission given in General instructions. In addition, those retirees whose ECHS contribution amount has NOT been directly deducted by CDA (Pension) in their PPO will be required to deposit their contribution amount through MRO only, in any authorized bank. They will be required to attach original copy of MRO as a proof of remitting their contribution. In case this is not done, ECHS Membership is not valid.

25. **Station-Wise Responsibility for Receipt and Scrutiny/Verification of ECHS Application Forms**

(a) **Navy**

- (i) Kochi
- (ii) Vishakhapatnam
- (iii) Cuttack
- (iv) Port Blair
- (v) Karwar
- (vi) Balasore
- (vii) Mumbai Upnagar

(b) **Air Force**

- (i) Bangalore
- (ii) Nagpur
- (iii) Coimbatore
- (iv) Kanpur
- (v) Jorhat
- (vi) Sirsa
- (vii) Gorakhpur
- (viii) Saharanpur
- (ix) Faridabad
- (x) Hindon

(c) **Army**. All other Military Station less those at Para14 (a) and (b) above. For the purposes of receipt and scrutiny of application forms, all Ex-Servicemen shall be treated at par. Any Ex-Servicemen reporting at any designated Military Station Headquarters, no matter which service he is from, his/her documents will be accepted and scrutinized.

29. **Advantages of Becoming an ECHS Member.** The advantages of becoming an ECHS member are as under: -

(a) The Scheme will provide comprehensive medicare to all ESM pensioners, their widows and authorized dependants, and is within easy reach.

(b) It will cover complete spectrum of ESM settled in far flung areas, through a network of polyclinics in Military and Non-Military Station.

(c) The scheme is fully financed by the Government.

(d) There will be a network of 227 polyclinics, i.e. 104 Military and 123 Non Military Station polyclinics, based entirely on density of ESM in various regions. The number of polyclinics will increase in subsequent years.

(e) This arrangement will be reduce load on Service Hospital, as there will be an exclusive facility located along side service hospitals.

(f) There will be civil empanelled hospitals as there will be an exclusive facility located along side service hospitals.

(g) The doctors at polyclinics will provide required outpatient treatment and medicines, free of cost.

(h) For further treatment, an ECHS patient will be referred initially to a service hospital and, in case of non-availability of bedspace/treatment, he will then be sent to a civil empanelled hospital. The ECHS member will be provided treatment, medicines and ward facilities as per entitlement.

(j) The procedure for dealing with an ECHS member or his/her dependants in Service Hospitals will be the same as for serving soldiers and their dependants.

(k) The ECHS patient can also be referred to the desired empanelled hospital/diagnostic center/consultant as per choice of the ECHS patient in case of non-availability of treatment in service hospital. The ECHS member alone will have the right to make the selection of desired civil empanelled hospital and will NOT be influenced by any doctor.

(l) An ECHS member does not have to clear bills or make payment (except for dietary charges) either on admission or when discharged from the empanelled hospital. The empanelled hospitals will be paid directly by the concerned Station Headquarters on behalf of ECHS.

(m) It covers all diseases.

(n) An ECHS member who possesses a valid Smart Card can avail of treatment at any ECHS polyclinic any where in India.

(o) There is not restriction on age or medical condition at the time of seeking membership of the scheme.

30. Contribution ECHS is a contributory scheme. On retirement, each pensioner (w.e.f. 01 Apr 2004) will compulsorily become members, either by paying a one-time contribution or in three consecutive yearly installments. Contribution will be according to the table given below.

Basic Pension	Uncommuted	Rate of one time Subscription
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(Excluding Disability)	DA &	
Up to RS. 3000/-		Rs.1, 800/-
Rs.3000/- to Rs 6000/-		Rs. 4, 800/-
Rs. 6001 to Rs 10000/-		Rs. 8 400/-
Rs. 10001 to Rs 15000/-		Rs. 12, 000/-
Rs.150001/- and above		Rs. 18, 000/-

Note: (a) War Widows and War Disabled
exempted from contribution

(b) All person 1996 retirees have been exempted from contribution.

31. Ex-Servicemen pensioners who make payment in three consecutive yearly installments will be issued an ECHS Membership smart Card with initial validity for one year only. The validity of the card for the second and third years would be extended only after the Ex-Servicemen pensioner has paid and given proof of deposit of second and third instalments. ECHS benefits will be extended to him/her and dependants only thereafter.

