GRANT OF ECHS FACILITIES TO ASSAM RIFLES PENSIONERS AND THEIR DEPENDANTS RESIDING IN INDIA AND NEPAL

1. **Introduction.** Ex-Servicemen Contributory Health Scheme (ECHS) introduced vide Government of India, Ministry of Defence letter No 22(1)/01/US(RS)/D(Res) dated 30 Dec 2002 has further been extended to the retired personnel of Assam Rifles pensioners and their dependants residing in India and Nepal, through a Corrigendum issued vide Government of India, Ministry of Defence letter No 17(17)/2015/WE/D(Res-I) dated 05 Feb 19 and even No dated 05 Mar 2019 (copy attached).

2. **Applicability.** For Assam Rifles pensioners and their dependants, the following conditions will be applicable:-

   (a) They must be in receipt of Pension/Family Pension/Disability Pension drawn from Assam Rifles pension disbursing authority.

   (b) They must request for membership of ECHS and accept the Rules of ECHS as applicable.

   (c) They must not be members of CGHS. However, those who have already joined CGHS and wish to switch over to ECHS will have to first surrendered their membership of CGHS and submit documentary evidence duly countersigned by CGHS authorities (format of certificate att) in support thereof at the time of applying for ECHS membership. This certificate must be uploaded in the online application for ECHS Card. However, they will not have to pay contribution again for ECHS membership subject to having paid the full amount of applicable contribution of CGHS are as under :-

<table>
<thead>
<tr>
<th>Ser No</th>
<th>Corresponding levels in the Pay Matrix as per 7th CPC</th>
<th>Contribution (Rs pm)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i)</td>
<td>Level: 1 to 5</td>
<td>250/-</td>
</tr>
<tr>
<td>(ii)</td>
<td>Level: 6</td>
<td>450/-</td>
</tr>
<tr>
<td>(iii)</td>
<td>Level: 7 to 11</td>
<td>650/-</td>
</tr>
<tr>
<td>(iv)</td>
<td>Level: 12 &amp; above</td>
<td>1000/-</td>
</tr>
</tbody>
</table>
In case of any bal amount against ibid contribution, the same will be paid through MRO and necessary docu in sp of the payment will be submitted online while applying for ECHS membership. Such a shift / switch will be allowed only once and no reversion will be permitted thereafter. At no point in time, they should be member of both the Schemes (ECHS and CGHS) simultaneously.

(d) They will also have to forego Fixed Medical Allowance (FMA) if they were in receipt of the same. A certificate to this effect will be reqd from the individuals pension disbursing bank.

(e) Non CGHS members will have to make the one time contribution to become ECHS member as applicable to their grade / rank as under :-

<table>
<thead>
<tr>
<th>Ser No</th>
<th>Ranks</th>
<th>One time Contribution</th>
<th>Ward Entitlement</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i)</td>
<td>Recruit to Warrant Offr</td>
<td>Rs 30000/-</td>
<td>General</td>
</tr>
<tr>
<td>(ii)</td>
<td>Nb Sub to Sub Maj</td>
<td>Rs 67000/-</td>
<td>Semi Private</td>
</tr>
<tr>
<td>(iii)</td>
<td>All Officers</td>
<td>Rs 120000/-</td>
<td>Private</td>
</tr>
</tbody>
</table>

(f) War widows, battle casualties and pre 01 Jan 1996 retirees shall be exempted from payment of one time ECHS contribution.

(g) All AR retirees and their dependants shall continue to be eligible for treatment in all AR hospitals / clinics as at present. However, no treatment will be administered at AFMS Hospitals.

3. **Eligibility Status for Dependents.** The following categories qualify to be eligible as "dependants" of Assam Rifles pensioners :-

(a) **Parents.** Father and Mother of the pensioner shall be deemed to be dependent if they are normally residing with the Assam Rifles pensioner and their combined income from all sources is less than Rs 9,000/- per month excluding dearness allowance (DA).

(b) **Spouse.**

(i) Legally wedded spouse. (More than one spouse and children from the second spouse are not permitted to avail ECHS benefits).

(ii) Name should be included in the record of service.

(iii) Legally separated spouse is included as long as the AR pensioner is responsible for her maintenance.

(iv) Legally divorced spouse will not be eligible as a dependant.

(v) 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 to a simultaneous of two Govt medical Schemes.

(vi) If a war widow remarries, then she alone is eligible. Her husband and children from second marriage will not be eligible.

(vii) In case the AR pensioner marries after retirement, following documents will be required as proof for dependency of wife :-
(aa) Marriage certificate from for enrolling Registrar of Marriage/Municipal Committee.

(ab) Part II orders/ Gen Form / Personal Occurrence Published.

(c) **Sons.**

(i) Their details must be included in the pensioner’s PPO/Discharge Book issued from Assam Rifles Records, Shillong.

(ii) His total income from all sources should not exceed Rs 9,000/- excluding DA per month.

(iii) Son(s) above 25 years of age are not eligible to be dependent(s) in ECHS.

