

FREQUENTY ASKED QUESTIONS WITH ANSWERS ABOUT CGHS

(FAQs on CGHS are intended to provide general information and guidance needed for the CGHS beneficiaries to avail CGHS facilities. The contents must be read in conjunction with OMs/Office orders as issued from time to time. The contents are not intended to be applicable to specific /exceptional cases and no such claims may be made under it. Whenever any difference in interpretation of meaning and/or content of the facts stated here vis-à-vis the original OM/office order arises, the latter will be treated as final and binding).

1. Who are entitled for CGHS facilities?

1. All Central Govt. employees and their dependant family members residing in CGHS covered areas.
2. Central Govt Pensioners and their eligible family members getting pension from Central Civil Estimates
3. Sitting and Ex-Members of Parliament
4. Ex-Governors & Lieutenant Governors,
5. Freedom Fighters
6. Ex-Vice Presidents
7. Sitting and Ex-Judges of Supreme Court & High Courts
8. Employees and pensioners of certain autonomous organizations in Delhi
9. Journalists (in Delhi) accredited with PIB (for OPD & at RML Hospital)
10. Delhi Police Personnel in Delhi only
11. Railway Board employees
12. Post and Telegraph Depatt. employees

2. What are the facilities available under CGHS

1. OPD Treatment including issue of medicines.
2. Specialist Consultation at Polyclinic/Govt. Hospitals.
3. Indoor Treatment at Government and Empanelled Hospitals.
4. Investigations at Government and Empanelled Diagnostic centers.
5. Cashless facility available for treatment in empanelled hospitals and diagnostic centers for Pensioners and other identified beneficiaries.
6. Reimbursement of expenses for treatment availed in Govt. /Private Hospitals under emergency.
7. Reimbursement of expenses incurred for purchase of hearing aids, artificial limbs, appliances etc. as specified.
8. Family Welfare, Maternity and Child Health Services.
9. Medical consultation and dispensing of medicines in Ayurveda, Homeopathy, Unani and Siddha system of medicines (AYUSH)

3. What the timings of Wellness Centres/Polyclinics

Wellness Centers are open from 7:30 AM to 2:00 PM on all working days except emergency services wherever applicable.

Emergency services are available in following 4 WCs only in Delhi

- South Avenue
- North Avenue
- Zakir Hussain Road
- Kingsway Camp

Timings of WCs with emergency services are as follows

WC timing 7:30AM to 1:30 PM

Limited Emergency services 1:30PM to 7:30AM

The Wellness Centres remain closed on all Central Govt. holidays. However in case of three consecutive holidays occurring together, Wellness Centres will not be closed for more than 2 consecutive days.

Registration Timings: The registration is stopped 15 minutes before scheduled closing time of dispensary. However, no serious patient is returned back unattended in the dispensary.

There are also 6 First Aid Posts (FAP) at following locations in Delhi

- Nirman Bhawan
- Central Secretariat
- Vitthal Bhai Patel House
- Shastri Bhawan
- Narmada House opposite RML Hospital
- Supreme Court and
- Moti Bagh

The timings of these FAPs is from 9:00 AM to 5 :00 PM

4. In how many cities CGHS is presently operational?

Following Cities have CGHS facilities at present

1. Agartala
2. Ahmedabad
3. Aizwal
4. Allahabad
5. Bengaluru
6. Bhopal
7. Bhubaneshwar
8. Chandigarh
9. Chennai
10. Dehradun
11. Delhi & NCR
12. Gandhinagar
13. Gangtok
14. Goa
15. Guwahati
16. Hyderabad
17. Imphal
18. Indore
19. Jabalpur,

20. Jaipur
21. Jammu
22. Kanpur
23. Kolkata
24. Kohima
25. Lucknow
26. Meerut
27. Mumbai
28. Nagpur
29. Patna
30. Pune
31. Puduchery
32. Raipur
33. Ranchi
34. Shillong
35. Shimla
36. Thiruvananthapuram
37. Vishakhapatnam

5. For the purpose of making CGHS cards, who are 'dependant', and what is definition of the word "family"?

The term 'family' means and includes-

Husband or wife, as the case may be, and other dependant family members. Dependant Family Members include: parents (female employee can have either her parents or her parents-in-law as dependents), sisters, widowed sisters, widowed daughters, minor brothers and minor sister, children and step-children wholly dependent upon the Government Servant and are normally residing with the Government Servant (son upto the age of 25 or till his marriage whichever is earlier and daughter till she gets married). Also now 'dependent' includes, dependent divorced /separated daughters (including their dependant minor children) and step-mother.

The term 'dependent' means that income from all sources including pension and pension equivalent of DCRG benefit is less than Rs. **9000 +DA** per month. This clause is to be fulfilled for all 'dependent' family members. However, there is no such clause as dependency in respect of spouse.

6. Is there any age limit for sons / daughters as dependant in CGHS Card?

Son is eligible till he starts earning or attains the age of 25 years or gets married whichever is earlier.

However, in case the son is suffering from any permanent disability of any kind (physical or mental) he is eligible for CGHS benefits even after 25yrs.

Daughter is eligible till she starts earning, or gets married, whichever is earlier (irrespective of age)

7. Who is competent to delete name of sons who have crossed age of 25 years from CGHS Card?

CMO i/c of Wellness Centre is competent to delete the name of son aged 25 yrs and above. Computer software does not allow sons aged 25 and above to avail medical facilities and automatically blocks their ID .

8. Who is responsible for deletion of the names of ineligible dependents?

It is the responsibility of various departments/offices forwarding the application for CGHS card to ensure that the names of only genuine and eligible persons are included in the CGHS token cards.

It is the responsibility of the employees concerned to apply for a deletion of the name of the dependent from the CGHS card, when the ward is no more entitled to the benefit under the scheme for example a son /daughter getting married, son attaining age of 25 or the son getting employed.

9. What is the role of a beneficiary in providing information regarding any change in data regarding his card?

It is the responsibility of the beneficiary to provide information to CGHS authorities regarding any changes required in the beneficiary database especially related to death, marriage, earning status (see dependency criteria) of any card holder in the family.

10. Are the family members of Central Government Servant not residing with him eligible for CGHS facilities?

Family members who are wholly dependent upon the Central Government employee are normally expected to reside with the primary card holder. However, during a visit to another CGHS covered city they are eligible for CGHS facilities on the basis of individual Plastic Card issued to the dependent family member.

11. What is the grace period for getting CGHS card for availing treatment facility/ reimbursement for indoor treatment by pensioners immediately after retirement?

Pensioners are permitted period of three months from the date of superannuation to obtain a CGHS pensioner Card for consideration of reimbursement for the treatment taken during grace period , subject to the condition that Application complete with all documents and requisite CGHS

subscription is submitted to the office of Additional Director during the fourth month after retirement for issue of CGHS pensioner card. In case , CGHS pensioner card is not made in the 4th month after retirement , no reimbursement for the expenditure incurred for treatment during grace period of three months is permissible.

12. Who is defined as a 'Person with disability'?

A 'person with disability' as defined in 'The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995' as, a person suffering from not less than forty percent (40%) of any disability (as given below), certified by a medical authority. "Medical authority" means any hospital or institution specified for the purposes of this Act by notification by the appropriate Government. A disability certificate from Medical Board of a Government Hospital is required to be submitted in CGHS with application form to continue availing facilities for disabled dependant.

Disability means blindness, low vision, leprosy-cured, hearing impairment, locomotor disability, mental retardation, mental illness. For the exact definition of each disability please refer to '**The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995' chapter 1, section 2a. to 2z.**

13. Are step-children allowed CGHS facilities?

Yes. if they are dependent on card holder and other conditions being fulfilled as in case of dependant sons and daughters.

14. Can dependent in-laws be included under family members for CGHS facilities

A lady Government servant will be given a choice to include either her parents or parents –in-law for the purpose of availing the benefits under CGHS subject to the condition of dependence and residence , etc., being satisfied.

15. My wife and I are both central Government employees and have dependant brothers / sisters and parents. Can we make separate cards and include family members?

Yes. If both husband and wife are in central Govt. service, spouse has the choice to make his/ her parents and brothers/sisters as dependants in her card.

However if only one person i.e. either husband or wife are in service than he/she has the choice to make either his/her parents or his/her parents - in-law as dependants in his/her card.

16. What is the procedure to register with the CGHS?

Pensioners:

One can get a CGHS card made from the office of Additional Director of the City. Forms can be downloaded from CGHS Website. They are also available in the office of Additional Director of city (Additional Director Headquarter in case of Delhi).

Documents required:

1. Application in prescribed format
2. Proof of residence
3. Proof of stay of dependents
4. Proof of age of son
5. Disability certificate, if any in case of sons aged 25 & above, who would otherwise cease to be a beneficiary.
6. Individual passport size photos of eligible family members
7. Surrender Certificate of CGHS Card while in service (only in those cases where CGHS Card was issued while in service)
8. Attested copies of PPO & Last Pay Certificate
9. Draft for required amount towards CGHS contribution – in the name of 'P.A.O., CGHS New Delhi' in Delhi and in the name of 'Additional Director, CGHS' of the city.

In case PPO is not ready for any reason, there is option to get a provisional card on the basis of Last Pay Certificate. The data uploaded in the data base and a print out is issued on the same day for immediate use. Plastic cards are sent to the Wellness Centres and the beneficiaries collect the cards from there. The plastic card numbers are displayed on the notice board of the Wellness Centre for the information of the beneficiaries. SMS is sent to the mobile number of the beneficiaries reminding them to collect their plastic cards.

Serving employees:-

Serving employees submit the forms in prescribed format enclosing photos of eligible family members and submit to the Ministry/ Department/ Office, where he/ she is employed. The application form shall be forwarded by the Ministry/ Office /Department to the office of Additional Director CGHS of city for preparation of card. The plastic cards are distributed through the Wellness Centres as in case of pensioners. SMS is sent in case of serving employees also.

17. Can I apply for the card online?

Yes online application can be made by visiting CGHS website cghs.gov.in or CGHS portal cghs.nic.in. All the required documents can be uploaded and CGHS contribution can be paid online by pensioners.

18. How long does it take to get the CGHS Cards made?

Normally computerized printout of index card is issued on the same day.

Usually, it takes 3 to 4 weeks for the plastic card to be made after which it is delivered to the Wellness Centre, for collection by beneficiaries. However the facility to print your own card is available by visiting CGHS portal cghs.nic.in. A colored print out on the card may be taken and laminated for use as a plastic card. The services can also be availed by showing the printout of index card is issued on th day the application is submitted.