32. Eligible members of the Scheme can go to the nearest ECHS Polyclinic/AFC along with their SMART CARDS to avail treatment (till issue of Smart Cards Receipt may be utilized). AFV can also go to any polyclinic in the country and take medicine upto 7 days. In case any AFV takes a temporary attachment certificate (TAC) from his parent PC, he can be casuals medicines upto 30 days. TAC forms are available at all the polyclinics.

33. Doctors at Polyclinics will provide required outpatient treatment and medicines free of cost. In case a prescribed medicine is not available in the Polyclinic Pharmacy, the OIC Polyclinic or Medical Officer will procure this through Local Purchase (LP) and provide it to the member. ECHS members will NOT be required to purchase any medicine specified for him/her by an ECHS doctor/empanelled hospital. ECHS will NOT deal with any case of reimbursement for medicines purchased by a member/dependant, as this is not permissible under ECHS rules. In case any medicine is so purchased the cost will have to be borne by the member.

34. In case further treatment is required, the patient will be referred to the nearest Service Hospital if the treatment/bed availability exists there. At the Service Hospital, the ECHS member will be provided free treatment & medicines and ward facilities as per his entitlement, but will have to pay nominal hospital stoppages in cash, on being discharged from the hospital. The procedure for dealing with ECHS members or dependants will be the same as for serving Soldiers & their dependants.

35. In case treatment **facility/bed space does not exist/is** not available in a service hospital, the ECHS patient will be **referred to the desired empanelled Hospital/Diagnostic Center/Consultant** in the city/region as per choice of the pensioner. He/she alone will have the right to make the selection. A list of empanelled Hospitals/Diagnostic Centers and Consultants will be available in each Polyclinic for benefit of patients. In due course this information will also be provided on an ECHS website.

36. All that the patient is required to do is, to go to the selected Hospital/Diagnostic Centre, show his ECHS SMART CARD and referral form from the Polyclinic, and get treatment. Suitable Memorandum of Agreement (MOA) will have been drawn up with empanelled Civil Hospitals/Diagnostic Centres and Consultants to provide **treatment only to those pensioners who are referred to them from the Polyclinic**, and provide proof of membership/SMART Card. ECHS members are **NOT permitted to go directly to any empanelled Hospitals/Diagnostic Centres/Consultant** (except in emergency – see provisions in this Brief).

37. The ESM/dependent does not have to clear bills or make payment (except for dietary charges) either on admission or when discharged from the Hospital/Diagnostic Centre/Consultant, provided the cost is as per rate contract concluded with the empanelled facility. These Hospitals/Diagnostic Centres/Consultants will be paid directly by the concerned Station Headquarters under whose jurisdiction the clinic falls. ECHS is responsible for such payments incurred on treatment of the entitled members – but **only** if the laid down procedure is followed. If a member/dependant goes directly to a Hospital/Diagnostic Centre/Consultant, without first having shown himself to a Polyclinic Doctor and having got referred, then ECHS will not be held responsible for costs incurred and will not make payment to the empanelled facility.

38. There will be no burden of payment (except hospital stoppages in Service Hospitals, and dietary charges in empanelled Civil Hospitals) on the ECHS member, either for medicines or for any treatment - whether out-patient or in-patient - so long as laid down procedures are adhered to, and rate contract concluded with the facility is not exceeded.

Note: (a) Medicine issue upto 30 days (for chronic patients) permitted at OUT STATION Polyclinic also. Carry Temporary Attachement Certificates (TAC) from your parent polyclinic.

(b) Parent polyclinic can issue medicine upto 90 days for chronic ailments subject to certain conditions.

(c) For details – contact your ECHS Polyclinic.

Treatment in Emergency

39. In an **emergency**, the ECHS pensioner/eligible family members, may report to the nearest hospital (preferably empanelled) and **inform the dependant Polyclinic/Station HQ/Regional Centre** of the emergency **within 48 hrs of admission**. In case of admission to an empanelled hospital, the bills will be cleared by ECHS directly. However, in case of emergency admission to a non-empanelled hospital, the member will first clear the bills, and thereafter put up claim for re-imburement to the dependant ECHS Polyclinic, duly supported with original bills. The bills will be reimbursed if ECHS is satisfied as to the reasons of emergency and the cost of treatment availed is reasonable. The onus of proving the emergency lies with the member and ECHS may, or may not, clear bills in entirety in the event of doubt/misuse of emergency provisions. Sanctioned for reimbursement will be given by Central Govt. ECHs as per approved Government rates only.

