

No.S.11011/6/2009/CGHS-P(Pt.)
Government of India
Ministry of Health & Family Welfare
Department of Health & F.W.

Nirman Bhavan, New Delhi
Dated the 2nd February, 2010

OFFICE MEMORANDUM

Subject : Health Insurance Scheme for Central Government Employees and Pensioners (CHEHIS).

Government of India is contemplating introduction of a Health Insurance Scheme for Central Government Employees and Pensioners and their family members all over India. Ministry of Health & Family Welfare which has been assigned the job intends to assess the demand for the above scheme from the prospective beneficiaries who may avail the benefits of this proposed scheme.

2. In the above context the undersigned has been directed to circulate a Demand Survey Notice to each Wellness Centre of CGHS in all the cities covered under CGHS and placed on the Notice Board of the Wellness Centre for wide publicity of the proposed Scheme and also to assess the demand for the same. The Notice was also published in the Newspapers all over the country on 28.1.2010.
3. Serving Central Government employees and Central Government pensioners, if interested in becoming a member of the proposed insurance scheme have been requested to send their details as per the prescribed format. CMO-In-Charge of Wellness Centres may be directed to collect the same from the CGHS beneficiaries and send to their Additional Director/Joint Director, CGHS of the concerned location, who in turn will compile the data and forward the same to the Section Officer CGHS (P) of this Ministry..
4. A copy of the Demand Survey is enclosed for wide circulation among the Central Government Employees and pensioners.



(Jai Prakash)

Under Secretary to the Government of India
23061881.

For information and necessary action to:

1. The Additional DDG(HQ), DGHS, Nirman Bhawan, New Delhi.
2. Addl. Director (HQ), CGHS, Bikaner House, Shahjahan Road, New Delhi.

Copy for information to: PPS to Director, CGHS. 2. PS to DS(MS).

Government of India
Ministry of Health & Family welfare
Department of Health & Family Welfare
Nirman Bhawan, New Delhi

DEMAND SURVEY

CENTRAL GOVERNMENT EMPLOYEES AND PENSIONERS HEALTH INSURANCE SCHEME (CGEPHIS)

OBJECT OF DEMAND SURVEY - Government of India is contemplating introduction of a Health Insurance Scheme for Central Government Employees and Pensioners and their dependant family members all over India. Ministry of Health & Family Welfare intends to assess the demand for the above Scheme from the prospective beneficiaries through this survey for taking further steps in this direction.

WHO CAN JOIN THE SCHEME -All the personnel of the Central Government including All India Service officers, serving and retired, and others who are covered under the existing CGHS (Central Government Health Services) and under CS (MA) Rules [Central services (Medical attendance) Rules] can join the Scheme. The Scheme is proposed to be implemented on voluntary basis for existing employees and pensioners and compulsorily for future employees and pensioners.

INSURANCE COVERAGE - The Scheme shall provide coverage for meeting expenses of hospitalization and surgical procedures for beneficiary members up to Rs. 5.00 lakh per family per year subject to limits, in any of the network hospitals. The benefit to the family will be on floater basis i.e. the total reimbursement of Rs. 5 .00 lakh can be availed of individually or collectively by members of the family.

Coverage of Pre-existing diseases: All diseases under the proposed scheme shall be covered from day one.

INSURANCE PREMIUM – The beneficiary will have to pay an annual premium which will be determined after the formal introduction of the Scheme. It will vary according to the grade pay of the officer. The estimated annual premium for a standard family size will be in the range of Rs. 8,000/- to Rs. 12000/- p.a. It is however proposed to be subsidised by the Government to a considerable extent. The amount of premium shall be decided by the transparent process of bidding amongst the Insurance companies participating in the Scheme. In case of serving employees, the premium would be deducted by the Drawing & Disbursing Officer. In the case of pensioners, they

would be required to authorise the Bank branch from which they are drawing their pension, to deduct the insurance premium.

FAMILY SIZE

- a) In case of serving employees, self, spouse, two dependent children and dependent parents would be covered. New born will be covered as a part of insured family member during the currency of the policy.
- b) In case of retired employees, self, spouse, two dependent children and dependent parents would be covered.

NOTE:

1. Additional dependent family member can be covered under the scheme by paying an additional premium per additional dependent family member. The premium shall be borne by the beneficiary and there would be no govt. subsidy for the same.
2. The definition of dependent shall be as per guidelines issued by Central Government from time to time.

Serving Central Government employees and Central Government pensioners, if interested in becoming a member of the proposed insurance scheme may send their details as per the format given below, to the Additional Director / Joint Director in the following cities nearest to his place, where CGHS is presently functioning, not later than 15th Feb. 2010.

Ahmedabad	Guwahati	Mumbai
Allahabad	Hyderabad	Nagpur
Bangalore	Jaipur	Patna
Bhubaneshwar	Jabalpur	Pune
Bhopal	Jammu	Ranchi
Chandigarh	Kanpur	Shillong
Chennai	Kolkata	Trivandrum
Delhi	Lucknow	Jammu
Dehradun	Meerut	

Alternatively they can also send their details at the following address;

V.P.Singh
Deputy Secretary
Ministry of Health & Family Welfare
Room No. 529-A, Nirman Bhawan
New Delhi-110 108
E mail : vijay.singh62@nic.in

FORMAT OF DEMAND SURVEY FOR THE CENTRAL GOVERNMENT EMPLOYEES AND PENSIONERS
HEALTH INSURANCE SCHEME (CGEPHIS)

1. Name :
2. Designation :

3. Office Address ;
4. Mailing Address :

5. e-mail id (if available) :
6. Date of Birth :
7. Age as on 01-01-2010 :
8. Date of Retirement
(for pensioners) :
9. Whether CGHS beneficiary
(Yes / No) :
10. Nearest CGHS location :
11. Family size (Details
including gender & age) :

I am interested in joining the Health Insurance Scheme as and when it becomes operational.

Date:

Signature :

Place: