

A Contribution from Volunteers

ELIGIBILITY TO BECOME AN ECHS MEMBER

DEPENDENTS & SPECIAL CATEGORIES

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For queries, please WhatsApp to Cdr Santhanam @ 97400 72879

A) REFERENCES

- i. Various CO ECHS letters
- ii. In future, many Policy letters may be issued by ECHS Central Org. relevant to information contained in this document . Therefore, this must be read in conjunction with the future Policy letters

B) INTRODUCTION

- i. ECHS provides '**Cashless Medical coverage for the Ex-Servicemen and their Dependants**' in Polyclinics (PC) or Service Hospitals or Empanelled Hospitals (EH), across India.
- ii. ECHS Membership is provided to **any person** who has **served in the Army, Navy or Airforce & Dependents** and meeting the following **conditions**: -
 - i. Individual is having an Ex-Serviceman (ESM) status
 - ii. Individual should be in receipt of Pension or Family Pension or Disability Pension, drawn from CDA
 - iii. Certain Categories have other specific conditions covered in succeeding paragraphs

C) This document will Answer the following Questions?

- a. **Which Dependent of an ESM is eligible to obtain ECHS membership?**
- b. **What conditions are to be met for Dependent's membership?**
- c. **Which are the Twenty-One (21) Permanent Disabilities for obtaining ECHS Membership for Disabled Children?**
- d. **What actions are to be taken by the Primary Beneficiary while collecting the 64 kB ECHS card of the Dependent above the age of 18 years?**
- e. **What is Yearly Certificate submission for Dependents above the Age of 18 Years?**
- f. **Can a WWII veteran, SSCO , ECO & PMR become a member of ECHS?**

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D) Which Dependents of an Ex-Servicemen are Eligible to obtain ECHS membership?

The following **Thirteen (13)** Categories of **Dependents** are eligible for ECHS Membership.

1. Family Pensioner
2. Spouse(Wife)
3. Spouse from Plural marriage
4. Dependent Daughter(s)
5. Dependent Son(s)
6. Disabled Children
7. Disabled Son
8. Adopted Children
9. Dependent Sister
10. Dependent Brother
11. Dependent Parents
12. Adopted Ex-Servicemen
13. Minor Children of Daughter

E) What conditions are to be met by the Dependents to obtain ECHS membership?

I) Dependent Type # 1 - Family Pensioner

- i) Dependent is the legally wedded Spouse of an Armed Forces personnel
- ii) The name of the Spouse should be included in the Service Record of the Armed Forces personnel
- iii) The Spouse of the "Armed Forces personnel who has died either while in service or after retirement" and is granted family pension
- iv) The Child or Children of Armed Forces personnel drawing Family Pension, on the death of their father or mother, who were drawing Pension
- v) The Parents (Father & Mother) drawing family pension, of a deceased Bachelor Armed Forces Person

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II) Dependent Type # 2 – Spouse (Wife)

- i) Is the Legally Wedded Wife
- ii) Wife's Name should be included in Service Record of Armed Forces Personnel
- iii) Legally separated Spouse is a dependent, as long as the Primary ECHS Beneficiary, is responsible for her maintenance.
- iv) If a War Widow remarries, then she and her children from first marriage are eligible. Her husband, is **NOT Eligible**
- v) If a **Spouse remarries**, then he / she is **NOT Eligible**
- vi) **Legally divorced Spouse** is **NOT Eligible** as a dependent for ECHS Membership

III) Dependent Type # 3 – Spouse from Plural Marriage

Plural Marriage Condition, where permitted by the rules, the following conditions should be fulfilled for claiming ECHS membership:

- i) Plural Marriage should have been published through Unit Part II Orders
- ii) Names of both the wives should be included in the Service Discharge Book or Service Particulars booklet, issued by the respective Service Head Quarters
- iii) The names of both the Wives, should be recorded in the PPO, for grant of 'Family Pension'. PPO should be produced as evidence
- iv) In case of Widows, both Wives should be in receipt of a share of 'Family Pension'. PPO should be produced as evidence.