19. Whom should I approach in case the CGHS Card is not issued to me in the prescribed time?

You may contact Additional Director CGHS (HQ), in case of Delhi and Additional. Director of City in case of other cities.

20. What should I do if I lose my CGHS Card ?

Application is to be submitted to Additional Director of the city (Additional Director, CGHS Headquarters in case of Delhi) along with two photographs and a IPO for Rs. 50/- for issue of duplicate card. Copy of FIR for the lost cards is also to be submitted with the application.

Indian Postal Order payable to “ P.A.O. CGHS Delhi” if in Delhi or “Additional Director of the CGHS City “ in respect of other cities

21. What should I do if the details on the Card viz. name, date of birth, entitlement, etc. are wrong?

Kindly bring the anomalies to the notice of Additional Director, CGHS (HQ), in Delhi and to the Additional Director of concerned CGHS City in other cities, along with the necessary documents to rectify the error.

22. Is there a colour scheme for plastic cards? What are they?

CGHS Plastic cards have any one of the following colour strips at the top indicating the category:

Serving Government employees	-Blue
Pensioners, exMPs ,Freedom Fighters, etc.	-Green
Member of Parliament	-Red
Beneficiaries of Autonomous Bodies/Journalists	-Yellow

23. Are CGHS facilities free of cost?

No, they are not. For serving Central Government employees residing in CGHS covered area, obtaining a CGHS card is compulsory.

The following deductions from salary of the employees are made by the department, every month, depending upon their pay in the pay

matrix of 7th Pay commission (wef 1/1/2017)

Corresponding levels in Pay Matrix as per 7 th CPC	Contribution per month
Level 1-5	Rs. 250
Level 6	Rs. 450
Level 7-11	Rs. 650
Level 12 and above	Rs. 1000

Pensioners who want to avail CGHS facilities can make contribution either on yearly basis or one time (ten yrs) contribution for whole life validity.

Payment can be made by Demand Draft in favour of “ P.A.O. CGHS Delhi” if in Delhi or “ Additional Director of the CGHS City “

Contribution to be made by the Pensioners/Family Pensioners would be the amount that they were subscribing at the time of their retirement or at the time of the death of government servant

24. What are the criteria for Entitlement of ward endorsed on CGHS Card in CGHS Empanelled Hospitals?

Entitlement of wards in private hospitals empanelled under CGHS is as under

S N	Ward Entitlement	Corresponding Basic pay drawn by the officer in 7th CPC per month
1	General Ward	Upto Rs. 47,600/-
2	Semi Private Ward	Rs. 47,601 to 63100/-
3	Private Ward	Rs. 63101 and above

25. I am a serving employee residing in a place close to a city covered under CGHS. Can I get CGHS card issued from the nearest CGHS city?

There is no provision to avail CGHS facilities in respect of serving government employees residing in non-CGHS covered areas. They are covered under CS(MA) Rules 1944.

26. How can the family members of Central Armed Police Forces personnel who are transferred out from CGHS covered areas to J&K State and Left Wing Extremism affected areas, avail CGHS services if they stay back?

- CGHS facilities are extended to the eligible dependent family members of such CAPFs personnel.

- CGHS contributions shall be paid in advance on annual basis, by the CGHS beneficiary through bank DD, drawn in favour of the AD/JD of the concerned CGHS city where his family is residing/place where the CGHS beneficiary was last posted.
- The annual CGHS subscription will have to be paid within two months from the date of posting of the CAPF personnel.
- A certificate from the Ministry of Home Affairs confirming the residence of the family and dependent members in CGHS covered city/area will be required, along with the posting order.

27. What are the different options for availing CGHS services to pensioners?

- Pensioners Residing in CGHS covered areas:
 - a) They can get themselves registered in CGHS dispensary after making requisite contribution and can avail both OPD and IPD facilities.
 - b) Such Pensioners are not eligible for Fixed Medical Allowance in lieu of CGHS.
- Pensioners residing in non-CGHS areas:
 - a) They can opt for availing Fixed Medical Allowance (FMA) @ Rs. 1000/- per month by not paying any contribution.
 - b) They can also avail benefits of CGHS (OPD and IPD) by registering themselves in the nearest CGHS city after making the required subscription. In such cases no Fixed Medical Allowance is given
 - c) They also have the option to availing FMA for OPD treatment and CGHS only for IPD treatments after making the required subscriptions as per CGHS guidelines.

28. I have retired from Delhi. Now I want to settle at city where no CGHS facility is available. How do I cover my family for medical care?

Pensioners are eligible for CGHS facilities and can obtain CGHS card from the nearest CGHS covered city.

29. I retired in 1998 from Central Government service but, I never made a CGHS card. Can I get a CGHS card now?

Pensioners can apply for CGHS card with relevant documents. However, the subscriptions as applicable at current rates shall have to be paid.

30. My husband/wife is also employed under Central Government and is eligible for a separate CGHS Card. Is it necessary that separate cards are to be obtained?

No. Spouse drawing higher pay shall make the card and other spouse is

eligible to avail CGHS benefits as member.

31. My husband / wife retired in 2002. He /she was paying CGHS subscription every year. After his death can I get the card transferred in my name ? Do have I to pay extra ? Shall I get Life Time Valid card?

Yes, the ownership of card can be transferred in the name of spouse on submission of required documents. Additional Director of concerned city shall transfer the ownership of Card in the computer database and same CGHS plastic cards with same Beneficiary ID can be used.