Important Information

40. Some important information for pensioners/widows is summarised:-

(a) To become an ECHS Member an initial contribution as per laid down rates is mandatory. Thereafter, no payment is to be made for any medicines or treatment provided under the scheme.

(b) There is no restriction on the type of disease to be treated, or medicine to be provided, to an ECHS Member within the ECHS rules.

(c) An ECHS member can opt for a single ECHS Smart Card for him/herself and all dependants, or one for him/herself and a maximum of two add-on cards for his/her dependants. As the scheme stabilizes we may permit a separate card for each dependant.

(d) All cards will mandatorily carry fingerprints of the member and his/her entitled dependants.

(e) It is mandatory to produce the ECHS Smart Card for every visit to a Polyclinic. Without the Card, the computer at the Polyclinic will not activate the patients' record/data, and member/dependant will be denied treatment, except in emergency. In case a card is lost, immediately inform the issuing Station HQ/Regional Centre.

(f) Referral to empanelled Civil Hospital / Diagnostic Centre/ Consultant, or Service Hospital, can only be made by Polyclinic Doctor(s). ECHS Members are NOT permitted to go directly to any of above.

(g) Patients who are referred by the Polyclinic doctor(s) to a Service Hospital or to an empanelled facility, must carry their membership Smart

Card & the Polyclinics Referral Card. Without these they will NOT be entertained by the Service Hospital or the empanelled facility.

(h) No payment to be made by members for treatment (within rate contract concluded with Hospitals/Diagnostic Centres), or for medicines - that will be done by ECHS. (Hospital Stoppages/Dietary charges will be paid by the patient). Since members are not required to buy medicines or pay for treatment, requests for re-imburement will not be entertained. Medicines so bought will be at own cost.

(j) In an emergency, an ECHS patient may be rushed directly to the nearest Service hospital or to an empanelled hospital (if nearby). However, if empanelled hospital is not located nearby, or it is inconvenient due to the nature of emergency, the member may proceed to a non-empanelled hospital for treatment. He/she must, in any case, inform the dependant Polyclinic / Station HQs / Regional Centre, of the admission within 48 hours.

(k) An ECHS member who has a SMART Card can avail of treatment at an ECHS Polyclinic anywhere in India. He can also go to any empanelled Civil Hospital/Diagnostic Centre, provided he has an authorised Referral slip from an ECHS Polyclinic.

(l) Intercity transportation will invariably be at the members' cost, except where he/she is moved on medical advice. Detailed policy will be issued in due course of time. For movement within town/city limits, ECHS ambulances may be used to convey very sick and immobile patients from an ECHS Polyclinic to the Civil Hospital/Diagnostic Centre at the discretion of OIC Polyclinic or the Polyclinic doctors.

(m) Service Hospitals are automatically empanelled under the ECHS. Therefore, free treatment/medicines will be provided to ECHS members/entitled dependants, subject to availability of bed space, treatment facility and qualified doctors. Nominal stoppages will have to be paid in cash, before discharge.

(n) First priority for treatment in Service Hospitals is reserved for serving personnel and their authorised dependants. Hence ECHS members may be denied admission in Service Hospitals, if bed space is NOT available. Also, certain types of treatment (Cancer, Heart, hip/knee replacements, Renal etc) are not available in all Service Hospitals – admission may be denied in those hospitals.

(o) Policy letter regarding redressal of grievances is available at **Appendix 'M'**

(p) Policy letter regarding change of parent polyclinic (All India) is placed at Appx `N`.

