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**भारत सरकार**  
**GOVERNMENT OF INDIA**  
**परमाणु ऊर्जा विभाग**  
**DEPARTMENT OF ATOMIC ENERGY**  
**अं.स्वा.से.यो. अनुभाग CHSS SECTION**

**अणुशक्ति भवन**  
**Anushakti Bhavan**  
**छ.शि.म. मार्ग C.S.M. Marg**  
**मुंबई / Mumbai - 400 001**

**Subject :** Medical facility to spouses covered under Mediclaim insurance policy from his/her employer - Clarification

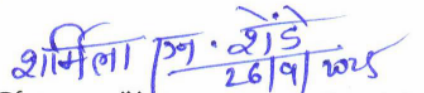
Reference is invited to BARC, Mumbai ID Note No. 32(1)/2007/Admin-I/I/102639 dated-10/09/2025 on the captioned subject.

2. In this connection, the doubts raised by BARC are clarified as below.

Sr. No.	Doubts raised by BARC	Clarification
(i)	Whether CHSS card may be issued to the spouse of an employee who are availing medicalim facility in their respective organizations since no claim is possible without CHSS number and CHSS card.	Yes.  CHSS cards may be issued to the spouse of employees who are covered under Group Medicalim Insurance Policy provided by their respective employer as a remuneration pacakage at par with other dependent beneficiaries as specified vide DAE OM dated 04.12.2018.
(ii)	Whether such excess claim over and above the mediclaim limit is to be settled under LES/CSMA rules 1944 as the case may be in terms of Rule 15 of CHS Scheme, in CHSS Mumbai emergency cases are dealt by LES committee with due approval of Administering Authority.	Liberalized Emergency Scheme (LES) claims under CHSS are those claims for reimbursement of medical expenses incurred during emergencies outside designated CHSS areas.  The spouse of the prime beneficiaries who are otherwise entitled to get CHSS facility who holds medical insurance policy provided by their respective employers, vide above referred DAE OM dated 04.12.2018, may get admitted at any private hospital as feasible to them too avail medical facility which may or may not be empanelled under CHSS. Therefore, settlement of such claims for the treatment taken outside CHSS hospital by them under LES/CS(MA) Rules 1944 may not be appropriate all the time.

	<p>The procedure for settlement of such claims is already specified at Para-4 of OM No. 7/3/2017/IR&amp;W(Vol.II)/15090 dated 04.12.2018.</p> <p>Accordingly, reimbursement from CHSS will be restricted only to the admissible amount as per approved package rates subject to condition that the total amount reimbursed by the two organizations does not exceed the total expenditure incurred by the beneficiary.</p>
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3. This issues with the approval of the Competent Authority.

  
(शर्मिला एन. शेंडे / Sharmila N. Shende)

अवर सचिव(अं.स्वा.से.यो.) / Under Secretary (CHSS)

BARC (Smt. Chandra Elangovan, DEO), Central Complex, Trombay, Mumbai 400 085.

No. 7/3/2017/IR&W(Vol.II)/12769

September 26<sup>th</sup>, 2025