

FREQUENTLY ASKED QUESTIONS FROM AFVS ON ECHS CARD (FAQs)

Q.1. I want to avail ECHS Membership, what are the Pre-requisite conditions and where to approach?

Ans. As per policy in vogue, the following conditions are mandatory to avail medical benefits from ECHS:-

- (a) Individual should have an Ex-Servicemen (ESM) status.
- (b) Individual should be in receipt of Pension/ Family Pension/Disability Pension drawn from CDA of Defence Accounts.
- (c) Grant membership of ECHS to World War-II, Emergency Commissioned Officers (ECOs), Short Service Commissioned Officers (SSCOs) and Pre-mature non pensioner retirees.

Q.2. I want to cancel my ECHS membership and would like to continue Fixed Medical Allowance. Whom should I approach?

Ans. There is no provision for cancellation of ECHS Membership, once an individual has become a member. A case to grant Fixed Medical Allowance to ECHS beneficiaries residing at places where ECHS facilities are not available has been taken up with MoD. Outcome of the same will be intimated as and when it is sanctioned by MoD.

Q.3. Where do I need to submit the hard copy of the ECHS application?

Ans. No need to submit hard copy. Everything is now online. Your application will be processed online at echs website i.e (www.echs.gov.in).

Q.4. What happens if payment has failed online and the message is shown "that payment is still in process"?

Ans. (a) The errors mentioned by you usually get resolved within 24 to 48 working hours.

(b) In case the payment errors is not resolved. Please forward following details to our helpline email IDs for resolving the issues (echs@sourceinfosys.com, jditechs1@echs.gov.in and dirrcbnga@echs.gov.in) :-

- (i) Your registered mobile number.
- (ii) Date of transaction.
- (iii) Screen shot of the error shown to you while making payment.

Q.4 What is temporary slip?

Ans. (a) This slip is provided to every user after successful payment and user can download it.

(b) This temporary slip can be used for emergency treatment until the smart card is made.

Q.5. I have filled online application. However, I forgot to add my dependents, I have also done the payment. Please allow me to add my dependents?

Ans. (a) Login to the online application portal,
 (b) Then select edit application option,
 (c) Thereafter click on tab Add Dependent
 (d) Fill details of your dependent and save details.
 (e) After adding Dependents make additional payment for the members added in the application.

Q.6. I noticed that I have done mistakes in mentioning my date of birth and date of retirement?

Ans. (a) You can edit your application.
 (b) By login to the online application portal,
 (c) Then select edit application option and save details.

Q.7. I have submitted the online application almost one month back. However, till today, the status of application is shown as Awaiting verification by Record Office?

Ans. Since the online application system is new and Record Offices are in process of registration and verification of already uploaded applications, therefore, it would take sometime to settle down the system.

Q.8. I am not able to login to the site to know the status of my application?

Ans. There is many ways you can use the system:
 (a) Your registered mobile number and old password.
 (b) If you have forgot password try resetting that and login again.

Q.9. I had filled my application about one month back, but not completed it because I was not having complete details. But now, when I am trying to login, it is showing me error that mobile number does not exists?

Ans. The system automatically deletes the data after 15 days for the applications for which the full application is not submitted and payment for smart card is not done. You are requested to re-register and fill your application.

Q.10. My son is a minor and he is not having either mobile number or email ID. What should I do?

Ans. Mobile number and email ID of primary beneficiary can be entered for the dependents for whom mobile number and email ID is not available.

Q.11. Do I need to attach affidavit for dependents?

Ans. There is no requirement of attaching affidavit in the online application. A self declaration in place of affidavit will be presented in the application, which is required to be accepted by the applicant.

Q.12. There are two numbers mentioned on the smart card one is Reg No and other is Sr No. I don't know which is the Card Number, I have to mention in the online application?

Ans. The Reg No is the Card Number which is required to be mentioned in the online application. The starting first two alphabets in the number denote your Regional Centre.

Example - LK0001241 (LK is Regional Center Lucknow)
- GW0001242 (GW is Regional Centre Guwahati)

Q.13. I am trying to open the site for filling of online smart card application, but the page is not opening?

Ans. Please note that the site doesn't work on Internet Explorer due to security issues. You can try filling application on other browsers like Chrome, Mozilla Firefox, Microsoft Edge. If error message is shown to you, kindly refresh / reload the page.

Q.14. On the registration page there is a field for Prefix before Service number. I don't have any Prefix in my service number. What should I write in Prefix field?

Ans. The service numbers in respect of Army Officers and Army JCOs consists of prefix whereas other service personal of Navy, Air Force & Coast Guards don't have the prefix in their service numbers. Hence, the field has been provided for Officers and JCOs of Army. However, the field is optional.

