

CONTRIBUTORY HEALTH SERVICE SCHEME (CHSS)

*“With in-puts and interpretations from the experts”
June 2021*

Web hosting for the benefit of DAE fraternity
by paramanuseniorshealth.org
Navi Mumbai

Started with treatment
in J.J Hospital,
Mumbai



Came into existence
on 21/04/75



Revised rules came
into effect on
01/02/1998

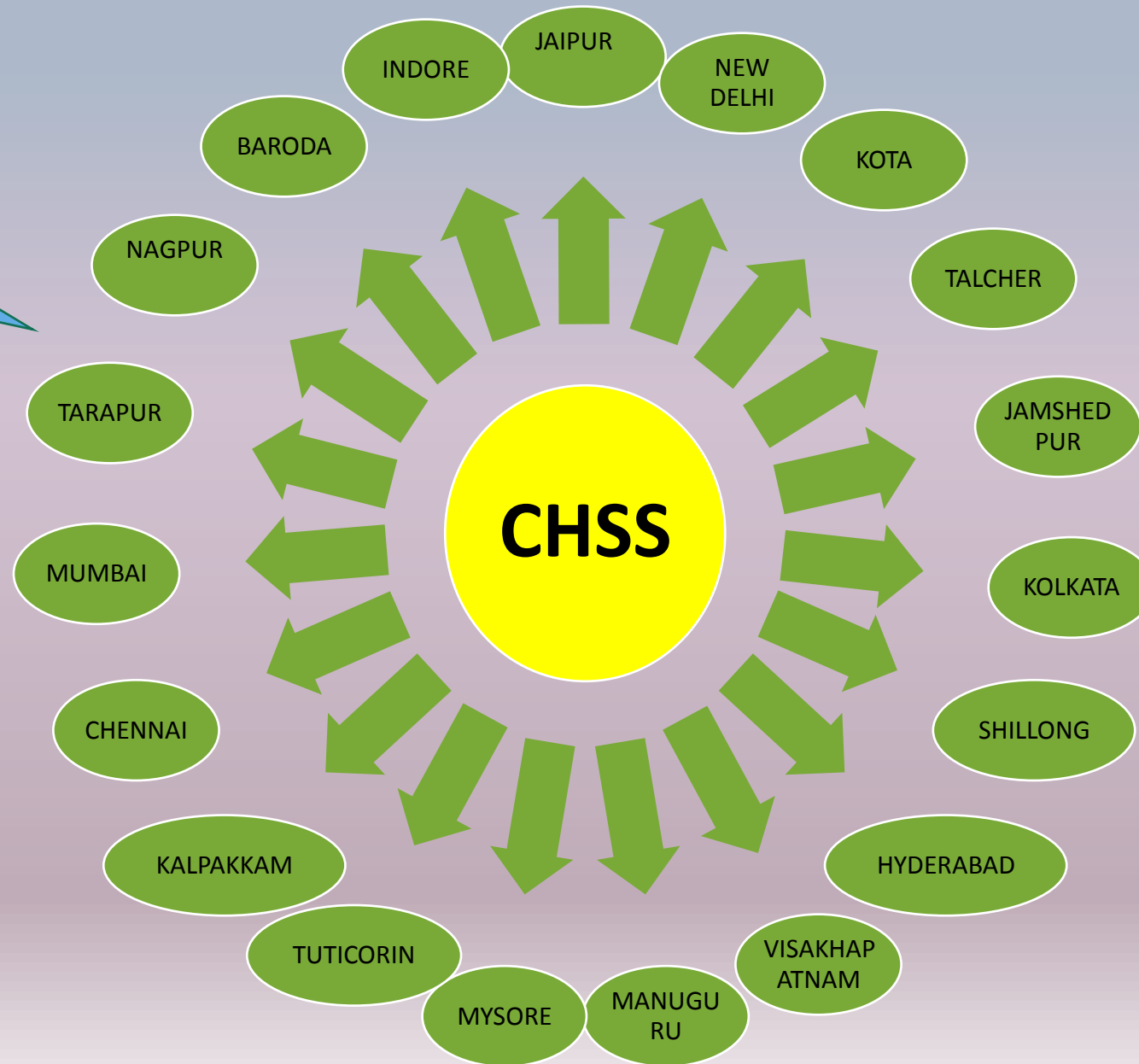


OBJECTIVE

Personalised and specialised health care to beneficiaries and families even after retirement



WHERE &
Where?



CHSS Administering Authorities



Director

BARC

Mumbai/Mysore/
Visakhapatnam

CAT

Indore

VECC

Kolkata

IGCAR

Kalpakkam/Chennai

AMD

Jaipur/Nagpur/Shillong/Jamshedpur

Station Director

TAPS

Tarapur

RAPS

Kota

NAPS

New Delhi

Chief Executive

HWB

Talcher/Manuguru/
Baroda/Tuticorin

NFC

Hyderabad

Eligibility (Clause 2)

SELF & FAMILY



- AEC Members
- DAE Employees
- Emeritus Scientists
- Visiting Scientists/Professors/Fellows of IAEA
- Experts
- Employees on deputation/foreign service
- DAE employees who joined other Central Government Autonomous Bodies/Public Sector Undertakings
- Retired employees
- Family of deceased employee with minimum one year service
- DAE employees transferred temporarily to other units

contd...