No extra payment is to be made, in case of life time cards. However in other cases one has to pay total 10 years subscription for life time card

For example, if the spouse had contributed for seven years before he expired , balance payment for the remaining three years is to be paid for a life time card.

Documents required :

- i) Application in prescribed format
- ii) Proof of Family Pension with its break up from the bank having his/her pension account.

32. How to transfer CGHS card from one Wellness Centre to other in the same city?

If there is any change in residential address, CMO I/c may be approached with proof of residence for transferring the data on-line from one Wellness Centre to another in the same city. CMO I/c of the new Wellness Centre will accept on-line, the data of transferred card.

In respect of serving employees the request is to be forwarded by his/her office / department.

33. I am CGHS beneficiary at Kanpur and I am visiting Mumbai for 6 months. Can I get CGHS facilities at Mumbai? Can the same card of Kanpur continue or is a separate card to be made? From where do I get permission for the same?

Subsequent to computerization no separate permission is required and CGHS card is valid for availing facilities from any CGHS Wellness Centre in India. For any assistance, Additional Director of the city (Additional Director CGHS HQ in case of Delhi) may be contacted.

34. After retirement in 2007 I got a Life time Pensioner CGHS card made in Delhi. Now I am shifting to Dehradun. Can I use the same card? Do I pay again?

Pensioners shifting from one CGHS covered city to another, will have to

apply to the Additional Director of concerned city for transfer of card. The card shall be transferred online and a receipt will be issued to the beneficiary, on the basis of which, Additional Director of new city (say Dehradun) shall receive the data. The same Plastic cards and same Ben ID will be valid in the new city. No contribution is required to be paid in respect of pensioner beneficiaries holding life time cards.

35. I live in Gurgaon but my office is in Saket. Can I avail facilities from both the places because it is convenient for me?

Yes. Subsequent to computerization CGHS facilities can be availed from any Wellness Centre in India.

36. What are the rules on domiciliary visit?

The Medical Officer will pay domiciliary visit wherever considered necessary owing to the inability of the patient to attend the dispensary.

Domiciliary visits except in case of emergency will normally be made before or after the dispensary working hours.

Lady Medical Officers are exempted from paying domiciliary visits from 8 p.m. to 6 a.m.

37. Are there any special provisions to CGHS beneficiaries aged 80 years and above?

Following special provisions have been given to such beneficiaries

- a. Consultation of Doctor at CGHS Wellness Centre without standing in Queue.
- b. Settlement of medical claims on priority out of turn.
- c. Follow up treatment from same specialist in non-empanelled hospital from where he/she was earlier taking treatment – as a special case in view of advanced age and difficulty to change physician subject to the reimbursement limited to CGHS rates and collection of medicines as per CGHS guidelines.

38. Who can administer injections to the patient?

Injections should be administered only by trained and qualified Nurses or by the doctor but not by any other member of the staff.

Intravenous injections and the first injection of penicillin must be given by the Medical Officer with his own hands at all times.

39. Can a non CGHS beneficiary get First Aid at the Wellness Center?

During working hours First Aid treatment is given to all emergent cases irrespective of the fact that the patient is a CGHS beneficiary or not.

General Public suffering from Dengue and Chikungunya fever like symptoms are provided First Aid OPD treatment by CGHS Wellness Centers.

40. Whom should I contact if the doctors are not present in the Wellness Centre?

Contact CMO In Charge of the concerned Wellness Centre in the first instance. If you are unable to contact him, then contact the Additional Director, CGHS of concerned city/ zone or Director, CGHS, if the Additional Director cannot be contacted.

41. What are the guidelines on issue of medicines from CGHS ?

- The medicines are to be issued as per the CGHS formulary only. The formulary is available on CGHS Website and Web Portal
- In case the prescribed medicines are not available in CGHS formulary, but are essential for the treatment of the patient, they can be issued/indented by the doctors of the CGHS Wellness Centre on the basis of a valid prescription of the authorized specialist subject to the condition that such medicines are neither dietary supplements/food items nor banned drugs.
- In case of anti-cancer drugs and other life-saving drugs that are not approved by the DCGI for use in India, each case should be considered by the Expert Committee under the Chairmanship of Special DG (DGHS).
- Medicines should be issued upto 3 months in case of beneficiaries undergoing treatment for chronic illnesses.
- For bedridden or seriously ill CGHS beneficiaries medicines may be issued to a representative with an identity card/authorization letter.
- In case a medicine with a different brand name/generic medicine (Than the brand advised) has been issued, medical officers shall explain/educate the same to the CGHS beneficiary to avoid any confusion about the consumption of medicines.

42. What are the instructions for issuing of medicines in case of prolonged disruption of internet connectivity?

In case of failure of internet connectivity essential medicines may be issued manually.

43. Can the CMO or the pharmacist give a different brand than the one

prescribed by the specialist?

Medicines are issued at CGHS Wellness Centres by the same brand, if available or by generic name or by any available brand name of equal therapeutic value.

44. What types of medicines are not admissible under CGHS?

Product manufactured/ marketed as food supplement, tonics, toiletries, cosmetics, and ayurvedic preparation prescribed by allopathic doctors will be inadmissible.

Supply of vitamins, minerals and anti-oxidants will be restricted to prevalent CGHS formulary only.

Items which are declared not admissible from time to time.

Drugs which are available in the dispensary are not indented under specific brand names.

