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Ex-Servicemen Contributory  
Health Scheme (ECHS)  
Adjutant General's Branch  
Integrated HQ of MoD  
Thimayya Marg,  
Near Gopinath Circle  
Delhi Cantt - 110010

B/49701-PR/AG/ECHS/2023

22 May 2023

HQ Eastern Command (A/ECHS)  
HQ Western Command (A/ECHS)  
HQ Northern Command (A/ECHS)  
HQ Southern Command (A/ECHS)  
HQ Central Command (A/ECHS)  
HQ South Western Command (A/ECHS)  
HQ ARTRAC (A/ECHS)  
HQ Andaman & Nicobar Command (A/ECHS)  
All Regional Centres ECHS  
DIAV  
IHQ of MoD (Navy)/Dir ECHS (N)  
DAV (Coord)  
Addl Dte Gen APS/APS-ID  
MP Dte (5&6)

**EXECUTIVE INSTRUCTIONS : PROCEDURE FOR OPTING OUT FROM  
ECHS BY BENEFICIARIES AND CLARIFICATION  
ON ECHS MEMBERSHIP- REG**

1. Please refer to Government of India, Ministry of Defence, Department of Ex-Servicemen Welfare D (WE/Res-I) letter No 22D(11)/2015/US(WE)/D (Res-I) dated 21 Apr 2023 (copy encl).

**Background**

2. Ex-Servicemen Contributory Health Scheme (ECHS) was introduced vide Government of India, Ministry of Defence letter No 22(1)/01/US(WE)/D(Res) dated 30 Dec 2002. As per the Govt order, ECHS was a mandatory scheme for post 2003 retirees and there was no provision to exit ECHS. While it is optional for pre 2003, even these retirees after becoming an ECHS member did not have any option to exit the scheme. Over the period, various representations were received from envt seeking approval for exit from ECHS in different circumstances. Based on the inputs, Central Organisation, ECHS took up a case with Ministry of Defence, Department of Ex-Servicemen Welfare to allow exit from ECHS on specific grounds.

3. MoD vide their letter under ref have concurred to the proposal. Details of sanction granted by Ministry of Defence, Department of Ex-Servicemen Welfare are as given in succeeding paras.

**Provisions of New Policy**

4. **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.

5. **Conditions Governing Opt Out/Exit from ECHS.** Opt out/ Exit from ECHS will only be applicable for instances as mentioned at Para 5 (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 5 (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.

6. **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.**

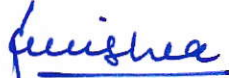
7. **Procedure for Not Opting for ECHS at the Time of Retirement/ Release from Service.** A serving personnel before retirement can opt to not join ECHS provided either of the conditions at Para 5 (a) & (b) above are being fulfilled. Record Office concerned will obtain the option well in advance to avoid deduction of one time contribution amount in PPO. The **UNDERTAKING** will be submitted as per format **Appx B** attached to this order.

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



9. All other procedure and policies of ECHS will be applicable to above mentioned categories in letter and spirit. All relevant details are hosted on the ECHS website.

10. This information may be disseminated to the environment for information of all ECHS beneficiaries under jurisdiction please.

  
 (PK Mishra)  
 Col  
 Dir (Ops & Coord)  
 for MD ECHS

**Encls:-** As above.

**Copy to:-**

MoD (DoESW) - for info wrt letter mentioned at para 1 above.

AG Coord - for info of AG please.

DG DC&W Sectt - for info of DG DC&W please.

M/s UTI-ITSL - for necessary action please.

UTI Bhawan, Plot No 3,  
 Sector 11,  
 CBD Belapur, Navi Mumbai  
 Maharashtra - 400614

M/s Source DOT Com - for necessary action please.

Private Limited,  
 K7/35, DLF Phase-II,  
 Gurugram, Haryana - 122002

**Internal**

All Secs (Less S&A)- for info please.

S&A Sec - 1. For uploading on website.

2. Bill processing be also streamlined in coord with UTI BPA and Claim Sec, CO ECHS.

**Appx A**

(Refer Para 5 (e) of CO ECHS  
letter No B/49701-PR/AG/ECHS/2023  
dated 22 May 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  
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 8 of CO ECHS letter No  
B/49701-PR/AG/ECHS/2023 dt \_\_\_\_\_ May 2023.

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

Witness No 1 \_\_\_\_\_

Sign of the ECHS Beneficiary

Witness No 2 \_\_\_\_\_

**Appx B**

(Refer Para 7 of CO ECHS letter No  
B/49701-PR/AG/ECHS/2023  
dated 22 May 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 CO ECHS letter No B/49701-  
PR/AG/ECHS/2023 dt \_\_\_\_ May 2023.

Witness No 1 \_\_\_\_\_

Sign of the Service Personnel

Witness No 2 \_\_\_\_\_





**Appx C**

(Refer Para 8 of CO ECHS letter No B/49701-PR/AG/ECHS/2023 dated 22 May 2023)

**FAQ ON CLARIFICATION ON ECHS MEMBERSHIP/ ECHS CONTRIBUTION**

Ser No	Points of doubt	Clarification
1.	<p>When both husband and wife are Defence <b>serving personnel</b> /pensioners, Who is to pay the contribution?</p> <p style="text-align: center;"><b>or</b></p> <p>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?</p>	<p>(a) 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.</p> <p>(b) 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 reimbursement/refund of contribution deducted would be as per CGDA letter No AT/IV/4807/ECHS-IV dt 25 Apr 2005.</p>
2.	<p>In case one of the spouse happens to be as 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.</p>	<p>(a) <b>No.</b></p> <p>(b) 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.</p> <p>(c) 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 reimbursement/refund of contribution deducted would be as per CGDA letter No AT/IV/4807/ECHS-IV dt 25 Apr 2005.</p>





Ser No	Points of doubt	Clarification
3.	In case, the spouse retiring earlier wishes to cover his/her dependent parents under ECHS. Can he/she do so?	<b>Yes.</b> 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.
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 of the NoK to join ECHS?	<p>(a) <b>No.</b></p> <p>(b) If desired, a NOC will be issued by Central Org ECHS to the NoK who is a Central Government Employee to avail med facilities from other Central/ State Govt Department.</p> <p>(c) 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 reimbursement/refund of contribution deducted would be as per CGDA letter No AT/IV/4807/ECHS-IV dt 25 Apr 2005.</p>



No. 22D(11)/2015/US(WE)/D(Res-I)

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

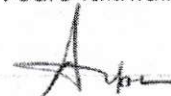
**Subject:- Procedure to Opt out/ exit from ECHS by ECHS beneficiaries as well as clarification on ECHS membership/ ECHS contribution - reg.**

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-imburement / 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?	<b>No</b> , 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-imburement/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?	<b>Yes</b> , 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) <b>No</b> . (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-imburement/refund of contribution deducted would be as per CGDA letter No AT/IV/4807/ECHS-IV dt 25 Apr 2005.