ONLY TO SELF



- Advisers appointed by the Department
- Stipendiary & Training School Trainees
- Trainees sponsored by international agencies
- Dr.K.S.Krishnan Research Associates
- Honorary / part-time medical Staff
- Any person in emergency on payment of expenses

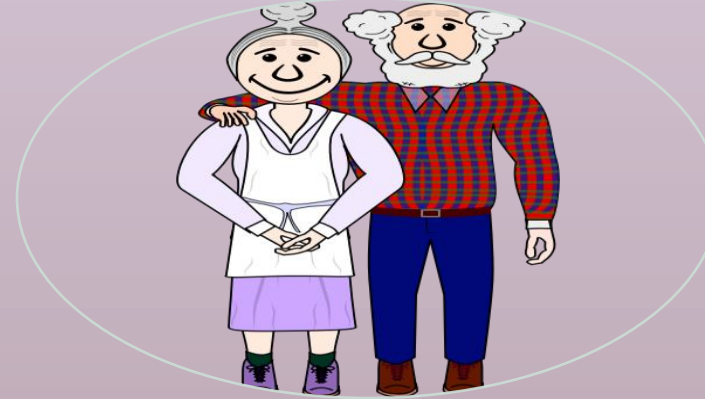
FAMILY (Clause 4)



SPOUSE



CHILDREN



PARENTS

CHILDREN



- Step/legally adopted/born through surrogacy
- Restricted to two elder surviving dependent children
- Up to 25 years of age or gainfully employed whichever is earlier
- Income limit (excluding stipend/scholarships)– Rs. 6000/- per month (*OM – 28/12/2016*)

SPECIAL PROVISIONS

CHSS can be allowed to

- Mentally challenged/physically disabled dependent unmarried children beyond 25 years of age (OM dated 08/02/2001 & 18/05/2009)
- Additional child on payment of extra contribution (OM dated 22/06/2012)
- Children staying away from prime beneficiary for study purpose (OM dated 06/11/2013)
- Third child – if first or second child is given away for legal adoption (OM dated 19/04/2018)
- Unmarried daughter beyond age of 25 years on payment of additional contribution (OM dated 07/09/2018)

PARENTS



- Biological/step/adoptive
- Should be dependent on the employee
- Monthly income should not be more than Rs. 9000 + DR

Conditions for Registration

- Parents should reside with the employee in the same residence where the employee resides
- They should have actually resided with the employee for a minimum period of 30 days prior to the request for registration on each occasion
- The term permanently residing with the employee means that parents shall not be away from the residence of the employee for more than 90 days in a calendar year
- If the parents move out of CHSS station continuously for more than 60 days, CHSS shall be notified by the employee for suspension/cessation of the facilities
- Should revalidate registration every year

ISSUE OF CHSS CARDS TO DEPENDENT MENTALLY RETARDED/PHYSICALLY DISABLED CHILDREN BEYOND 25 YEARS

- LIFE TIME VALIDITY FOR THOSE SUFFERING FROM 90/100% MENTAL RETARDATION
- 5 YEARS VALIDITY FOR OTHERS

In the event of death of the Prime Beneficiary and Spouse, requests from legal guardian of the those children are allowed.

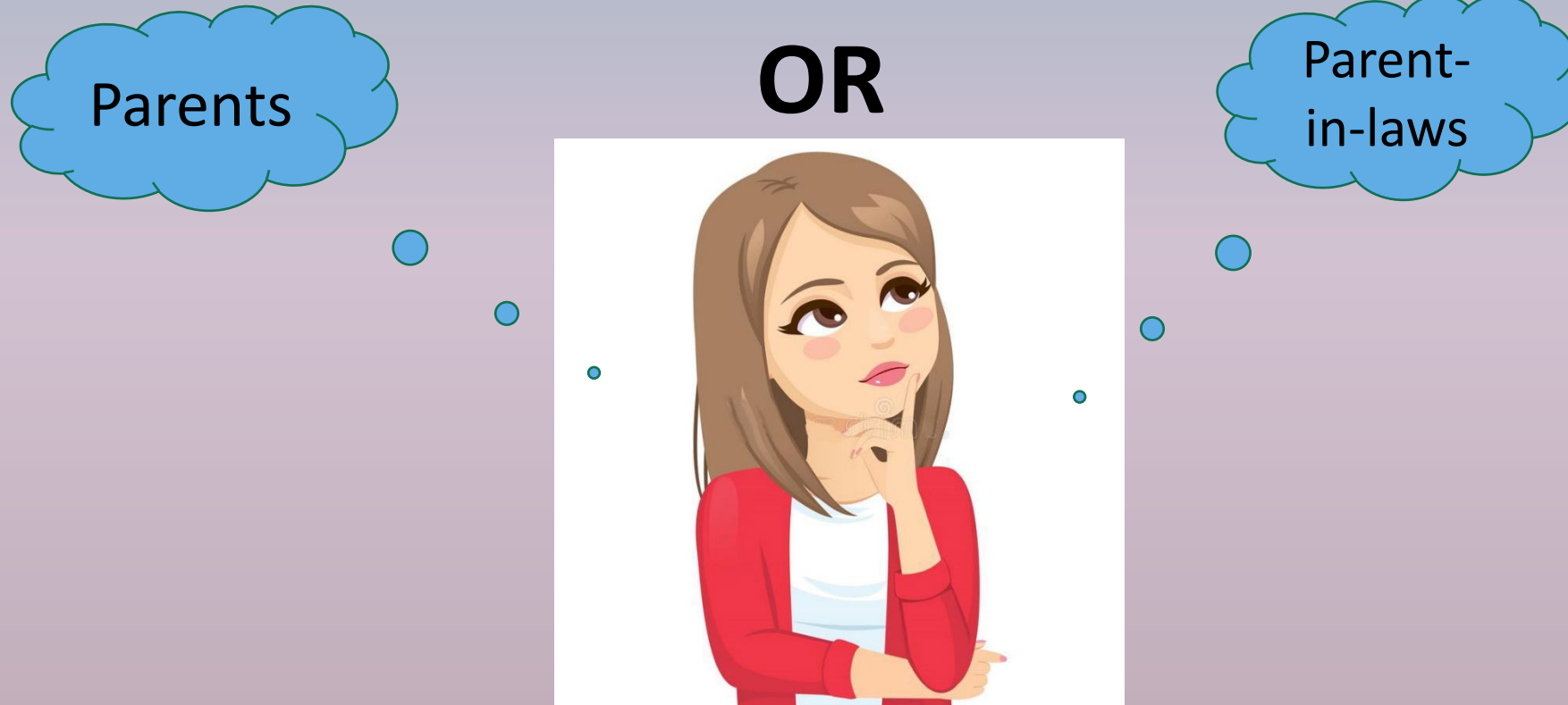
(OM DATED 22/11/2019)