(iv) In case sons (s) is/are born after the pensioner’s joining the ECHS, the following documents will be required to enable the child to be declared as a dependant and to become entitled to ECHS benefits: -

(aa) Birth certificate.

(ab) Part II orders/ Gen Forms/personal occurrence are required to be published stating birth of the child or an Affidavit by the widow in case the AR pensioner could not get Part II Orders published for birth of his children.

(v) **Son(s) with Permanent Disability.** Unmarried Son(s) suffering from disability as per Persons With Disability (PWD) Act - 2016 and unable to earn their livelihood are permitted to be dependents for life time, irrespective of age limit. The disability is to be certified, by either a service Classified Specialist or a Civil Surgeon.

(d) **Daughters.**

(i) Her/ their details must be included in the pensioner’s PPO/Discharge Book issued from Assam Rifles Records, Shillong.

(ii) Unmarried as well as divorced abandoned/daughter (s) with total income from all sources less than Rs 9,000/- excluding DA per month.

(iii) Widowed daughters who are dependant on the pensioner and whose income from all sources is less than Rs 9,000/- excluding DA per month are entitled.

(iv) In case where the daughter (s) is/are born after the pensioner’s joining the ECHS, the following documents will be required as proof of dependency: -

(aa) Birth Certificate.

(ab) Part II Order/Gen Form/Personal Occurrence stating birth of the child or an affidavit by the widow in case the AR pensioner could not get Part II order published for birth of his children.
(e)  **Sisters.**

(i) Her/ their details must be included in the pensioner’s PPO/ Discharge Book issued from Assam Rifles Records, Shillong.

(ii) Unmarried as well as divorced abandoned/sister(s) with total income from all sources less than Rs 9,000/- excluding DA per month.

(iii) Widowed sisters who are dependant on the pensioner and whose income from all sources is less than Rs 9,000/- excluding DA per month are entitled.

(f)  **Brothers.**

(i) His/ their details must be included in the pensioner’s PPO/ Discharge Book issued from Assam Rifles Records, Shillong.

(ii) Minor brother(s) upto the age of becoming a major.

4. **Specific Conditions for Continuance of Eligibility.** In case an Assam Rifles pensioner (male/female) has declared his/her parents as dependants, they shall continue to receive ECHS benefits for their life time, subject only to the condition that their joint income from all sources does not exceed Rs 9,000/- excluding DA per month from all sources. In the event of the male 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 continue to enjoy benefits of the ECHS in the event of death of the Assam Rifles pensioner, provided their joint income from all sources does not exceed Rs 9,000/- excluding DA per month.

5. **Processing of ECHS Applications for Smart Cards.** All processing of Smart Cards have been made online. Details of Online Application for processing of 64KB Cards are given at ECHS Website www.echs.gov.in. Retiring Assam Rifles pensioners should fill online application for 64KB ECHS Smart Cards three months prior to their retirement, on receipt of PPO (authorised docu of pension proof). It must be uploaded and verified by the Record Office of Assam Rifles. On completion of verification by Record Office, the card will be printed by the vendor and fwd to concerned Stn HQs through RCs. The Stn HQs will issue the cards to the AR personnel based on SMS and OTP generated through the online system. Assam Rifles pensioners who are already retired are also required to apply online through appropriate module. Cards for such pensioners should also be made only after due verification by Record Office of Assam Rifles. They will upload all the necessary documents for ECHS Smart Cards as per the instrs given at ECHS website.

6. All other procedure and policies of ECHS will be applicable to Assam Rifles Pensioners in letter and spirit. All relevant details are hosted on the ECHS website www.echs.gov.in.

(BS Sisodia)
Col
Dir (Ops & Coord)
for Offg MD ECHS

Encls: Five pages.
Copy to :-

Govt of India, Min of Home Affairs
(Police Division-II)
North Block, New Delhi-110001

Govt of India, Min of Home Affairs,
Directorate General Assam Rifles,
Shillong-793010

AMA ECHS, Embassy of India, Nepal

MoD (DoESW)

Source Dot Com Pvt Ltd

Internal

All Secs (Less S&A Sec)

S&A Sec

- You are requested to integrate provision of this letter in the online application system for Smart Card for Assam Rifles Pensioners.

- Request upload on our website.
TO WHOM SO IT MAY CONCERN

1. No _______ Rank _______ Name __________________ was a CGHS member from _______ to _______ and has paid of Rupees ________________________________ (in figs and words) as membership contribution and amount of Rupees ________________________________ (in figs and words) is balance.

2. The pensioner has now voluntarily surrendered his CGHS membership.

3. This certificate is issued for applying of ECHS membership only.

Dated: ___________________________ (Signature of Individual)

COUNTERSIGNATURE
(BY CGHS AUTHORITY AFTER DONE VERIFICATION)

Station: ___________________________

Dated: ___________________________
To,
The Managing Director
Ex-Servicemen Contributory Health Scheme
Central Organisation
Thimaiya Marg
Gopinath Circle
Delhi Cantt.

Subject: Implementation of Judgement of Hon'ble High Court of Kerala – Order dated 30-1-2015 in WPC No.23422 of 2013 filed by Ex-Subedar Tulsi Nair Vs UOI & Others - Grant of ECHS facilities to Assam Rifles pensioners and their dependants residing in India and Nepal.