45. Which vaccines are admissible under CGHS?

Vaccines, in general, will be admissible, except Hepatitis B, Influenza and Leprovac Vaccines.

Hepatitis B, Influenza and Leprovac Vaccines are admissible for high risk individuals when recommended by specialist with justification and countersigned by HOD of concerned specialty of Government Hospital.

46. What is the procedure for getting life saving drugs ?

In Delhi, they can be got through CGHS Medical Store Depot, Gole Market. In Wellness Centres of satellite towns of Delhi, NCR these medicines are supplied in the Wellness Centre itself. The authority for these drugs is issued on-line by the CMO I/C of the parent Wellness centre where the patient is registered. A print out of the authority along with the following documents are to be submitted to the CMO I/C (for beneficiaries registered with Delhi, NCR Wellness Centres), to the Additional Director of MSD in case of beneficiaries registered with other Wellness Centres of Delhi and to Additional Director of city in case of beneficiaries of other cities.

The documents required are:-

- a. Prescription of specialist. of Govt.Hospital or CGHS approved private Hospital.
- b. Photocopy of his/ her plastic card (in case of beneficiaries from outside the city, copy of temporary attachment letter from Additional Director of the city (Additional Director, CGHS HQ in case of Delhi) is required to be

furnished).

- c. Copy of permission letter, if his prescription is from CGHS approved private Hospital.
- d. Utilization certificate in original during subsequent visit.

47. Do the beneficiaries of NCR towns who reside very far from MSD Delhi also have to collect Life Saving Medicines/Anti Cancer Medicines from MSD?

- The life saving drugs and anti cancer drugs to the CGHS beneficiaries of NCR towns i.e Ghaziabad, Noida, Faridabad and Gurgaon are supplied at the CGHS Wellness Centre Level.

48. What should I do if the Wellness Centre does not give all the medicines?

Contact CMO i/c of the concerned Wellness Centre or Addl. Director, CGHS of concerned city or Director, CGHS.

49. How long does it take to get the medicines ?

Medicines available in the Wellness Centres are issued immediately. If any medicine is not available and is to be indented through Authorized Local Chemist (ALC) the same are issued on the next day.

50. If a doctor prescribes a drug which needs to be administered/ taken urgently by a patient, and if it is not available in the Wellness Centre, can it be made available from Authorized Local Chemist?

Yes, beneficiary can collect such urgently needed drugs from the Authorized Local Chemist (ALC) on the same day, on the basis of authority form issued by Wellness Centre.

51. How the medicines urgently required at the time of discharge from empanelled private hospitals can be obtained?

- Private hospital issues medicines at the time of discharge for a period upto seven (7) days.
- Total cost of such medicines issued by the hospital must not exceed Rs. 2000/- in any case.

52. How to get a drug if same is not available in Wellness Centre & also not supplied by Chemist (ALC) ?

The beneficiary, after authorization by CMO I/c can purchase such drugs from open market & claim reimbursement from the ALC.

53. What should a beneficiary do, if he/ she notices some deterioration in the quality of drugs?

He /she should return the medicine to Wellness Centre & get replacement. Samples can be sent for testing through CMOI/C.

54. My father is a cancer patient and after operation is bed ridden. Doctors have advised Protein powder. Can I get it from CGHS?

Dietary supplements are not permissible under CGHS.

55. Is the prescription of specialists of empanelled hospitals valid in the Wellness Centre?

Yes

Beneficiaries in all CGHS Cities can seek OPD consultation from Specialists in any of the CGHS empanelled hospitals after being referred by the Medical Officer or CMO In-charge of the Wellness Centre.

The beneficiary is required to report back to the concerned Wellness Center and the Medical Officer/CMO In-charge will endorse the investigations and issue medicines.

56. What is the maximum period for which medicines can be given in one go ?

For treatment of Chronic illnesses medicines upto '3' months are issued in one go, provided there is a valid prescription.

In case of a beneficiary visiting a foreign country , medicines upto '6' months are issued in respect of chronic illnesses , based on valid prescription and documentary support of visit to a foreign country.

Beneficiary is required to submit an application for obtaining permission from Additional Director of city/zone along with the following documents:-

1. Copy of valid CGHS card/ token card.
2. Valid prescription for six months counter signed by Specialist of Govt. Hospital.
3. Proof of going abroad leaving like ticket, Visa etc.

57. Is registration required if a beneficiary visits WC to just collect indented medicines ?

No. The indented medicines have to be collected within 15 days of indent

58. Is it mandatory for the Diagnostic Labs stamp the date and the number of tests performed on original prescription slip?

- The empanelled Diagnostic Labs / Imaging Centers/Hospitals shall stamp the date and the number of tests performed with name of the centre on the body of the original prescription document as part of checks and balance measures in the process.

59. What should I do in case of emergency or if I am unwell, say late at night?

CGHS beneficiaries have the option to go to any of the four 24 hr functional Wellness Centres in Delhi, a nearby government hospital, empanelled private hospital or even any private hospital.

The four Wellness Centres which are functional 24*7 are located in Dr Zakir Hussain Road, North Avenue, South Avenue, and Kingsway Camp. Their contact details are given under 'contact us' list on the CGHS website. In case the beneficiary chooses to go to a private empanelled hospital, following type of beneficiaries will not be asked to make a deposit for treatment in empanelled hospitals at the time of emergency

- Pensioner beneficiaries
- CGHS Employees
- DGHS Employees and
- Employees of Min. of Health and Family Welfare. (including attached / subordinate offices under the Ministry of Health & Family Welfare).

