

Sectoral

Healthcare

1. Who are entitled for CGHS facilities?

The entitled parties include: 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 is CGHS?

For the last six decades Central Government Health Scheme is providing comprehensive medical care to the Central Government employees and pensioners enrolled under the scheme. In fact CGHS caters to the healthcare needs of eligible beneficiaries covering all four pillars of democratic set up in India namely Legislature, Judiciary, Executive and Press. CGHS is the model Health care facility provider for Central Government employees & Pensioners and is unique of its kind due to the large volume of beneficiary base, and open ended generous approach of providing health care. CGHS provides health care through following systems of Medicine: 1) Allopathic 2) Homoeopathic 3) Indian system of medicine 4) Ayurveda 5) Unani 5) Siddha 6) Yoga

3. What do you mean by Family Floater Policy?

Family Floater is one single policy that takes care of the hospitalization expenses of your entire family. The policy has one single sum insured, which can be utilised by any/all insured persons in any proportion or amount subject to maximum of overall limit of the policy sum insured. Quite often Family floater plans are better than buying separate individual policies. Family Floater plans takes care of all the medical expenses during sudden illness, surgeries and accidents.

4. 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: i) They can opt for availing Fixed Medical Allowance (FMA) at \$ 15.38 per month by not paying any contribution. ii) 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. iii) 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.