LIST OF 227 ECHS POLYCLINICS PLANNED UPTIL 31 MARCH 2008

S. No.	Regional Centre	Comman Polyclinics d	Type	Mil/Non Mil	Telephone No.	
1	Jammu	NC	Baramula	D	Mil	01952-238541
2	Jammu	NC	Leh	D	Mil	01982-254747
3	Jammu	NC	Udhampur	C	Mil	2899
4	Jammu	NC	Rajauri	D	Mil	01962-262694
5	Jammu	NC	Srinagar	D	Mil	0194-2468086
6	Jammu	WC	Pathankot	D	Mil	6415, 01862
7	Jammu	WC	Samba	C	Mil	2701
8	Jammu	WC	Bakloh	D	Mil	01899-257900
9	Jammu	WC	Jammu	A	Mil	0191-2435849
10	Jammu	WC	Junglot	C	Mil	2252
11	Jammu	WC	Yol	A	Mil	01892-235792
12	Jammu	WC	Mandi	C	Mil	01905-221710
13	Chandimandir	WC	Chandigarh	B	Non-Mil	0172-2747702
14	Chandimandir	WC	Chandimandir	C	Non-Mil	0172-2554133
15	Chandimandir	WC	Hamirpur	B	Mil	01972-223482
16	Chandimandir	WC	Bilaspur	C	Non-Mil	01978-223482
17	Chandimandir	WC	Una	C	Non-Mil	01975-228210
18	Chandimandir	WC	Solan	D	Non-Mil	01792-221917
19	Chandimandir	WC	Shimla	C	Mil	0177-2838704
20	Chandimandir	WC	Amritsar	A	Mil	2662
21	Chandimandir	WC	Ropar	B	Non-Mil	01881-223661
22	Chandimandir	WC	Fatehgarh	C	Non-Mil	01763-222377
23	Chandimandir	WC	Faridkot	C	Mil	2147
24	Chandimandir	WC	Firozpur	C	Mil	0163-241903
25	Chandimandir	WC	Moga	C	Mil	01636-237004
26	Chandimandir	WC	Gurudaspur	A	Mil	01874-247194
27	Chandimandir	WC	Joshiarpur	A	Non-Mil	01882-247250
28	Chandimandir	WC	Jalandhar	A	Mil	5597-0181
29	Chandimandir	WC	Kapurthala	C	Mil	01822-220052
30	Chandimandir	WC	Ludhina	A	Non-Mil	0161-2400692
31	Chandimandir	WC	Sangrur	B	Mil	01672-221225
32	Chandimandir	Air	Patiala	B	Mil	2696-0175
33	New Delhi	Air	Faridabad	C	Non-Mil	0129-4007670
34	New Delhi	WC	Ghaziabad	D	Mil	0120-2275393
35	New Delhi	WC	Karnal	C	Non-Mil	0184-2250455
36	New Delhi	WC	Ambala	C	Mil	0171-2630169
37	New Delhi	WC	Sonipat	B	Non-Mil	0130-2222911
38	New Delhi	WC	Panipat	C	Non-Mil	0180-2651511
39	New Delhi	WC	Yamunanagar	C	Non-Mil	01732-220002
40	New Delhi	WC	Kaithal	D	Non-Mil	01744-230347
41	New Delhi	WC	Kurukshetra	D	Non-Mil	25684685

42	New Delhi	WC	Delhi Cantt	A	Mil	01746-234175
43	New Delhi	WC	Gurgaon	A	Non-Mil	2341062
44	New Delhi	WC	NOIDA	A	Non-Mil	95120-2433411
45	New Delhi	WC	New Delhi	A	Non-Mil	011-25363230
46	Jaipur	SWC	Bikaner	D	Mil	6920 & 6883
47	Jaipur	SWC	Bhatinda	C	Mil	0164-2291147
48	Jaipur	SWC	Mansa	D	Non-Mil	01652-230901
49	Jaipur	SWC	Muktsar	C	Non-Mil	01633-241116
50	Jaipur	SWC	Sriganganagar	D	Mil	6044-0154
51	Jaipur	SWC	Alwar	B	Mil	2518-0144
52	Jaipur	SWC	Bharatpur	C	Mil	05644-236036
53	Jaipur	SWC	Jhunjhunu	A	Non-Mil	01592-237199
54	Jaipur	SWC	Jaipur	B	Mil	6505-0141
55	Jaipur	SWC	Sikar	B	Non-Mil	01572-270960
56	Jaipur	SWC	Churu	C	Non Mil	0156-252215
57	Jaipur	SWC	Nagaur	C	Non Mil	01582-241149
58	Jaipur	SWC	Kota	D	Mil	6537 (Mil) 0744
59	Jaipur	SWC	Hindaun City	D	Non Mil	Not yet installed
60	Jaipur	Air	Sirsa	D	Mil	01666-227620
61	Jaipur	SWC	Jhajjar	B	Non Mil	01251-257171
62	Jaipur	SWC	Rewari	B	Non Mil	01274-252308
63	Jaipur	SWC	Rohtak	B	Non Mil	01262-279987
64	Jaipur	SWC	Jind	C	Non Mil	01681-256026
65	Jaipur	SWC	Narnaul	B	Non Mil	01282-256635
66	Jaipur	SWC	Bhiwani	A	Non Mil	01664-255112
67	Jaipur	SWC	Hissar	B	Mil	2946 (Mil)
68	Jaipur	SWC	Fatehabad	D	Non Mil	01667-226622
69	Jaipur	Air	Kanpur	C	Mil	0512-2380186
70	Jaipur	CC	Agra	C	Mil	0562-2227688
71	Jaipur	CC	Etawah	C	Non Mil	9259058171
72	Jaipur	CC	Mainpuri	C	Non Mil	9927063276
73	Jaipur	CC	Firozabad	D	Non Mil	Not yet installed
74	Jaipur	CC	Etah	D	Non Mil	Not yet installed
75	Jaipur	CC	Bulndshahr	B	Non Mil	05732-223939
76	Jaipur	CC	Bareilly	C	Mil	0581-2421031
77	Jaipur	CC	Badaun	D	Non Mil	05832-221528
78	Jaipur	CC	Dehradun	A	Mil	0135-2706560
79	Jaipur	CC	Fatehgarh	C	Mil	05692-234553
80	Jaipur	CC	Gopeshwar	B	Non Mil	01389-222242
81	Jaipur	CC	Akbarpur Matti	D	Non Mil	955111291756.00
82	Jaipur	CC	Kotdwara	B	Mil	01386-262510
83	Jaipur	CC	Pauri Garhwal	C	Non Mil	01368-221775
84	Jaipur	CC	Lucknow	C	Mil	0522-2482885
85	Jaipur	CC	Rae Bareilly	D	Non Mil	0535-2204732
86	Jaipur	CC	Mathura	D	Mil	0565-2896367