IV) Dependent Type # 4 – Dependent Daughter(s)

- i) Details of Dependent Daughter(s) must be included in the Service Records of the Pensioner
- ii) Dependent daughter(s) or Divorced daughter(s) or Abandoned daughter(s) or Widowed daughter(s) or Daughter(s) Separated from their husband, and whose income from all sources is less than Rs 9000/- (excluding DA) per month, is eligible
- iii) Daughter(s) is Unmarried and Unemployed – **Both conditions** must be **met** for ECHS Membership. The ECHS Membership **STOPS**, on Marriage or on Employment, **whichever is earlier**

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V) Dependent Type # 5 Dependent Son(s)

- i) Details of dependent Son(s) must be included in the Service Records of the Pensioner
- ii) Son(s) is Unmarried, Unemployed and below the age of 25 years. **All** the **Three** conditions should be met
- iii) The ECHS Membership **STOPS**, on Marriage or on Employment or attaining the age of 25 Years, **whichever is earlier**

VI) Dependent Type # 6 – Disabled Children

- i) Children with Critical disabilities as per provision of Person with Disability Act (PWD Act) – 2016
- ii) Applicable for **Twenty-One (21) Disabilities** (list provided at the end of this document)
- iii) No Restriction of Age limit

VII) Dependent Type # 7 - Disabled Son

- i. Suffering from Permanent disability – Physically or Mentally
- ii. 40 % and above Disability
- iii. Applicable for **Twenty-One (21) Disabilities** (list provided at the end of this document)
- iv. Disabled Son is not in a position to earn livelihood
- v. No Restriction of Age limit
- vi. Married or Unmarried
- vii. If a Son becomes Disabled after 25 years, he is considered as a Dependent and is Eligible for ECHS membership.

VIII) Dependent Type # 8 – Adopted Children

- i) Step Children
- ii) Legally Adopted children
- iii) Children taken as wards by the ECHS Primary Beneficiary under the Guardians and Ward Act 1980, the children living with the ECHS Primary Beneficiary, treated as a Family member and given the status of a natural born children. A **Special WILL** should have been executed by the ECHS Primary Beneficiary, in order that the Wards are eligible to obtain ECHS membership

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IX) Dependent Type # 9 - Dependent Sister

- i) Dependent, Unmarried or Divorced or Abandoned or Separated or Widowed
- ii) No Restriction of Age limit

X) Dependent Type # 10 - Dependent Brother

- i. Suffering from Permanent Disability – Physically or Mentally
- ii. No restriction of age limit
- iii. Unmarried
- iv. Fully dependent and residing with the Primary ECHS Beneficiary
- v. Minor Dependent Brothers without Disability, will be eligible for ECHS Membership till they attain the Age of major (18 Years) when ECHS membership **STOPS**

XI) Dependent Type # 11 - Dependent Parents (Father & Mother) -

- i. Parents must be residing with the ESM Pensioner / ECHS Primary Beneficiary
- ii. Parents combined income from all sources does not exceed Rs 9000.00 per month excluding DA

XII) Dependent Type # 12 – ESM is Adopted

- i) If ESM is Adopted, adoptive parents are eligible
- ii) **Real parents** are **NOT** eligible for ECHS Membership
- iii) If Adoptive Father has two wives, ECHS Membership is allowed **ONLY for the First wife**, of the Adoptive Father
- iv) Step Parents are **NOT** eligible

XIII) Dependent Type # 13 – Minor Children of Daughter

- i) Minor Children of Widowed or Separated Daughter(s)
- ii) Children must be Dependent on the ECHS beneficiary
- iii) Children normally are residing with the ECHS beneficiary
- iv) Children are eligible for ECHS membership up to the **age of 18 years**

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F) Which are the Twenty-One (21) Permanent Disabilities for obtaining ECHS Membership for Disabled Children?

The current list of **21 Permanent Disabilities** recognised by the PWD Act 2016 and for ECHS Membership eligibility, are given below

1. Blindness
2. Low Vision
3. Leprosy Cured patients
4. Hearing Impairment (deaf and hard of hearing)
5. Locomotor Disability
6. Dwarfism
7. Intellectual Disability
8. Mental Illness
9. Autism Spectrum Disorder
10. Cerebral Palsy
11. Muscular Dystrophy
12. Chronic Neurological Conditions
13. Specific Learning Disabilities
14. Multiple Sclerosis
15. Speech and Language Disability
16. Thalassemia
17. Haemophilia
18. Sickle Cell Disease
19. Multiple Disabilities including Deaf and Blindness
20. Acid attack victim
21. Parkinson's Disease

G) What actions are to be taken by the Primary Beneficiary while collecting the 64 kB ECHS card of the Dependent above the age of 18 years?

- i. ECHS Primary Beneficiary shall submit PAN Card and Form 26 AS for the last two Financial Years.

