

No.22 (20)05/US(WE)/D(Res)  
 Government of India  
 Ministry of Defence  
 Deptt of Ex-Servicemen Welfare

New Delhi, the 10<sup>th</sup> February, 2006

To

The Chief of Army Staff  
 The Chief of Naval Staff  
 The Chief of Air Staff

**Subject : Clarification on ECHS membership when husband and wife are defence personnel.**

Sir,

I am directed to refer to the Ministry of Defence's letter No. No.22(1)01/US(WE)/D(Res) dated 30<sup>th</sup> December 2002 and to say that certain doubts have been raised by the defence pensioners with regard to payment of ECHS contribution when both husband and wife are defence personnel and to clarify the position as below:-

S.No.	Point 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 Organisation, where medical facilities are provided, will it be compulsory for the defence employee to become member at the time of retirement?	Yes. The civilian spouse, if he/she is a member of CGHS would have the option to withdraw from CGHS.
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.

2. This issues with the concurrence of Ministry of Defence (Finance) vide their U.O. No. 9/PD/06 dated 5.1.2006.

Yours faithfully,

Sd/-xxx  
 (V.K.Jain)

Under Secretary to the Govt. of India

Copy to:-

1. DG, DC&W, Army Headquarters, New Delhi
2. MD, ECHS
3. Director General Resettlement, West Block-IV, RK Puram, New Delhi

4. Secretary, Kendriya Sainik Board
5. Dir (Coord) - For including the letter in MOD website under ECHS section.
6. SO to Defence Secretary
7. PS to As (B) / PS to AS (I)
8. JS (ESW)
9. JS (E)
10. DFA (Ag/PD)

Copy Also to:-

11. CGDA, New Delhi
12. PS to FA (DS)
13. Addl FA (V) / Addl FA (K)
14. JS (O/N)
15. Dir (Finance) /AG) / Director (Fin/Works)
16. Defence Finance (AG/PD)
17. DFA (B) / DFA (N) / DFA (Air Force)
18. D (Works) / D (Mov) / D (Med)
19. O&M Unit
20. DGAFMS
21. DGMS
22. DGMS (Air)
23. DGMS (Navy)
24. AOA
25. COP
26. ADG C&W
27. ADG (FP)
28. All Command Headquarters
29. AG Branch / CW-3
30. Naval Headquarters (PS Dte)
31. Air Headquarters (PS & R)