60. Is treatment taken at non empanelled private hospital reimbursable? If yes what is the procedure?

- CGHC considers for reimbursement at CGHS rates in case the treatment taken in an emergency from a private unrecognized hospitals.
- The claims are to be submitted at concerned CGHS Wellness Centre in case of Pensioner CGHS beneficiaries for consideration by CGHS.
- In case of serving employees the medical claim shall be submitted to concerned Ministry /Department for consideration.
- The Claims are to be preferred within 6 months period from the date of discharge from the hospitals. If the claim becomes times barred, then condonation of period is to be done by the Department concerned.
- The claim should have the following documents completed.
 - a. Prescribed Medical Reimbursement Claim Form
 - b. All original bills.
 - c. Photocopy of CGHS Token card.
 - d. Discharge Slip of the hospital.

- e. A detailed list of all medicines, laboratory tests, investigations number of doctors visits etc. should be submitted for reimbursement with dates.
- g. Self explanatory letter from the beneficiary explaining the emergency circumstances.
- h. Legal heir certificate in case of death of the cardholder.

61. Which are the categories of CGHS beneficiaries, eligible for cashless treatment ?

Private empanelled hospitals (also called Health Care Organizations or HCOs) shall provide credit facility to the following categories of CGHS beneficiaries (including their dependant family members):

- i. Members of Parliament;
- ii. Pensioners of Central Government drawing pension from central estimates;
- iii. Former Vice-presidents, Former Governors and former Prime Ministers; Ex-Members of Parliament;
- iv. Freedom Fighters;
- v. Serving CGHS employees;
- vi. Serving employees of Ministry of Health & Family Welfare (including attached / subordinate offices under the Ministry of Health & Family Welfare).

62. What is the time within which my medical claim is to be reimbursed?

If all documentation is complete medical claims of pensioners are cleared in 30 days.

63. What can I do if my claim is unnecessarily delayed?

A Claims Day is held in the O/O the Additional Director of city (and in the 4 zones in Delhi) on the third Thursday of every month, to discuss grievance related to medical claims. One can register one's name for the Claims' Day through CMO I/C of the Wellness Centre.

64. What should I do if the empanelled hospital refuses to entertain or give a step - motherly treatment?

Each empanelled hospital is expected to have a Nodal Officer at the reception counter to address issues related to CGHS beneficiaries. If they are incapable of resolving the problems, then contact CMO I/C of the Wellness Centre where you are registered or Additional Director, CGHS of concerned city/zone or the nodal officer for grievance redressal.

65. What are the facilities available to me if I am a pensioner

in a non- CGHS area ?

- a) Pensioners residing in non- CGHS covered areas have the option to become CGHS beneficiary and avail CGHS facilities from the nearest CGHS covered city.
- b) Pensioners residing in non-CGHS areas have also the option to avail Fixed Medical Allowance of Rs300/- per month and opt not to avail CGHS facility.
- c) Pensioners residing in non-CGHS areas have also the option to avail Fixed Medical Allowance of Rs300/- per month for OPD treatment and obtain CGHS card from nearest CGHS covered city for inpatient facilities under CGHS. No OPD medicines shall be issued from Wellness Centres in such cases.
- d) CGHS pensioner beneficiaries(and their dependant and eligible family members) who are holding a valid CGHS Card and residing in a non-CGHS area shall be eligible to obtain inpatient medical treatment and also follow up treatment from Govt. Hospitals / CS(MA) /ECHS approved hospitals on proper referral from CGHS Wellness Centre and submit the medical reimbursement claim to the Additional. Director/ Joint Director of CGHS of city where the CGHS card is registered.

In case of medical emergency , treatment may be obtained from any hospital and medical claim shall be submitted to Additional Director, CGHS of the concerned city.

Reimbursement shall be limited to the CGHS rates of the city where the card is registered and as per the ceiling rates and ward entitlements or as per actual, whichever may be less.

66. What is the system for availing the services of specialists in Wellness Centres ?

Prior registration is required for appointment with specialists in CGHS Wellness Centre, where specialist services are available.

Facility of online appointment with CGHS Specialist can be availed by visiting cghs.nic.in

However, in case of emergency contact CMO I/C of the Wellness Centre for consulting specialist without prior appointment.

67. What is the procedure for online appointment?

Online appoint with Medical Officer of the wellness centre or with Specialist who visits a particular Wellness center can be booked by visiting CGHS portal cghs.nic.in through the link **Book Appointment**

68. What is the procedure for getting the investigations done by an empanelled diagnostic centre?

No Permission is required for getting listed Investigations done at empanelled Diagnostic Centres, if prescribed by CGHS Medical Officer/ CMO Incharge or Government Hospital specialist.

The following documents are required to be submitted:

- a. Self attested copy of prescription of CGHS Doctor / Government specialist
- b. Copy of CGHS Card of the patient and main card holder.

Original Prescription and Original Cards are to be produced at the centre for verification.

Investigation can be done within 14 days of advice only.

69. What is the procedure for getting treatment procedure done by an empanel hospital?

No Permission is required for getting treatment procedures done at empanelled Diagnostic Centers, if prescribed by CGHS Medical Officer/ CMO Incharge or Government Hospital specialist.

The following documents are required:

- a. Original or self attested copy of prescription of CGHS Doctor / Government specialist
- b. Copy of CGHS Card of the patient and main card holder.

