

No. 22D(11)/2015/US(WE)/D(Res-1)
Government of India
Ministry of Defence
Department of Ex Serviceman Welfare
Room No. 221, B Wing
Sena Bhawan New Delhi – 110 011

Dated 9th November, 2020

To,
The Chief of Army Staff
The Chief of Naval Staff
The Chief of Air Staff

Subject: Clarification on ECHS membership/refund of contribution deducted/ recovered for ECHS membership.

Sir,

In supervision of this ministry letter no. 22(20)05/US(WE)/D(Res) dated 10th February, 2006 and 22D(11)/2015/US(WE)/D(Res) dated 23rd May 2017, with the approval of competent authority clarifications regarding ECHS membership/refund of contribution are as under:-

S. No.	Points of doubt	Clarification
1.	When both husband and wife are defence Pensioners, who is to pay the contribution?	Only one contribution has to be taken on the pattern of CGHS.
2.	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 personal to opt out of ECHS, at the time of retirement after furnishing proof of spouse's membership of CGHS/any other health scheme. Existing defence personnel are also allowed to opt out of ECHS, <i>before availing any benefits under ECHS</i> , to avail the medical facilities provided by CGHS/any other health scheme of the organization of his/her spouse. MD, ECHS will refund subscription already deducted, after verifying concerned records towards deduction of ECHS subscription and non-availing of ECHS benefits. 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.

3.	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 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.
4.	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) 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 concerned records towards deduction of ECHS subscription and non-availing of ECHS benefits.

2. This issue with the concurrence of Ministry of Defence (Finance/Pension) vide their ID No. 32(14)/2015. FIN/PEN dated. 21/10/2020.

Yours faithfully



(Jitender Kumar)

Deputy Secretary to the Govt. of India

Tel. No. 23015529

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