Sir,

The undersigned is directed to refer to the judgement dated 30-1-2015 of Hon'ble High Court of Kerala and subsequent judgements of double Bench of Hon'ble High Court of Kerala dated 10th August 2017 in WA No.709 of 2015 and Hon'ble Supreme Court of India Order promulgated on 9-2-2018 in SLP (Civil) No.(s)1044/2018 regarding the grant of ECHS benefits to Assam Rifles (AR) pensioners and their dependants residing in India and Nepal and to state that the matter has been considered in the meeting held on 16-1-2019 of Cabinet Committee on Security and it has been decided to grant ECHS benefits to Assam Rifles pensioners and their dependants residing in India and Nepal subject to the following conditions:

(i) They must be in receipt of pension

(ii) They must request for membership of ECHS and accept the Rules of ECHS.

(iii) They must not be members of CGHS. However, those who have already joined CGHS and wish to switch over to ECHS will have to first give up their membership of CGHS and submit documentary evidence in support thereof at the time of applying for ECHS membership. However, they will not have to pay contribution again for ECHS membership. Such a shift /switch will be allowed only once and no reversion will be permitted thereafter.
(iv) They will also have to forego Fixed Medical Allowance (FMA) if they were in receipt of the same.

(v) They must make the one time contribution to become ECHS member as applicable to their grade/frank as per order to be issued subsequently.

(vi) Those in receipt of FMA must surrender FMA if they are residing in any district covered by ECHS.

(vii) War widows, battle causalities and pre 1-1-1996 retirees shall be exempted from payment of one time ECHS contribution.

(viii) Eligibility of dependants will be determined according to the ECHS rules.

(ix) All AR retirees and their dependants shall continue to be eligible for treatment in all AR hospitals/clinics as at present.

2. This issues with the approval of MoD(Finance/Pension) vide their ID No.32(24)/2018/Fin/Pen dated 31-1-2019.

Yours faithfully

(A.K. Karn)

Under Secretary to the Govt. of India
Tele-fax 011-23014946
Email: ak.karn@nic.in

Copy to:
1. PPS to RM
2. PPS to RRM
3. Secretary, Ministry of Home Affairs
4. Secretary, Ministry of Health & Family Welfare
5. Secretary, Ministry of Finance (Deptt. of Expenditure)
6. Secretary, Ministry of Law & Justice (Deptt. of Legal Affairs)
7. Secretary(Defence)
8. Cabinet Secretariat w.r.t. their letter No CCS/03/2019(i) dated 21-1-2019
9. MD. ECHS with the request to urgently forward draft govt letter on one-time contribution to be deposited by AR Pensioners.
10. MoD(Fin./Pension)
11. Addl. FA & JS(RK)
12. O/o CGDA
13. AMA, ECHS, Embassy of Nepal, Kathmandu
14. DGADS.
Subject: One time contribution for ECHS membership and entitlement of ward in empanelled hospitals / medical facilities in respect of Assam Rifles pensioners and their dependents.

Sir,

In continuation of MoD letter No.17(17)/2015/WE/D(Res-I) dated 5-2-2019, I am directed to convey the sanction of the Government prescribing one time contribution for ECHS membership and entitlement of ward to Assam Rifles pensioners and their dependents as under:-

<table>
<thead>
<tr>
<th>Ser No.</th>
<th>Category</th>
<th>One time contribution</th>
<th>Ward entitlement</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>Recruit to Warrant Officer</td>
<td>30,000/-</td>
<td>General</td>
</tr>
<tr>
<td>(b)</td>
<td>No Sub to Sub Maj</td>
<td>67,000/-</td>
<td>Semi Private</td>
</tr>
<tr>
<td>(c)</td>
<td>All Officers</td>
<td>1,20,000/-</td>
<td>Private</td>
</tr>
</tbody>
</table>

2. Assam Rifles pensioners who have already paid complete one time contribution to CGHS are exempted from paying the same for ECHS membership. Assam Rifles pensioners who are CGHS members and have any outstanding payment towards one time contribution as per CGHS rates should make complete payment to CGHS before applying for ECHS membership.

3. In addition, War widows, battle casualties and Pre 1st Jan 1996 retirees, are exempted from payment of one time contribution for ECHS membership. However, if they have paid one time contribution to CGHS, no refund for same will be made by ECHS.

Contd...
4. All other provisions of MoD letter referred above, unaffected by this order shall remain unchanged.

5. This issues with the concurrence of Ministry of Defence (Finance/Pension) vide their I.D No.32(24)/2018/Fin/Pen dated 1-3-2019.

Yours faithfully,

( A.K. Karn )

Under Secretary to the Govt. of India.

Copy to:

1. AG, IHQ of MoD(Army)
2. CGDA, New Delhi
3. MD, ECHS
4. DGAR
5. MHA

Copy for information to

1. PS to RM
2. PS to RRM
3. PPS to Secretary, ESW
4. PS to JS(ESW)
5. PS to Addl. FA(RK)