The procedure can be done within 3 months of the advice only.

70. Is there any interactive mechanism at Wellness Centre level to address various issues related to the Wellness Centre including grievances?

At the Wellness Centre 'Local Advisory Committees' are formed. CMO i/c holds a meeting with Local Advisory committee members once a month on the second Saturday to discuss local Wellness Centre related issues.

71. I am a CGHS Pensioner. My wife was admitted in a private hospital in emergency state. How to get reimbursement of money spent on her treatment?

Apply within 90 days of discharge / completion of treatment procedure, to CMO I/c of the Wellness Centre where your CGHS card is registered, along with the following documents :

- 1) Medical Reimbursement Claim (MRC) forms duly filled in
- 2) Check list
- 3) Copy of Discharge summary
- 4) Original Hospital bills with break-up

- 5) Receipts in original
- 6) Copy of the valid CGHS Card
- 7) Copy of cancelled cheque showing bank details for ECS payment along with mandate form.
- 8) Copies of other documents issued by hospital.

The whole set of MRC is to be submitted in duplicate

MRC forms are available with CMO I/c and can also be downloaded from CGHS Website.

The MRC after being scrutinized in the Wellness Centre will be submitted on-line to the Additional Director. An acknowledgement print out with the computer generated MRC number will be given. This MRC number is to be quoted for any further correspondence related to the claim.

Serving employee in similar cases shall submit the medical claim to his department.

72. My husband/wife was a CGHS main card holder. He/she was sick and died while in hospital. How do I get the medical claim reimbursed?

Apply to CMO I/c of Wellness Centre with the same documents as above. In addition, the following need to be enclosed:

1. Copy of Death summary
2. Death Certificate
3. Affidavit on non judicial Stamp paper of yourself being Legal Heir and NOC from other legal heirs in favour of claimant .

It is also to be noted that the CMO I/C is to be informed regarding the death of the card holder but till such time that the claim is settled, the main card holder's name is not to be deleted from the database as it would then not be possible to submit the MRC on-line.

73. My original claim papers having bills, receipts of hospital treatment are lost. Can I claim on duplicate papers?

Yes, it can be claimed with affidavit on non-judicial stamp paper. The duplicate bills need to be verified by the treating doctor. Details of Draft for Affidavit may be seen in the instructions sheet appended to Medical Reimbursement Claim (MRC) Form available on the CGHS website and with CMO I/c.

74. I retired in Dec 2011. Due to certain reasons I had to go to my native place in Uttaranchal and could not make pensioner's CGHS card. In May

2012 I came to Delhi and had heart attack. In emergency I was treated in private hospital. I got CGHS Card made after discharge but I have been refused reimbursement of the expenditure incurred.

After retirement three months grace period is given to get the CGHS card made. There are two conditions which may arise:

(a) Pensioner beneficiary does not have a CGHS card and the treatment is taken within the grace period of three months from the date of retirement. This will be allowed and expenditure reimbursable subject to the condition that the beneficiary has either obtained or applied for CGHS pensioner card with all documents and requisite CGHS subscription within one month of expiry of the grace period of three months.

(b) Pensioner beneficiary does not have a CGHS card and the treatment is taken after the grace period of three months from date of retirement- This will not be reimbursable unless the beneficiary has obtained a valid CGHS card or has applied for CGHS pensioner card with all documents and requisite CGHS subscription prior to taking such treatment. The reimbursement in such cases will be applicable only from the date of application for the card with all documents and subscription.

75. I went to Hyderabad to visit my son and had fracture of leg bone. I received treatment from a private non empanelled hospital. Will I get full reimbursement?

Reimbursement for treatment taken in a non empanelled private hospital under medical emergency shall be considered as per CGHS rates only.

76. Is treatment for IVF reimbursable?

IVF treatment is approved under CGHS. The details may be seen as per Office Memorandum Z.15025/5/2011/CGHS III/CGHS(P) dated 22.11.2011, which can be downloaded from CGHS Website.

77. Are ambulance charges reimbursable?

Yes. Ambulance charges are reimbursable within the city, if there is a certificate from treating doctor that conveyance by any other mode would definitely endanger patient's life or would grossly aggravate his/her condition.

78. I have a Mediclaim Insurance Policy. Due to emergency, I received treatment in a private hospital. Some amount was paid by Insurance Co. Can I get balance from CGHS?

Yes, first the bills are to be submitted to Insurance Company. Duplicate bills and vouchers duly verified with the stamp of Insurance Company along with a certificate from Insurance Company indicating the amount for which the beneficiary has received credit from them, needs to be submitted along with the usual MRC forms and checklist. These may be submitted to CGHS by

Pensioner CGHS beneficiaries and to the department by serving beneficiaries.

Reimbursement would be done at CGHS rates or actual whichever is less.

However, the total reimbursement from both sources should not exceed actual expenditure.

79. I submitted MRC for Rs. 1 Lac 20 thousand but I was reimbursed only Rs. 45,800/-. Why total amount was not reimbursed?

Expenditure for treatment in private hospitals is considered only if the treatment was taken under emergency. Reimbursement is done at CGHS approved rates and as per CGHS guidelines.

80. In emergency who are all entitled to get treatment at Private Empanelled Hospital?

Any beneficiary holding a Valid CGHS card.