EXTENSION OF MEDICAL FACILITIES TO **DAE EMPLOYEES & RETIREES IN KAKINADA** BY DEPARTMENT OF SPACE

CHSS Cards in respect of serving as well as retired DAE employees settled in around Kakinada and their eligible family members , AP. are now issued by National Remote Sensing centre (Hyderabad) of Dept of Space.

(No.7/5/2017/IR&W/(Vol.II) 5696 Dt. May 11, 2021)

Female employee can avail the facility to



Can choose either Parents or Parent-in-Laws for CHSS Coverage but not both

Male Employees can choose only his parents for CHSS coverage

When both wife and husband are employed, they can choose their respective parents for CHSS coverage

Husband and wife DAE employees

Who draws
higher pay
will
contribute

Retiring Spouse



Employed spouse



- See on the following slides for Specific Cases.

Inclusion of parents where both are working in the Department

- ❖ One who draws higher pay will be the Prime Beneficiary and he/she can include the eligible parents as beneficiaries . Spouse can register his/her parents on payment of additional contribution.
- ❖ If both of them are drawing equal pay, recovery will be effected from the husband and he will be eligible to register his eligible parents. Wife can register on payment of additional contribution based on her salary.
- ❖ Where husband and wife draws higher pay alternatively every few months, the contribution will be recovered from the husband who will be eligible to register his parents even if his pay is lower in any month.

If both are Prime Beneficiaries at different stations

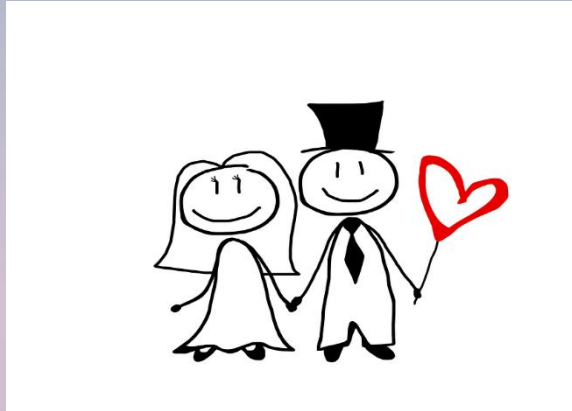
- ❖ They have to give a joint declaration as to who is contributing towards CHSS and he/she will be the PB. He / She will be eligible to register his/her eligible parents.
- ❖ The spouse can register his / her eligible parents on payment of additional contribution based on his / her pay.

During Retirement of one of the Couples who are employed in the Department

- ❖ Option to become the Primary Beneficiary will be given to the retiring employee or to the spouse who is in service, if the pay of the latter is lower. If the retiring employee opts to be the PB, he has to pay the life time contribution or annual contribution in advance.
- ❖ In case of voluntary retirement, this option is available only if the contribution from the spouse is higher than the enhanced contribution as payable by the Prime Beneficiary who has voluntarily retired.

Inclusion of Additional Members after Retirement

Inclusion of Additional Members after Retirement



Marriage after Retirement



Adoption/child birth after
retirement



Parents becoming dependents

CLAUSE – 2.1.6

CHSS for family members can retain at old/older Head Quarters when transferred on public interest within DAE units.

