

**ADVISORY FOR VETERANS:EIGHTEEN**  
**EX-SERVICEMEN CONTRIBUTORY HEALTH SCHEME (ECHS)**

Dear Veterans,

ECHS was launched wef 01 Apr 2003 to provide comprehensive medicare to all ESM in receipt of pension and their dependent's through a network of polyclinics/Service medical facilities/Civ empaneled/Govt hospitals spread across the country. Central Org ECHS is located at Delhi Cantt and has 28 Regional Centres across the country. In addition, for local administration, SOs at Comd HQ, Area/Sub Area HQ and ECHS Cells at Stn HQ have been established. For detailed information, please visit website: [echs.gov.in](http://echs.gov.in)

Eligibility for ECHS Membership:

1. ESM drawing pension
2. Spouse
3. Dependent Unemployed & unmarried/Divorced/Widowed Daughter
4. Dependent Unemployed till 25 yrs age or unmarried Son
5. Handicapped child
6. Dependent Parents
7. Dependent Sister- unmarried/divorced/widowed
8. Dependent Brother upto age of becoming a major or handicapped
9. Minor Children of widowed/Separated daughter.

**ADVISORY FOR VETERANS:EIGHTEEN**  
**EX-SERVICEMEN CONTRIBUTORY HEALTH SCHEME (ECHS)**

Complete eligibility details are as per the link below:

[https://echs.gov.in/img/Policy/POLICY%20LETTERS%20OPS%20SEC/\(b\)%20%20Eligibility/ESM%20-%20Dependents/CO%20ECHS%20letter%20\(Eligibility\)%20dated%2027%20Sep%202017.pdf](https://echs.gov.in/img/Policy/POLICY%20LETTERS%20OPS%20SEC/(b)%20%20Eligibility/ESM%20-%20Dependents/CO%20ECHS%20letter%20(Eligibility)%20dated%2027%20Sep%202017.pdf)

The current Income limit for dependency is ₹9000/- plus amount of DA

Notes:

1. The scheme is compulsory for all retiring pensioners wef 01 Apr 2003.
2. Old retirees may opt for the scheme as per the current contribution rates.
3. Those drawing Fixed Medical Allowance will have to stop it before applying.
4. Exempted Categories for one time contribution:
  - a. War Widows
  - b. War disabled

Grant of ECHS facilities to WW II/ SSCOs/ECOs and PMR not in possession of pensionary benefits:

1. Only Self and Spouse
2. One time contribution to be paid. WW II & ECOs to contribute only 50%, balance by AG's Branch.
3. WW II & ECOs allowed facilities on cashless basis
4. SSCOs and PMR- Free OPD. Referral only to empaneled hospital on reimbursement basis- 75% for more than 10 yrs service & 50% for less than 10 yrs at CGHS rates.

**ADVISORY FOR VETERANS:EIGHTEEN**  
**EX-SERVICEMEN CONTRIBUTORY HEALTH SCHEME (ECHS)**

Detailed instructions areas per link below:

[https://echs.gov.in/img/Policy/POLICY%20LETTERS%20OPS%20SEC/\(b\)%20%20Eligibility/Groups%20covered/EXECUTIVE%20INSTRS%20GRANT%20OF%20ECHS%20FACILITIES.pdf](https://echs.gov.in/img/Policy/POLICY%20LETTERS%20OPS%20SEC/(b)%20%20Eligibility/Groups%20covered/EXECUTIVE%20INSTRS%20GRANT%20OF%20ECHS%20FACILITIES.pdf)

### Special Provisions

1. Priority for above 75 yrs of age in OPD of Mil Hosp.
2. Priority to War Disabled and BC in OPD of Armed Forces Hospitals.
3. White Cards valid as per Persons With Disability (PWD) Act.
4. Grant of FMA to non ECHS Polyclinic Districts
5. Facility provided for applying in case of Marital Discord/Family dispute cases.

### ECHS Cards

1. Initial issue- 16 KB Cards not valid now
2. 32 KB Card- Valid upto 31 Dec 2023. 64 KB Cards to be applied online The procedure for submission of online application for 64 KB Card will be covered in an exclusive Advisory subsequently. Continuous Advisories are being issued by ECHS related COVID-19 on their website.

Please look after your health and continue to stay Home.

Regards

Directorate of Indian Army Veterans

9868732800