87	Jaipur	CC	Aligarh	D	Non Mil	9412419919
88	Jaipur	CC	Meerut	B	Mil	0121-2401513
89	Jaipur	CC	Muzaffarnagar	D	Non Mil	0131-2620793
90	Jaipur	CC	Haldwani	B	Mil	2407 (O)
91	Jaipur	CC	Pithoragarh	A	Mil	05964-266311
92	Jaipur	CC	Roorkee	D	Mil	01332-275266
93	Jaipur	CC	Almora	B	Non Mil	05962-230513
94	Jaipur	Air	Saharanpur	D	Mil	01331-245255
95	Jaipur	CC	Shahjahanpur	D	Mil	05842-223631
96	Jaipur	Air	Gorakhpur	D	Mil	0551-2272821
97	Jaipur	CC	Allahabad	D	Mil	0532-2421704
98	Jaipur	CC	Fatehpur	D	Non Mil	9838908348
99	Jaipur	CC	Pratapgarh	D	Non Mil	9839030235
100	Jaipur	CC	Azamgarh	D	Non Mil	9336386991
101	Jaipur	CC	Sultanpur	C	Non Mil	05362-228904
102	Jaipur	CC	Faizabad	D	Mil	6541 (Mil)
103	Jaipur	CC	Jabalpur	D	Mil	6196 (Mil) 0761
104	Jaipur	CC	Raipur	D	Non Mil	0771-2213279
105	Jaipur	CC	Rewa	D	Non Mil	07662-253484
106	Jaipur	CC	Deoria	C	Non Mil	955568-221198
107	Jaipur	CC	Mhow	D	Mil	6248 (Mil)
108	Jaipur	CC	Ghazipur	B	Non Mil	95548-2220946
109	Jaipur	CC	Varanasi	D	Mil	0542-2504055
110	Jaipur	CC	Balia	C	Non Mil	05498-241989
111	Jaipur	CC	Ara	B	Non Mil	06182-238305
112	Jaipur	CC	Muzaffarpur	C	Non Mil	0621-2211143
113	Jaipur	CC	Danapur (Patna)	C	Mil	06115-222033
114	Patna	CC	Chhapra	C	Non Mil	06152-234556
115	Patna	CC	Dharbanga	D	Non Mil	06272-222709
116	Patna	CC	Gaya	D	Mil	0631-2210259
117	Patna	Navy	Behrampur	D	Non Mil	0680-2296307
118	Patna	Navy	Bhupneswar	C	Non Mil	0674-2360274
119	Patna	Navy	Baiasore	D	Mil	06782-257200
120	Patna	CC	Ranchi	C	Mil	0651-2261370
121	Patna	CC	Jamshedpur	D	Non Mil	06572-233877
122	Kolkata	EC	Barrackpore	C	Mil	3059/ 25943073
123	Kolkata	EC	Bengodubi	D	Mil	6504, 0353
124	Kolkata	EC	Darjeeling	C	Mil	0354-2259420
125	Kolkata	EC	Gangtok	D	Mil	6504
126	Kolkata	EC	Krishnanagar	C	Non Mil	03472-225466
127	Kolkata	EC	Kolkata	D	Mil	6322, 033
128	Kolkata	EC	Salt Lake	D	Mil	033-23572657
129	Kolkata	EC	Midnapur	D	Non Mil	03222-265548
130	Guwahati	Air	Burdwan	D	Non Mil	3810, 0343