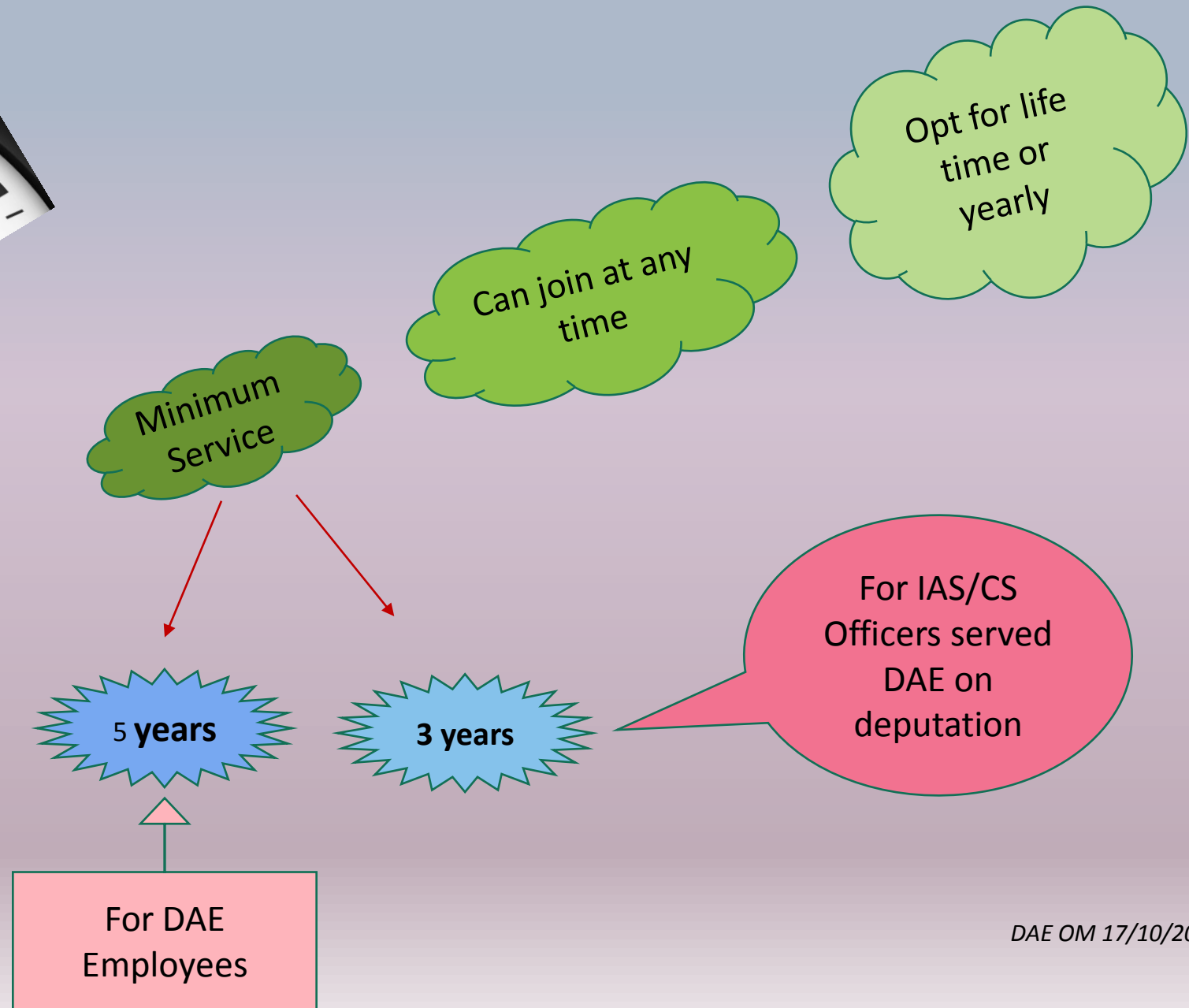


The employee gets CHSS Coverage at the new place of posting as per the norms existing there.

Contribution (Clause 13)

Category of beneficiaries		Rate of contribution
a)	Members of AEC and their family	Rs. 2250 p.m
b)	Visiting Scientist/Fellows/Professors and their families	
c)	Employees and their families	1% of the Basic pay
d)	All trainees	1% of the Stipend/ Scholarship/ Fellowship
Additional 1% for 3rd child onwards.		
Per capita expenditure for dependent relative (Clause 18)		

- Contribution is based on the pay on the 1st day of calendar month
- No recovery for the month if an employee from non – CHSS area/fresh recruit joins after 15th of the month.
- The facility is not available to Temporary/short term employees
- Contribution will be recovered during EOL
- Employee on deputation/study leave can opt the facility to his family
- Rate of contribution during suspension will be based on Subsistence Allowance. Subsequently, based on the treatment of period of suspension, the difference if any will be recovered.
- Family of deceased employee can avail the facility for the whole month of death and succeeding month without contribution. The facility can be continued by paying contribution by the spouse/eligible family member
- No contribution on the succeeding month of retirement on superannuation / invalidation





CONTRIBUTION

Superannuation

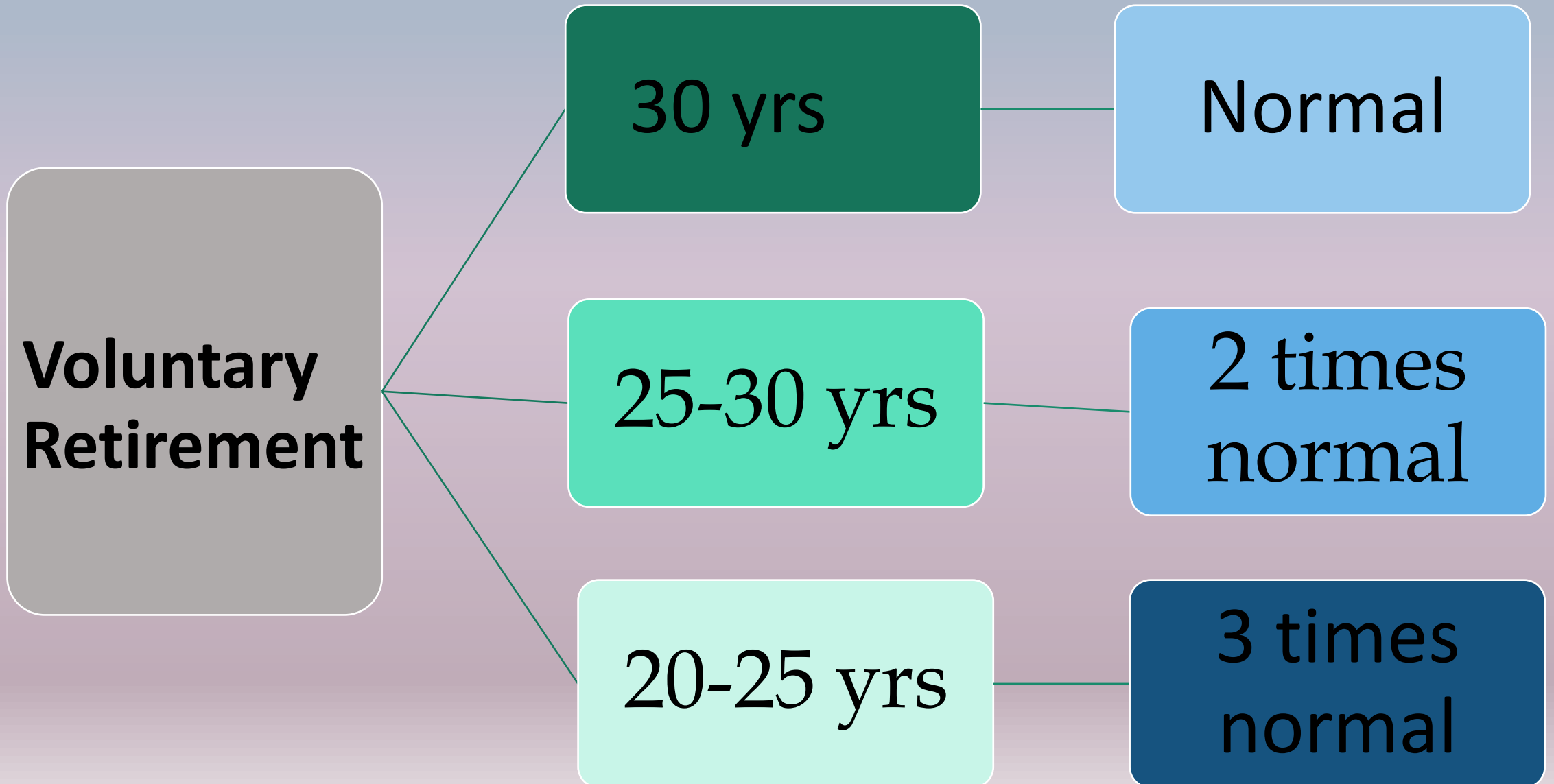
Life time

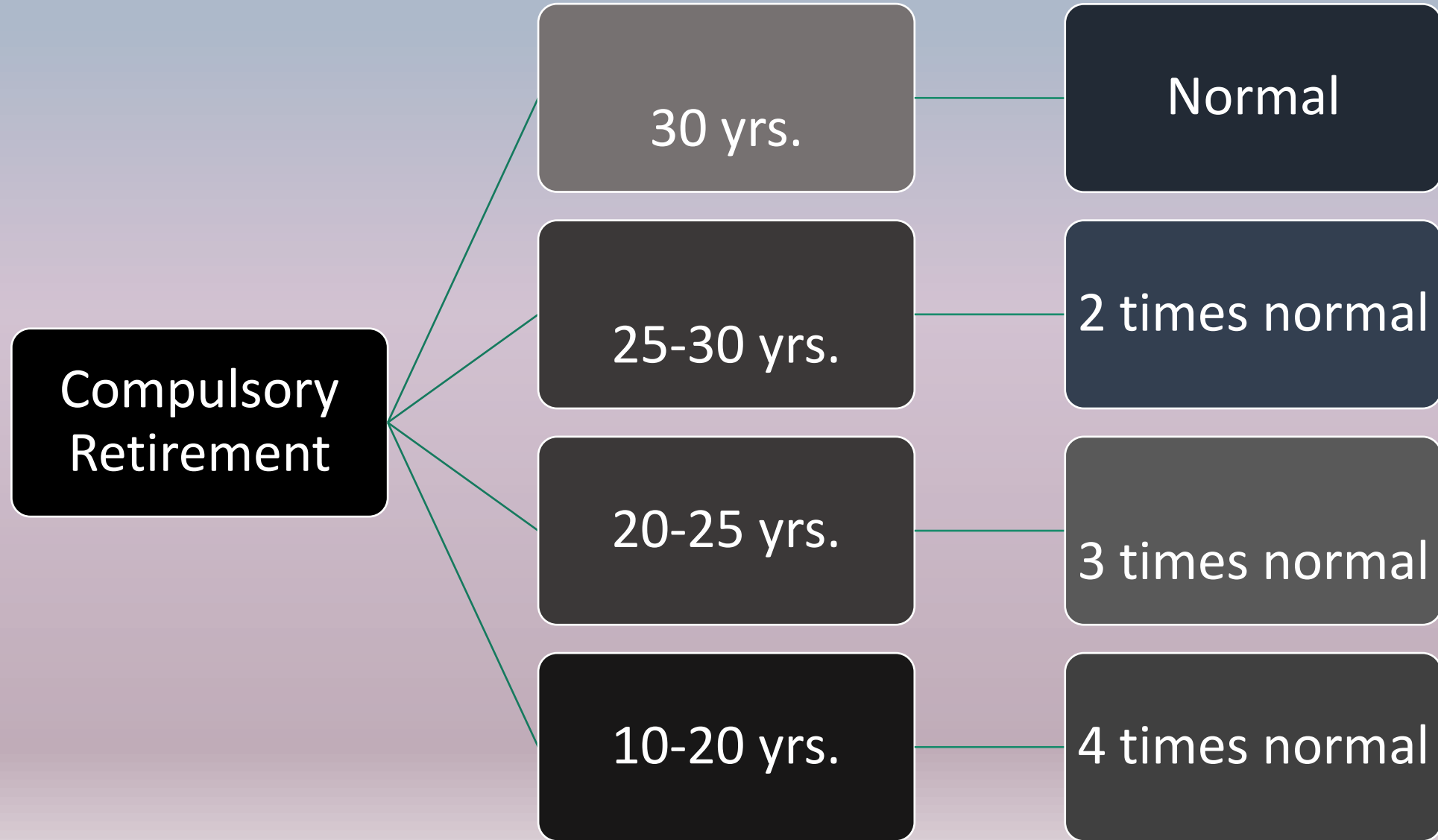
120 times of
Normal
Contribution

Yearly

12 times of
Normal
Contribution

Clause : 2.1.10







Medical Invalidation

Normal rate irrespective
of length of service

OM 16/12/2016

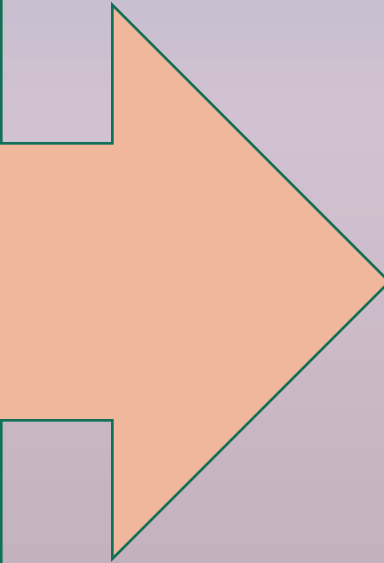
Retired under FR 56 (k)
with 20 yrs. service

3 times normal rate



13/10/2017

Life time
registration (at the
time of retirement)
for DAE employees
who joined other
Central Govt.
offices/PSUs/
Autonomous
bodies after
serving DAE



Central Govt. Offices

- Minimum service in DAE – 5 yrs.
- Normal rate

PSUs/Autonomous

- Minimum service in DAE- 20yrs.
- 30 yrs. – Normal
- 25-30 yrs. – Double
- 20-25 yrs. – Three times

OM 18/08/2017

Facilities available under the Scheme

Hospitalization



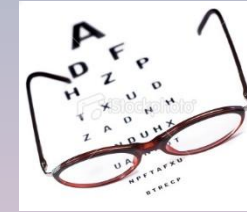
Pathological Examination



Specialist consultation
& Treatment



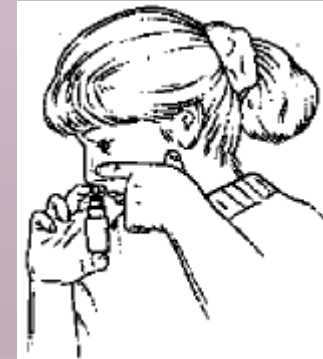
Eye Care



Dental Care



ENT



Maternity & child care



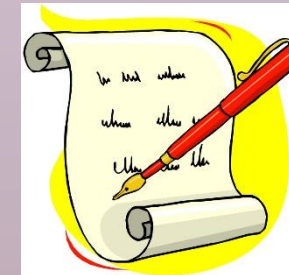
Physiotherapy

Speech therapy &
Hearing aids



Ambulance

Family Planning



Nomination facility



Referrals to Hospitals in case of
TB, Cancer, Poliomyelitis and communicable diseases



Domiciliary Confinement in other than DAE hospital (i.e other than CHSS Hospitals or CHSS Referral Hospitals) is not reimbursable ***

OM 28/04/2017

In-Vitro Fertilization (IVF) treatment is admissible

OM 19/05/2014

*** At other stations and in emergency cases CGHS rates are adopted

In-Vitro Fertilization (IVF) treatment

- Allowed to Women employees and wives of employees
- Age of the woman should be between 21 and 39 years
- Woman has to be married and living with her husband
- The procedure is allowed in a Private Medical Institution having the facility recognized by State/Central or under CHSS
- The reimbursement will be restricted to Rs. 65,000/- per cycle or actual cost whichever is less
- The reimbursement will be allowed up to 3 fresh cycles
- There will be a onetime permission for 3 cycles in total
- **No Post-facto approval**
- Permission for the treatment is given by DAE only

When
away from
HQ on

TOUR

Training

Leave

AT CHSS STATION



AT NON- CHSS
STATION

OPD treatment only

CS(MA) RULES #

<https://main.mohfw.gov.in/documents/csma>

Central Services (Medical Attendance) Min of Health & Family welfare

Entitlement of Hospitalization

(Serving/Retired Employees)

Pay	Class
Less than Rs. 52,000	Four beds in a room with common toilet/bathroom
Rs. 52,000 – 1,72,000	2 beds in a room with attached toilet/bathroom
Above Rs. 1,72,000	Single bed AC accommodation as per availability in the referral hospital with attached toilet/bathroom.
(DAE OM dated 21/07/2017 & 24/05/2018)	



Emergency Treatment (Clause 15)



- Can avail treatment from any private medical practitioner or hospital
- Should report to the Dispensary Doctor within 4 days from the date of the commencement of the treatment
- The opinion of the Head, Medical Division shall be final as to what constitutes an emergency treatment
- **Claim for reimbursement shall be preferred within 30 days from the commencement of treatment.** Belated submission of claims up to 90 days - HMD has powers to relax if satisfied that the circumstances were beyond the control of the claimant.
- Whether the claim to be reimbursed or not and to the extent which it is allowed etc., will be decided by (Medical Committee) Medical Division, BARC

Continued

- In-patient treatment is limited to 15 days and Out patient treatment is limited to 7 days
- If the beneficiary desires to transfer himself/herself to an approved Hospital after initial admission to a non-approved Hospital, this will be arranged by the Medical Division, BARC, if it is feasible from the medical and other angles.
- Ante-natal/post-natal treatment/abortion/termination of pregnancy, will not be regulated under the Emergency Scheme (*Clause 15.13*)

PROCEDURE FOR SUBMISSION OF THE CLAIMS

If availed at CHSS station

- ❖ Prefer an **empanelled hospital** for admission
- ❖ Submit the claim in **LES** form
- ❖ Submit the claim & bills to **APO, CHSS**
- ❖ The claim will be settled on the recommendation of **Medical Committee**

If availed at Non CHSS station

- ❖ Submit the claim in form **97A/97B**
- ❖ Submit the claim & bills to **Accounts Officer** of the concerned unit
- ❖ The claim will be settled as per Central Services (Medical Attendance) Rules 1944