Q.15. How can I upload the photographs and signatures?

Ans. The detailed instructions regarding uploading of photograph and signature has been defined in Para 15 to 17 of Part – I of Instructions for Online Smart Card. Click here to follow the link:

<https://echhs.gov.in/img/Smartcard/FOR%20UPLOADING%20ON%20WEBSITE/Instructions%20Ver%204.0%20-%20Final1.pdf#page=8>

Q.16. As per instructions, Aadhaar is mandatory. However, I am a resident of Assam State, here Aadhaar Cards are not made. What should I do?

Ans. As of now endorsement of Aadhaar number is not mandatory for the residents of North East States, Jammu & Kashmir and for Nepal Domicile Gorkhas.

Q.17. What documents do I need to upload for my application?

Ans. Photograph and Signature of all members is required to be attached with each type of application. However, attachment of documents depends upon the type of application. A list of documents required to be attached to each type of application is mentioned below:

Sl No	Type of Application	Documents required to be uploaded
(a)	Future Retiree	(i) Receipt of MRO (Only for Coast Guard personnel). (ii) Medical Certificate from Service Specialist (In case of PWD).
(b)	Temporary Slip Holder	(i) PPO copy. (ii) Death certificate of ESM (only in case of ESM demise). (iii) Disability Medical Certificate (In case of PWD). (iv) Old Temporary Slip copy.
(c)	Old Card Holder	(i) PPO copy. (ii) Death certificate of ESM (only in case of ESM demise). (iii) Disability Medical Certificate (In case of PWD). (iv) Old Smart Card copy.
(d)	Death in Service case	(i) PPO copy. (ii) Death certificate of ESM (only in case of ESM demise). (iii) Disability Medical Certificate (In case of PWD). (iv) Old Smart Card copy.
(e)	Pre 1996 retiree (First time applicant)	(i) PPO Copy. (ii) Death certificate of ESM (only in case of ESM demise). (iii) Disability Medical Certificate (In case of PWD). (iv) DPDO / Bankers Certificate for non-drawing of FMA.
(f)	1996 to 2003 retiree (First time applicant)	(i) PPO copy. (ii) Death certificate of ESM (only in case of ESM demise). (iii) Disability Medical Certificate (In case of PWD). (iv) Receipt of MRO. (v) DPDO / Bankers Certificate for non-drawing of FMA.
(g)	Post 2003 retiree not a member yet	(i) PPO copy. (ii) Death certificate of ESM (only in case of ESM demise). (iii) Disability Medical Certificate (In case of PWD).

Sl No	Type of Application	Documents required to be uploaded
(h)	Loss of 16 Kb Card / Temporary Slip	(i) PPO copy. (ii) Death certificate of ESM (only in case of ESM demise). (iii) Disability Medical Certificate (In case of PWD).
(j)	Loss of 32 Kb Card	(i) PPO copy. (ii) Death certificate of ESM (only in case of ESM demise). (iii) Disability Medical Certificate (In case of PWD).

Q.18. I am a 1992 retiree and applied for the online ECHS Smart Card and also done the payment. However, I didn't get the online generated Temporary Slip. I am in need of emergency treatment. Please provide me temporary slip to avail ECHS facilities?

Ans. (a) In the online Smart Card Application following downloads are being provided after successful completion of application and payment:-

- (i) Filled Application (Only for Record Purpose of Applicant)
- (ii) Temporary Slips (For availing ECHS facilities).

(b) Here filled application is being provided to every applicant, however, Temporary Slip is being provided to only following category of applicants:-

- (i) Future Retirees.
- (ii) Old Temporary Slip Holders.
- (iii) Death in Service Cases.
- (iv) Loss of 32 Kb Card cases (only for whom new card has been applied).
- (v) Loss of 16 Kb Card / Temporary Slip cases.

(c) Temporary Slips are not being generated for the first time applicants like, Pre 1996 retiree, 1996 to Mar 2003 retiree and Post Apr 2003 retiree not a member yet. Once, their online applications get verified from their record offices they will receive SMS and after that temporary slip will be provided in their login, which can be used for availing ECHS facilities.

(d) In case of emergency, you can approach ECHS Regional Center or Station HQ for issue of temporary slip.

Q.19. I had filled the application in January using my e-mail as login ID. However, now I am not able to login to the site to know the status of my application?

Ans. A lot of simplifications have been done in the application from the date of its launch based on the feedback from the environment. You are requested to try login using your registered mobile number and old password. In case if you have forgotten your password, then try resetting it using email option as available in the website.

Q.20. I have received a SMS that my application has been verified. Does my ECHS Smart Card will be delivered at my home address?

Ans. The Smart Cards will be dispatched to the concerned Station HQ of the ECHS beneficiaries as per details filled in by the applicant. On receipt of Smart Cards at Station HQ an intimation SMS will be forwarded to the registered mobile number of primary beneficiary.

Q.21. My son is born after my retirement and his name is not endorsed in the Temporary slip. However, I have added his name in my Records at my Record Office. I am having documents of his addition, but I am not able to attach his document while applying online for ECHS card. Please guide me?

Ans. There is no need to upload any documents of the dependent son as you have already completed the process to record his name in your Record Office. You can add him as dependent in your application without any problem.

Q.22. How to find out when one's card completes 10 yrs?

Ans. Date of membership is printed on the card against the field Mem. This date is also the date of issue of the card.

Q.23. What would happen if the card is not delivered in time? There are already mails expecting delays in verification due to work load at records and service HQ?

Ans. Validity of the online generated Temporary Slips can be extended further by OIC Polyclinics, which can be utilized for availing ECHS facility.

Q.24. Why future retirees are not being hand held by at facilitation centers and are required to spend their own money to apply from private net cafes?

Ans. There is no restriction or any instruction regarding hand holding of any particular category of individuals. Applications in respect of every category are being filled at facilitation centers. Future Retirees should get it done from their units as well.

Q.25. Why cards can not be collected from Polyclinics as in any case they are to be activated there?

Ans. The cards will be activated through SMS and not at Polyclinics. ECHS Polyclinics are not having sufficient infrastructure and are already engaged in providing medical care to ECHS beneficiaries. Hence, this task has been provided to Stn HQs where one time authentication of the each beneficiary will be done at the time of collection of cards. Old Cards are also supposed to be returned while collecting new cards.

Q.26. Why cards can not be delivered home?

Ans. Delivery of Cards at home of ECHS beneficiary will add to the cost of card as it requires services of postal / courier. In addition, old cards have to be deposited besides need of authentication.

Q.27. Why the feasibility of setting up facility is restricted to ECHS only and not CSD?

Ans. Request have been made to all Command HQs, if similar facilitation centers could be set up at major URCs. Some formations have already established these near CSD canteens.

Q.28. Why only disabled brother? One could also have a sister who is disabled?

Ans. Brother are dependent only till they are minor. Above 18 years of brother can be considered dependent only in case they have any disability as listed in PWD Act 1995. Sisters are eligible irrespective of age, hence dependency criteria for disabled brothers is mentioned separately.

Q.29. In many cases Police stations refuse to register FIR for loss of cards. What is the solution?

Ans. There is no requirement of FIR for loss of card applications. Even the requirement of affidavit has been done away with.

Q.30. Competent authority has been specified at another place as Brig Rank officer in MH. However MH are refusing to issue such disability certificate. What is the ECHS solution? Why insist on certificate as per PWD Act 95 only. Most civil surgeons are authorized to issue certificates based on standards laid down. Why is ECHS not willing to accept these certificates?

Ans. No rank has been specified for signing of disability certificate. The certificate is required to be signed by Commandant / CO / Head of Hospital irrespective of rank. However the requirement for issue of certificate from service hospital is as per O/o the DGAFMS letter No CC/5496/MSAC/DGAFMS/DG-3A/ dated 22 Feb 2017.

Q.31. Is spouse a dependent and hence not entitled to treatment in MH as MH are refusing treatment to dependents?

Ans. Any ECHS beneficiary having a valid ECHS Smart Card or Paper Slip is authorized for availing ECHS facilities through ECHS Polyclinics. All ECHS members are authorised for treatment in MH subject to availability of spare capacity.

Q.32. What is the subscription/ contribution rate for ECHS Membership?

Ans. The latest subscription rate effective from 29 Dec 2018 is as under:-

(a)	Sep to Hav	-	Rs. 30,000/- (General War)
(b)	JCOs or equivalent	-	Rs. 67,000/- (Semi Private Ward)
(c)	Officers	-	Rs. 1,20,000/- (Private Ward)

Q.33. Are ex-Cadets eligible for ECHS Membership?

Ans. Ex-Cadets and disabled cadets who have been boarded out on medical grounds are not eligible for ECHS membership as they do not qualify for ESM status (Auth : Central Org ECHS letter No B/49701-PR/AG/ECHS dt 07 Sep 2011).

Q.34. Are step mothers/ex-recruits eligible for ECHS membership?

Ans. Yes, dependents step mother is authorized to become member of ECHS (Auth: Central Org ECHS letter No B/49708-E/AG/ECHS dt 07 Mar 2011). Also Ex-recruits in receipt of disability pension are eligible for membership (Auth – Central Org ECHS letter No B/49708-Rect/AG/ECHS dt 21 Apr 2011).