131	Guwahati	EC	Jorhat	D	Non Mil	0376-2500324
132	Guwahati	EC	Agartala	D	Mil	0381-2997530
133	Guwahati	EC	Aizwal	D	Mil	0389-2351143
134	Guwahati	EC	Guwahati	D	Non Mil	0364-2306644
135	Guwahati	EC	Dimapur	D	Mil	6414(Mil)
136	Guwahati	EC	Imphal	D	Mil	0385-2429405
137	Guwahati	EC	Masimpur	D	Non Mil	03842-278244
138	Guwahati	EC	Shillong	D	Mil	0364-2226789
139	Pune	EC	Kohima	D	Non Mil	03702-233041
140	Pune	EC	Ajmer	D	Mil	0154-2633539
141	Pune	SC	Barmer (Jalipa)		Mil	02982-224095
142	Pune	SC	Jaisalmer		Mil	02992-255002
143	Pune	SC	Jorhat		Mil	0291-2515997
144	Pune	SC	Pali	D	Non Mil	02932-223992
145	Pune	SC	Udaipur	D	Mil	0294-2512931
146	Pune	Air	Nagpur	C	Mil	0712-2510899
147	Pune	SC	Ahmedabad	C	Mil	079-22850004
148	Pune	SC	Sholapur	C	Non Mil	0217-2724727
149	Pune	SC	Ahmednagar	C	Mil	0241-2323962
150	Pune	SC	Osmanabad	D	Non Mil	02472-223564
151	Pune	SC	Latur	D	Non Mil	02382-227575
152	Pune	SC	Aurangabad	D	Mil	0240-2373105
153	Pune	SC	Bhopal	D	Mil	0755-3959922
154	Pune	SC	Buldana	D	Non Mil	07262-247980
155	Pune	SC	Jalgaon	D	Non Mil	0259-2260167
156	Pune	SC	Devlali	D	Mil	0253-2495286
157	Pune	SC	Bhind	D	Non Mil	07534-236864
158	Pune	SC	Gwalior	D	Mil	0751-2352018
159	Pune	SC	Morena	D	Non Mil	07532-227509
160	Pune	Navy	Mumbai (Navy)	B	Mil	022-22163632
161	Pune	Navy	Mumbai	D	Mil	022-25782144
162	Pune	SC	Jamnagar	D	Mil	0288-2663694
163	Pune	SC	Jhansi	D	Mil	6224-2211
164	Pune	SC	Orai	D	Non Mil	05162-259218
165	Pune	SC	Satara	C	Non Mil	02162-237287
166	Pune	SC	Kolhapur	B	Non Mil	0231-2606773
167	Pune	SC	Miraj(Sangli)	B	Non Mil	952332-229252
168	Pune	SC	Chiplun	C	Non Mil	9421100236
169	Pune	SC	Sindudurg	C	Non Mil	02362-228073
170	Pune	SC	Thane(Nerul)	C	Non Mil	9322739478
171	Pune	SC	Mahad	D	Non Mil	9822404130
172	Pune	SC	Panaji	D	Mil	0832-2420289
173.	Pune	SC	Akola	D	Non Mil	0724-2455244
174.	Pune	SC	Amravati	D	Non Mil	0721-2664607