A few pointers on Reimbursement and Renewal of CHSS Cards

A. Reimbursement towards indoor treatment by retirees/families of CHSS beneficiaries settled in non-CHSS places: (subject to the following)

- i. Government hospital or medical institute of the local authorities such as district hospitals / Medical Colleges / Hospitals
- ii. Private hospitals recognised by Ministry of Health and Family Welfare
- iii. Hospitals recognised under CGHS
- iv. Hospitals recognised by the state/central govt. Department / PSUs under the control of DAE (2.1.10 (v))

B. Extended period of stay in Tertiary Care Centers – Procedure (OM dated 21/11/2019)

- I. Discuss with the medical board comprising of Sr. doctors
- II. Depute a specialist to see the patient:
 - A. Discuss with the treating specialist at CHSS panel hospital and relatives
 - B. Ensure counseling the relatives to take the patient to DAE hospital to provide basic life support and periodical review in CHSS panel hospital
- III. Upper limit of cost decided on case to case to basis in consultation with the treating hospital and CHSS panel hospital

Continued on the next slide

C. Reimbursement under CHSS to spouse of employees covered by Medical Claim Policy as part of their remuneration package: (4/12/2018)

- I) First claim to be made to the insurance co., with original vouchers/bills
- II) Remaining amount to be claimed under CHSS with certified copies of vouchers/bills duly stamped by the insurance co in the reverse of the bills/vouchers
- III) Insurance co. to issue a certificate indicating the amount paid by them
- IV) Reimbursement limited to approved package amount
- V) Not to exceed the total expenses incurred

RESTORATION OF CHSS FACILITY AFTER A GAP ON RETIREMENT

- ☐ Pay for contribution will be based on the pay which the person would have drawn had he continued in service as on the date of application for enrolment. For this purpose, the pay will be notionally fixed.(OM dt. 29/08/2016)

RATES OF VARIOUS ITEMS

Artificial Dentures



Ceiling limit : As per CGHS rates

ARTIFICIAL HEARING AID



First time	Rs. 30,000/- Rs. 60,000/- for Biranual including cost of mould
Life Span	5 years
Replacement	Subject to submission of condemnation certificate from Departmental ENT Specialist. Old instrument to be surrendered
If Hearing Aid lost	Rs. 27,000/- after 5 years

DIABETIC FOOT WEAR

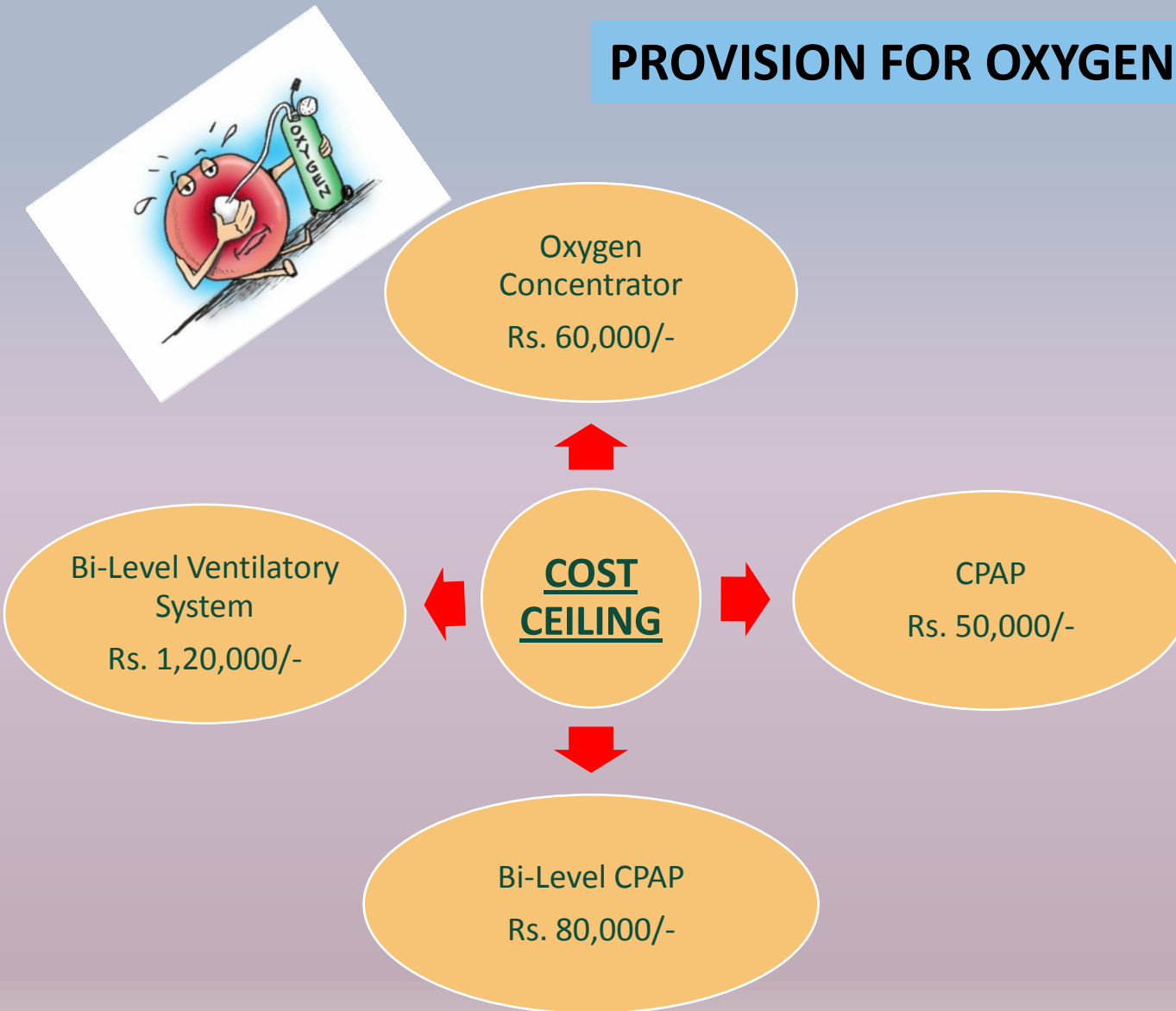


On
Recommendation
from Surgical OPD
& approval of
HMD/Medical
Officer-in-charge

Home use Canvas	Rs. 900/-
Out door foot wear (Leather)	Rs. 1,200/-
Front orthowedge (Leather)	Rs. 1,800/-
Cut Shoe (Leather)	Rs. 2,300/-