(OR)

- ii. Submit self-attested Certificate for dependents above the age of 18 years while collecting the 64 kB card

H) What is Yearly Certificate submission for Dependents above the Age of 18 Years? (Manual Procedure)

- In the case of **Dependents** who are above the age of 18 Years, (except the Spouse), the ECHS beneficiary shall submit a **Self-Attested Certificate every year**.
- The certificate will be self-attested by both ECHS Primary Beneficiary & Dependent.
- The OIC Parent PC countersignature shall be obtained & submitted.
- If the Certificate is NOT submitted, the ECHS Card will be blocked and the ECHS membership will become invalid automatically

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I) What is Yearly Certificate submission for Dependents above the Age of 18 Years? (Automated Procedure with 64kB ECHS Card)

- ❖ Every year, from the Date of Issue of card or Renewal of the ECHS card, a self-attested certificate shall be submitted **ONLINE** by the ECHS Primary Beneficiary. This can be done ONE month before Renewal due date.
- ❖ If the above is **NOT COMPLETED ON-TIME**, the Dependent ECHS card will be **BLOCKED** automatically by the On-Line system

J) Can a WWII veteran, SSCO, ECO & PMR become a member of ECHS ?

a) The following are eligible for ECHS Membership: -

- i. World War II Veterans
- ii. Short Service Commissioned Officers (SSCO)
- iii. Emergency Commissioned Officers (ECO)
- iv. Pre-Mature Retiree (PMR) Non-Pensioner of ONLY Indian Army, Indian Navy & Indian Air Force including Military Nursing Service (MNS)

b) Specific Conditions for above categories

i) For PMR - conditions as below

- Should **NOT** have been discharged on Disciplinary grounds
- Not availing any other Govt Health Scheme
- Verification of PMR category will be carried out based on documents – Service / Discharge Book, MRO of ECHS Contribution deposited,
- Proof of Marriage in case applying for Spouse

ii) Only Spouse is eligible of WW II Veterans, SSCO, ECO & PMR

iii) Dependents are **NOT** eligible

iv) ESM or Spouse should not be covered under any other Institutional Health scheme of the Govt.

v) They must apply for ECHS Membership & accept rules of ECHS , as amended from time to time

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- vi) **One-Time contribution** should be made for ECHS membership.
(50 % of One Time Contribution will be made from AG Welfare Fund for WWII Veterans & ECO, as per CO ECHS Letter of 31 May 2019)
- vii) **War Widow** is **exempted** from One -Time contribution

c) Eligibility for Spouse

- i) Is the Legally Wedded Spouse
- ii) Spouse Name should be included in Service Record
- iii) Legally separated Spouse is a dependent, as long as the ECHS Primary Beneficiary is responsible for her maintenance.
- iv) Legally Divorced spouse will **NOT** be eligible
- v) If a War Widow remarries, only **SHE IS eligible**. Her husband, from Second marriage is **NOT** eligible.
- vi) Should not be a member of Two Institutional Health Schemes of the Govt. simultaneously

d) What ECHS facilities are available / not available for the above categories ?

✓ For WWII Veterans & ECOs & Spouse

The WWII Veterans & ECO and their Spouse will be allowed. These are

- i. All ECHS Facilities as other members on a cashless basis
- ii. Free Treatment & Medicines from Polyclinics (PC)
- iii. OPD & IPD treatment at Service Hospitals
- iv. Cashless treatment at Empanelled Hospitals

✓ For SSCO & PMR Non-Pensioners & Spouse

- i. **Allowed** Free OPD and Medicines at ECHS PC
- ii. **Not Eligible** for Treatment at **Service Hospitals** (ECHS Card will have **Not Entitled** marking)
- iii. They will be **referred always to an Empanelled Hospital (EH)** only

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- iv. They will **pay for OPD/IPD/Investigations at EH** & claim reimbursement at CGHS rates from Parent Polyclinic, as per following rates
 - For personnel having more than 10 years' Service – **75 % of total admissible expenditure**
 - For personnel having less than 10 years' Service – **50 % of total admissible expenditure**
 - Claims shall be marked as **"REIMBURSEMENT CLAIM - NON PENSIONER (SSCO / PMR)**
- v. They can ^I**avail Non-Empanelled Hospital treatment in Emergency**, as applicable to other ECHS members. They will make payment first and claim as per the above applicable rates

JAI HIND