175.	Pune	SC	Pune	B	Mil	020-28823265
176.	Pune	SC	Saugor	D	Mil	07582-240554
177.	Pune	SC	Vadodra	D	Mil	0265-2781762
178.	Chennai	SC	Vellore	A	Non Mil	0416-2211650
179.	Chennai	SC	Chennai	B	Mil	044-22314274
180.	Chennai	SC	Avadi	C	Mil	044-26840270
181.	Chennai	SC	Kanchipuram	C	Non Mil	044-27290251
182.	Chennai	SC	Cuddalore	D	Non Mil	04142-294747
183.	Chennai	SC	Villupuram	D	Non Mil	04146-226015
184.	Chennai	Air	Coimbatore	C	Mil	0422-2220233
185.	Chennai	SC	Krishnagiri	C	Non Mil	04343-291110
186.	Chennai	SC	Salem	C	Non Mil	0427-2414707
187.	Chennai	Navy	Port Blair	D	Mil	03192-232012
188.	Chennai	SC	Srivilliputtur	C	Non Mil	04563-263534
189.	Chennai	SC	Dindigul	D	Non Mil	05451-2460341
190.	Chennai	SC	Madurai	C	Non Mil	0452-2640410
191.	Chennai	SC	Tiruchirapalli	C	Non Mil	0431-2459945
192.	Chennai	SC	Nagapattinam	D	Non Mil	04365-220907
193.	Chennai	SC	Tanjavur	D	Non Mil	04365-275340
194.	Chennai	SC	Theni	D	Non Mil	04546-265405
195.	Chennai	SC	Tirunalveli	C	Non Mil	0462-2584864
196.	Chennai	SC	Nagarcoil	D	Non Mil	04652-223050
197.	Chennai	SC	Tuticorin	D	Non Mil	0461-2390317
198.	Chennai	SC	Wellington	D	Mil	0423-2200801
199.	Chennai	SC	Thriuvannamalai	C	Non Mil	04175-221163
200.	Hyderabad	Air	Bangalore	A	Mil	080-25578902
201.	Hyderabad	Air	Yelhanka	D	Mil	080-28478088
202.	Hyderabad	SC	Madekeri	C	Non Mil	08272229406
203.	Hyderabad	SC	Mangalore	D	Non Mil	2417549
204.	Hyderabad	Air	Mysore	D	Non Mil	08212412678
205.	Hyderabad	SC	Belgaum	B	Mil	9342530388
206.	Hyderabad	SC	Bijapur	D	Non Mil	08352262383
207.	Hyderabad	SC	Dharwad	D	Non Mil	08362463102
208.	Hyderabad	Navy	Vishakhapatnam	C	Mil	0891-2746213
209.	Hyderabad	Navy	Karwar	D	Mil	08382-263613
210.	Hyderabad	SC	Guntur	C	Non Mil	08362266139
211.	Hyderabad	SC	Secunderabad	B	Mil	04027795837
212.	Hyderabad	SC	Chittur	C	Non Mil	8572234578
213.	Hyderabad	SC	Giddalur	C	Non Mil	08405241700
214.	Hyderabad	SC	Golconda	C	Mil	23512196
215.	Hyderabad	SC	Kakinada	D	Non Mil	0884-2372477
216.	Hyderabad	SC	Vijayawada	D	Non Mil	0866-2540147
217.	Kochi	SC	Palakkad	B	Non Mil	0491-2572023
218.	Kochi	Navy	Kochi	B	Mil	0484-2666664

219.	Kochi	SC	Kannur	B	Mil	0497-2711429
220.	Kochi	SC	Kozikode	C	Non Mil	0495-2384437
221.	Kochi	SC	Perintalmanna	C	Non Mil	04933-224980
222.	Kochi	SC	Alleppy	D	Non Mil	0477-3200111
223.	Kochi	SC	Trissur	B	Non Mil	0487-2422831
224.	Kochi	SC	Kottyam	C	Non Mil	0481-2577271
225.	Kochi	SC	Trivandrum	A	Mil	0471-2358950
226.	Kochi	SC	Tathanamthitta	B	Non Mil	0468-2271441
227.	Kochi	SC	Quillon	B	Non Mil	0474-2767178

TELE NO : REGIONAL CENTRES ECHS

Regional Centre ECHS	Tele No	Remarks
RC Jammu	0191- 2433139	
RC Chandimandir	0172- 2589757	
RC Delhi Cantt	011- 23336936	
RC Jaipur	0141- 2249159	
RC Lucknow	0522- 2292446	
RC Jabalpur	0761- 2608177	
RC Pune	020- 26102318	
RC Patna	06115- 276270	
RC Hyderabad	040- 27797932	
RC Chennai	044- 25316714	
RC Kochi	0484- 2667285	
RC Kolkata	033- 22318988	
RC Guwahati	0361- 2642727	