

Government of India

Ministry of Defence

D/o Ex-Servicemen Welfare

D(WE/Res-I)

R. No. 237, B wing, Sena Bhawan,
New Delhi, Dated: 21 April, 2023

To,

The Chief of Defence Staff
The Chief of Army Staff
The Chief of Naval Staff
The Chief of Air Staff

Subject:- Procedure to Opt out/ exit from ECHS by ECHS beneficiaries as well as clarification on ECHS membership/ ECHS contribution - reg.

Sir,

With reference to Para 2(a) of GoI, Ministry of Defence Letter No. 22(01)/01/US(WE)/D(Res) dated 30.12.2002 and 01.04.2003 and in supersession of DoESW Letter No. 22(20)05/US(WE)/D(Res) dated 10.02.2006, No. 22D(11)/2015/US(WE)/D(Res) dated 23.05.2017 and dated 09.11.2020, I am directed to convey the sanction of the Government for allowing ECHS beneficiaries to opt out/ exit from ECHS and clarification regarding ECHS Membership / ECHS contribution as per the procedure stated in **Annexure** to this letter with immediate effect.

2. This procedure will be reviewed as and when deemed necessary.
3. This issues with the concurrence of Ministry of Defence (Finance/Pension) vide ID note No. 32(14)/2015/ Fin/Pen dated 20.3.2023.

Yours faithfully,



(Dr. P P Sharma)
OSD (WE&IC)

Tel/Fax- 2301 5772

Copy to:-

1. PS to RM
2. PS to RRM
3. PPS to Secretary (ESW)
4. MD, ECHS
5. CGDA, New Delhi
6. PPS to JS (ESW)
7. Addl. FA & JS(EL)
8. DFA (Pension)
9. DoESW Website Coordinator:- For uploading on website.
10. Office Copy.

Copy Signed in ink :-

All PCsDA/CsDA.

[MoD/DoESW Letter No. 22D(11)/2015/US(WE)/D(Res-I)]

Dated 21 April, 2023

Procedure to Opt Out /Exit from ECHS by ECHS beneficiaries and Clarification on ECHS membership/ ECHS contribution.**1. Exit /opt out from ECHS will only be applicable for instances as follows:-**

- (a) Spouse is serving in another Government Organisation/ Department which is providing medical benefits under its medical scheme.
- (b) ECHS beneficiary joins another Government Organisation or Public Sector Undertaking providing medical benefits under its respective medical scheme.

2. Conditions Governing Opt Out/ Exit from ECHS.

Opt Out/Exit from ECHS will only be applicable for instances as mentioned at Para 1 (a) & (b) above. A primary ECHS beneficiary may seek exit from ECHS without refund of the onetime contribution as per guidelines mentioned as under:-

- a) Exiting ECHS by a primary ECHS beneficiary and his/her entitled dependents will be a one time option with **no provision of re-entry into the Scheme.**
- b) Consent of all entitled dependents (excluding minors) will be essential to ensure against future attempts of re-entry into the ECHS Scheme by the dependents.
- c) On exiting ECHS, continuation or commencement of Fixed Medical Allowance (FMA) will not be sought by the ECHS beneficiary or his entitled dependents.
- d) The provision of this policy will be applicable to only those ECHS beneficiaries who meet conditions mentioned at Para 1(a) & (b) above. In case any contribution amount is sought by the Government Medical Scheme which the ECHS beneficiary desires to join, ECHS will not be approached to fund such an amount.
- e) The above provisions will be submitted through an **UNDERTAKING** as per **Appx A** attached to this order.

3. Procedure to Exit from ECHS without Refund of one time contribution deducted/paid.

ECHS beneficiary desiring to exit ECHS without refund will be required to submit an application and an **UNDERTAKING** as per **Appx A** alongwith other required documents. The application alongwith above documents will be submitted by primary beneficiary to the Parent ECHS Polyclinic. The application will further be processed by Parent ECHS Polyclinic with the Regional Centre ECHS for onward submission to CO, ECHS. No Application will be addressed directly to the CO, ECHS. Based on the documents received, CO, ECHS will grant NOC and ECHS Membership of the applicants and all dependents will be revoked by the ECHS Regional Centres concerned. **Re-entry of the Primary ECHS members and all dependents into ECHS will be permanently disallowed. No request will be considered for Opt out/ exit from ECHS with refund of contribution.**

4. Procedure for Not Opting for ECHS at the Time of Retirement/ Release from Service

A serving personnel before retirement can opt to not join ECHS provided either of the conditions at Para 1 (a) & (b) above are being fulfilled. Record Office concerned will obtain the option well in advance to avoid deduction of one time contribution amount in PPO. The **UNDERTAKING** will be submitted as per format **Appx-B** attached to this order.

5. Clarification on ECHS membership/ ECHS contribution:- Frequently Asked Questionnaire (FAQ) on the ECHS membership/ ECHS contribution is attached at **Appx 'C'**

[Refer Para 2 & 3 of Annexure to MoD/ DoESW Letter No 22D(11)/2015/US(WE)/D(Res-I), dated 21 April, 2023]

UNDERTAKING

1. I, Service No _____ Rank _____ Name _____ ECHS Card Number _____, do hereby solemnly affirm and declare that :-

(a) I and my entitled dependents is/ are exiting from ECHS willingly as a one time option and will never claim re-entry into ECHS hereinafter.