81. I want to get my Cataract Surgery done at Private empanelled hospital. How can I get it done?

Beneficiaries are required to obtain advice from a Government Specialist for Cataract surgery (except beneficiaries attached to Wellness Centres in Delhi NCR who can obtain the advice from a specialist of empanelled hospital after due referral by CMO I/C). Pensioners can then get the treatment at the empanelled hospital of his /her choice by submitting required documents as suggested already (Question 51).

82. Is it necessary that the Govt specialist should write 'referred to xyz CGHS empanelled Hospital' for investigation/treatment procedure?

Advice of Government specialist is required only for the specific treatment procedure / investigation to be undertaken. There is no need to specifically refer to any empanelled hospital/ diagnostic lab. It is the choice of beneficiary to undertake treatment / investigations at any of the empanelled hospitals / diagnostic laboratories of his choice.

83. CMO Incharge does not refer me to Private Hospitals for OPD consultation on my request. Is there any provision for this in CGHS?

As per latest guidelines a beneficiary can be referred to any empanelled hospital of his choice for OPD consultation.

84. What are the ceiling rates for reimbursement of Expenses on purchase of Hearing AIDS?

The revised ceiling rates fixed for various types of hearing aids (for one ear) are as under

Body worn / Pocket type	Rs. 3000/-
Analogue BTE	Rs. 7000/-
Digital BTE	Rs. 15000/-
Digital ITC/CIC	Rs. 20000/-

The cost of hearing aids shall include all taxes in including VAT and shall carry 3 year warranty. The cost of Analogue BTE /Digital BTE/ITC/CIC type hearing aid shall also include the cost of hearing mould.

85. What is the procedure for reimbursement if Hearing Aid is purchases on recommendations of an ENT specialist?

Beneficiaries shall be eligible to obtain hearing aid as per the following guidelines

- a. Patients/ Beneficiaries should be preferred to CGHS/Government hospital ENT specialist from the parent CGHS wellness centre.
- b. The ENT specialist shall then recommend a hearing aid on basis of Audiometric and Audiological assessment, specifying the type of hearing aid most suited for the Beneficiary.
- c. The 'Audiogram report' shall be authenticated by the ENT specialist/Consultant of the CGHS/Government hospital.
- d. The permission to procure hearing aid shall be granted by the Additional Director of zone/city or by the HEAD OF DEPARTMENT/OFFICE in case of serving employees
- e. An 'undertaking' by the beneficiary that he has not been reimbursed the cost of hearing – aid in the preceeding five years is to be submitted.
- f. Reimbursement claim shall be submitted to CGHS ZONAL OFFICE through the CMO – Incharge of the Concerned dispensary by CGHS Pensioner beneficiaries in the prescribed medical reimbursement claim for along with the following documents
 - Referral letter from parent CGHS Wellness Centre (computerized slip where computerization is done already)
 - Copy of 'prescription' of ENT consultant (CGHS/Govt. Hospital) with the 'Audiogram' report duly authenticated by the treating ENT consultant (CGHS/Govt.).
 - Copy of CGHS Card.
 - Bill /Receipt (in original) carrying details of the hearing – aid seller i.e. NAME, QUALIFICATION, AND RCI/MCI REGISTRATION NUMBER of the hearing – aid seller.
 - The 'permission letter' to purchase hearing – aid (in original).
 - Empty Box/boxes or the Carton (s) with the label showing details of the hearing aid supplied.
- g. In case of the other beneficiaries, the medical claim shall be submitted to the concerned Ministry/Department/Offices.

- h. Replacement of hearing – aid may be permitted after 5 years on the basis of condemnation certificate issued by a technical expert and on approval of CGHS/Government ENT Surgeon.
- i. Maintenance and repair will be the responsibility of the beneficiary.

86. I am an accredited journalist with CGHS Card. Can I seek treatment in Private. empanelled Hospitals in emergency and get credit facility?

Journalists are entitled for OPD treatment from Wellness Centres and treatment from Dr.RML Hospital. Journalists are not entitled for reimbursement for treatment from empanelled hospitals. They can however, get in-patient treatment for themselves and their dependent family members at CGHS Semi-Private Ward rate at CGHS empanelled hospitals, on payment.

87. Is insulin pen supplied by CGHS?

Insulin pen is not supplied under CGHS. But, Insulin Pen Cartridges are supplied under CGHS

88. Who can avail Preventive Health Check up(PHC)?

- In view of the importance of Diagnosis of Chronic Non-communicable Health Problems at the preventive level, facility of Preventive Health Check up (PHC) is available for
 - Beneficiaries who are 40 years old or above
 - Who are already not suffering from any chronic ailment like Diabetes Hypertension Heart disease etc.
 - This check up done once in a year only.
 - Serving beneficiaries will not require any permission from their respective offices

89. In which Centers this facility is available?

- PHC is available in 8 Wellness Centers as follows-
 - a) CGHS Wellness Centre, R. K. Puram- V(South Zone)
 - b) CGHS Wellness Centre, Sadiq Nagar (South Zone)
 - c) CGHS Wellness Center, Chanakya Puri (Central Zone)
 - d) CGHS Wellness Centre, Pandara Road (Central Zone)
 - e) CGHS Wellness Centre, Janakpuri-1 (North Zone)
 - f) CGHS Wellness Centre, Shalimar Bagh (North Zone)
 - g) CGHS Wellness Centre, Kingsway Camp (East Zone)
 - h) CGHS Wellness Centre, Shahdra (East Zone)