OM 18/05/2009

PROVISION FOR OXYGEN CONCENTRATION



- Life Span : 5 years
- Non-Serviceability certificate & old one is required to be returned back.
- Request to be made by the beneficiary to the Unit
- The beneficiary should submit an affidavit to the effect that he has not claimed the cost of the machine for the last 5 years.
- The request should be recommended by the attending physician in the prescribed form
- Details of Machine viz., make, model no.etc., to be included in the medical records/service records.
- Approving Authority : DAE

ISSUE OF MEDICINES TO BENEFICIARIES GOING ABROAD



- Medicines can be issued for upto 6 months for chronic ailments subject to valid prescription from Departmental Doctor/AMA & availability of stock.
- Prescription should be given only for known treatment of chronic diseases which are already diagnosed and require same medicines every month.
- Supporting documents: Copy of Visa/Air ticket

MISCELLANEOUS

The benefits may be withdrawn temporarily or permanently in the following cases

- employee not resuming duty after a spell of absence
- contribution is not being paid by the prime beneficiary in time
- misuse of the benefits of the Scheme either by the employee or a member of his/her family

(Clause : 17.3)

In case any information in respect of any member furnished by the employee is found to be incorrect

Clause 4.2.3

- The member's name will be cancelled from the Scheme forthwith
- Entire cost on the treatment rendered to the beneficiary so far shall be recovered from the employee
- The employee will be liable for Disciplinary Action also.

CHSS ON COMPASSIONATE APPOINTMENT

- Admissible to eligible family members of Trainees appointed on compassionate basis so long as the Trainee continue on appointment.

(OM 13/09/2012)

- Life time contribution already recovered will not be refunded on appointment on compassionate ground.

(OM 20/01/2020)

REIMBURSEMENT OF OPD TREATMENTS TO THE RETIRED EMPLOYEES STAYING OUTSIDE CHSS AREA

OPD treatment Claims to be regulated
under CGHS rates in respect of retired
employees

&

Under CS(MA) Rules for serving
employees

CHSS Rules : <https://dae.gov.in/node/645>

CGHS Rules: <https://cghs.gov.in>

CS(MA) Rules:

<https://main.mohfw.gov.in/documents/csma>

NOMINATION FACILITY

- The facility is available to the prime beneficiary only
- The prime beneficiary can nominate a person to claim reimbursement of medical expenses in the event of his death
- The nominee can be natural or juristic person whether related or unrelated to the prime beneficiary
- The nomination in prescribed form shall be submitted to the respective Administrative Section of the Unit
- Provision for alternate nominee is available
- Can be exercised at any time during the life time of prime beneficiary
- Can be exercised twice during the “life time”
- The nomination is treated as valid only if it entered in the CHSS data base

Issue of Duplicate CHSS Cards

(Clause 17.4)

S. No.	Particulars	Charges
1	Loss or misplacement (including non-surrender of cards on discontinuation of membership) or misplacement/mutilated on first occasion.	Rs. 100/-
2	Loss or misplacement (including non-surrender of cards on discontinuation of membership) or misplacement/mutilated on Subsequent occasion.	Rs. 200/-
In case of loss/misplacement of CHSS card, a copy of the police complaint lodged has to be accompanied with the application.		
(OM 21/11/2019)		

Procedure for Ayurvedic / Homeopathy by retired CHSS beneficiaries and family members

- Treatment can be availed from empanelled AMAs as notified by the Department.
- Application to be submitted in the prescribed form to the unit from which retired (in case of BARC to DEO, Pension Section)
- Application to be accompanied by CHSS card of the beneficiary for whom treatment is required
- Application can be sent by mail or post
- Permission letter will be issued either by mail or by post
- Referral note will be valid for a period of 90 days. First consultation to be done within this time limit
- During this period, no allopathic treatment will be allowed for the same ailment
- 4 consultations are allowed under the referral
- Cost of treatment to be borne by the beneficiary initially and claim to be submitted to the unit concerned in the prescribed form on completion of consultation
- Claim will be settled under the CS(MA) Rules

*DAE OM 21/11/2019 read with BARC OM dated 9/12/2020 *18/3/2021*

Procedure for Yoga and Naturopathy under CHSS

- Treatment to be availed from Empanelled AYUSH hospitals/Centres under the Ministry of Health and Family Welfare
- Reference will be given by Head of Office of the concerned unit
- Copy of CHSS card to be attached
- CHSS card to be produced at the time of OPD/Indoor treatment
- Cost will be borne by the individual and can claim reimbursement
- No TA/DA allowed
- Bills will be settled for reimbursement as per the rates notified by the Ministry of Health & Family Welfare

OM 04/12/2018



Disclaimer

The information provided in the presentation is based on the understanding of the regulations by the author and is meant only for bringing awareness in readers/viewers.

However, for correctness of interpretations one may have to contact the administrators in CHSS who have a final say in the matters.



Thank
you