(b) Consent of all my entitled dependents (excluding minors) as under has been taken by me and they will never attempt in future for re-entry into the ECH Scheme:-

(i)	Name _____	Relation _____	ECHS Card Number _____.
(ii)	Name _____	Relation _____	ECHS Card Number _____.
(iii)	Name _____	Relation _____	ECHS Card Number _____.
(iv)	Name _____	Relation _____	ECHS Card Number _____.

(c) On exiting ECHS, neither I nor my dependents will claim continuation or commencement of Fixed Medical Allowance (FMA).

(d) I am exiting ECHS for the following reason:-

(i) My spouse is serving in _____ (name of Central/ State Govt Department) which is providing medical benefits under its medical scheme.

OR

(ii) I am joining/ working with _____ (name of Central/ State Govt Department) which is providing medical benefits under its medical scheme.

(e) After exit from ECHS, neither I nor my dependents will approach ECHS to fund any contribution amount sought by the Government Medical Scheme which I or my spouse desires to join.

(f) I do not seek refund of the one time contribution amount of Rs _____ (Rupees _____ only) paid by me for ECHS membership vide PPO No _____ or MRO No _____ **except** auto deduction or due to any technical discrepancy ECHS contribution has been deducted even after not opting ECHS scheme as per the procedure at para 4 of Annexure of DoESW Letter No. 22D(11)/2015/US(WE)/D(Res-I), dated _____ March, 2023.

2. I am executing this declaration/ undertaking to be submitted to the authorities concerned for Exit from ECHS.

Witness No 1 _____

Sign of the ECHS Beneficiary

Witness No 2 _____

[Refer Para 4 of Annexure to MoD/ DoESW Letter
No 22D(11)/2015/US(WE)/D(Res-I), dated 21 April, 2023]

UNDERTAKING

1. I, Service No _____ Rank _____ Name _____
Unit _____ do hereby solemnly affirm and declare that:-

(a) My spouse is serving in _____ (name of Central/
State Govt Department) which is providing medical benefits under its medical
scheme and I wish to avail its services.

OR

(b) I am joining _____ (name of Central/ State Govt/ PSU
Department), which is providing medical benefits under its medical scheme, and
I wish to avail its services.

2. I am executing this undertaking to be submitted to the authorities concerned
as a one time option for ECHS in accordance with MoD letter No.
22D(11)/2015/US(WE)/D(Res-I), dated _____ March, 2023.

Witness No 1 _____

Sign of the Service Personnel

Witness No 2 _____



FAQ's on Clarification on ECHS membership/ ECHS Contribution:-

Q. No	Questions	Answer
(i)	When both husband and wife are Defence serving personnel / pensioners , Who is to pay the contribution? or From whom should the ECHS subscription be deducted in case where both husband and wife are serving in the Armed Forces and they retire at different dates?	(i) Only one contribution has to be taken on the pattern of CGHS. However, husband/wife who retires first should pay the contribution and avail benefits of the scheme and no subscription should be deducted from husband/wife who retires later. He/She will be eligible for benefits under the scheme as a spouse. (ii) In case where ECHS contribution has been auto deducted through the PPO of husband/wife who retires first and he/she is unwilling to become ECHS member as his/her spouse is a serving Defence employee, the deposited money will be refunded by the PCDA after obtaining sanction for refund from MD ECHS. Accordingly, procedure for re-imbursement / refund of contribution deducted would be as per CGDA letter No AT/IV/4807/ECHS-IV dt 25 Apr 2005.
(ii)	In case one of the spouse happens to be a Defence personnel and the other is a Central Govt. Employee or an employee of any other Organization, where medical facilities are provided, will it be compulsory for the Defence employee to become member at the time of retirement?	No , it will be optional for Defence personnel to opt out of ECHS at the time of retirement after furnishing proof of spouse's membership of CGHS/any other health scheme. Alternatively the civilian spouse would have the option to withdraw from CGHS or any other health scheme of his/her organization to avail ECHS facilities of his/her spouse who is a Defence personnel. In case where ECHS contribution has been auto deducted from a serving personnel while proceeding on retirement, and he/she is unwilling to become ECHS member, the deposited money will be refunded by PCDA after obtaining sanction for refund from MD ECHS. Accordingly, procedure for re-imbursement/refund of contribution deducted would be as per CGDA letter No AT/IV/4807/ECHS-IV dt 25 Apr 2005.
(iii)	In case, the spouse retiring earlier wishes to cover his/her dependent parents under ECHS. Can he/she do so?	Yes , he/she can do so by paying laid down contribution at the time of retirement. The second spouse also while retiring can opt to cover his/her dependent parents by making another contribution as applicable.
(iv)	In case Next of Kin (NoK) of ECHS beneficiary happens to be a Central Govt Employee or an employee of any other organization, where medical facilities are provided, will it be compulsory for the NoK to join ECHS?	(i) No . (ii) If desired, a NOC will be issued by Central Org ECHS to the NoK who is a Central Government Employee to avail medical facilities from other Central/ State Govt Department. (iii) In case where subscription has been deducted for ECHS membership from the NoK of ECHS beneficiary, refund of this amount will be claimed separately by the NoK. MD ECHS will sanction refund of such claims to NoK, after verifying records concerned towards deduction of ECHS subscription and non-availing of ECHS benefits. Accordingly, procedure for re-imbursement/refund of contribution deducted would be as per CGDA letter No AT/IV/4807/ECHS-IV dt 25 Apr 2005.