



FREQUENTLY ASKED QUESTIONS

CGHS CARDS:

1. What is the procedure to get a CGHS card made?

Pensioners:

One can get a CGHS card made from the office of Additional Director of the City, where the beneficiary resides. Forms can be downloaded from CGHS Website cghs.gov.in at the link

<https://cghs.gov.in/CghsGovIn/faces/ViewPage.xhtml>.

Forms 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), if any.
8. Self attested copies of Pension Payment Order (PPO) & Last Pay Certificate (LPC)
9. CGHS contribution by Central Government pensioners for making CGHS cards shall be deposited through Bharatkosh Portal only. After successful payment, both receipt and challan generated on-line through Bharatkosh shall be saved by the beneficiary as proof of payment. They have to be submitted to the office of Addl. Director, CGHS along with relevant documents for issue of CGHS Card.



10. The data is uploaded at the Office of Additional Director, CGHS on CGHS portal and a printout is issued for immediate use.

Plastic cards are sent to the Wellness Centres and the beneficiaries can collect the cards from there.

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 is 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 to the mobile number of serving employees also.

2. Can I print my own CGHS card?

Yes, the facility to print your own card is available for all CGHS beneficiaries by visiting CGHS portal cghs.gov.in (OM No. Z.15025/1/2016/DIR/CGHS, dated 31st March, 2016).

A colored print out of the card may be taken and laminated for use as a plastic card. The CGHS services can also be availed by showing the printout of index card, which is issued on the day the application is submitted.

3. What is CGHS Contribution?

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 of CGHS Cards.

Payment can be made by Bharat Kosh in favor 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. Contribution amount as applicable on the date of applying for Card is to be paid.

4. What are the criteria for Entitlement of hospital ward endorsed on CGHS Card in CGHS empanelled hospitals?

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

S No.	Ward Entitlement	Corresponding Basic pay drawn by the officer in 7th CPC per month
1	General Ward	Upto Rs. 36,500/-
2	Semi Private Ward	Rs. 36,501 to 50,500/-
3	Private Ward	Rs. 50501 and above

5. Is there option to apply for CGHS pensioner Card prior to superannuation?

There is a provision to apply for CGHS pensioner card ‘six’ weeks prior to the date of superannuation. Application form for CGHS card along with proof of payment for CGHS subscription may be forwarded by Ministry / Department to the Office of Additional Director, CGHS.

Pensioner CGHS Card shall be issued one day after the date of superannuation.



6. 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. Dependent Family Members include: parents (employee can have either his/her parents or his/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 who are normally residing with the Government Servant (son up to the age of 25 or till his marriage whichever is earlier and daughter till she gets married). In addition, 'dependent' also includes, dependent divorced /separated daughters (including their dependant minor children).

The term 'dependent' means that income from all sources including pension and pension equivalent of Death Cum Retirement Gratuity (DCRG) benefit is less than Rs. 9000 +DA per month. This clause is to be fulfilled for all 'dependent' family members.

However, the spouse of the primary card holder is an exception to the aforementioned clause, as he/she is entitled to receipt of family pension.

7. Is there any age limit for sons / daughters as dependent 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, provided the disability occurred before the age of 25 years.

A daughter is eligible till she starts earning, or gets married; whichever is earlier (irrespective of age).

8. 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.



9. 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.

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

A 'person with disability' is 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 dependent and unmarried son beyond 25 years of age.

Disability means blindness, low vision, leprosy-cured, hearing impairment, locomotor disability, mental retardation, mental illness. Details may be seen as per OM No. 4-24/96-C&P/CGHS (P)/EHS, dated 7th May, 2018- on CGHS website.

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

A lady Government servant has the option 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.

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

An application is to be submitted to Additional Director of the city (Additional Director, CGHS Headquarters in case of Delhi) along with two photographs and an 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. Option of



“Print you own card” is also available on CGHS website.

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

Such anomalies can be brought 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.

14. 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, ex-MPs ,Freedom Fighters, etc.	-Green	
Member of Parliament	-Red	
Beneficiaries of Autonomous Bodies/Journalists	-Yellow	

15. Whether serving employees on transfer to another CGHS covered city can get the same CGHS Cards transferred online?

Yes. There is provision for online transfer of same CGHS cards of serving employees of Central Government on transfer from one CGHS city to another CGHS city is as per the details given under:

1. Serving employees on transfer from one CGHS city to another CGHS City shall submit an application to the Additional Director of CGHS City (forwarded by the Ministry /Department from where he /she is being transferred) along with copy of the transfer / relieving order for transfer of CGHS Cards to another CGHS City.
2. Addl. Director, CGHS of city transfers the card online and issues an acknowledgement slip to the serving employee. CGHS Plastic cards shall be retained by the serving employee.
3. Serving employee in the new CGHS City submits an application duly forwarded by his /her Ministry /Department, certifying that CGHS contribution is being deducted, to the Additional Director of new CGHS



City for acceptance of the transit CGHS Cards to the data base of new City and allocation of a CGHS Wellness Centre in new CGHS City.

16. 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 have the following option -
 - a) They can opt for availing Fixed Medical Allowance (FMA) per month.
 - 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.

17. 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.



Contact telephones numbers regarding CGHS Cards

24x7 TOLL FREE Number 1800-208-8900

	City	Telephone Number	E-mail
1.	Delhi & NCR Addl. Director(HQ-Admin) Card section	011-20863472 011- 20863476	adadminhq.dl@cghs.nic.in
2.	Addl. Director,Ahmadabad	079-26587798 079-26587265	ad.ah@cghs.nic.in
3.	Addl. Director,Allahabad	0532-2560578 0532-2561310	ad.al@cghs.nic.in
4.	Addl. Director,Bangalore	080-25539058	ad.ba@cghs.nic.in
5.	Addl. Director,Bhubaneswar	0674-2500127	ad.bh@cghs.nic.in
6.	Addl. Director,Bhopal	0755-2550265	adcghs.bpl@cghs.nic.in
7.	Addl. Director,Chandigarh	0172-2740716	adchd@cghs.nic.in
8.	Addl. Director,Chennai	044-23458400	cghs-chennai@nic.in
9.	Addl. Director,Dehradun	0135-2521235	jd.dd@cghs.nic.in
10.	Addl. Director,Guwahati	0361-2492754	cghs.guwahati@gov.in
11.	Addl. Director,Hyderabad	040-27902316	adcghshyd@nic.in
12.	Addl. Director,Jaipur	0141-2235156,	ad.jp@cghs.nic.in
13.	Addl. Director,Jabalpur	0761-2405205	cghsjab-mp@nic.in
14.	Addl. Director,Kanpur	0512-2283499	ad.kn@cghs.nic.in
15.	Addl. Director,Kolkata	033-22103921	ad.ko@cghs.nic.in
16.	Addl. Director,Lucknow	0522-2728989,	cghslko@nic.in
17.	Addl. Director,Meerut	0121-2601426,	admeerut-cghs@nic.in
18.	Addl. Director,Mumbai	022-22018600, 022-22018612	ad.mum@cghs.nic.in
19.	Addl. Director,Nagpur	0712-2513723	ad.ng@cghs.nic.in
20.	Addl. Director,Patna	0612-2221819	ad.pa@cghs.nic.in
21.	Addl. Director,Pune	020-24265608	ad.pu@cghs.nic.in
22.	Addl. Director,Ranchi	0651-2480147	adcghs.ran-jhr@gov.in
23.	Addl. Director,Shillong	0364-2520652	ad.cghs-meg@gov.in
24.	Addl. Director,Thiruvananthapuram	0471-2449760	ad.tr@cghs.nic.in