



केन्द्रीय विद्यालय संगठन

शिक्षा मंत्रालय भारत सरकार के अधीन स्वायत्त संस्थान
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Under Ministry of Education, Govt. of India
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F.No. 11013/01/2017- KVS(HQ)/Admn.II/PT.II/102

Date: 04.11.2024

The Deputy Commissioner/Director
Kendriya Vidyalaya Sangathan
All Regional Offices/ZIETs

Speed Post / E-mail

Subject:- Extension of CGHS facilities to all the serving as well as retired employees of KVS - reg.

Sir/Madam,

In continuation to this office letter of even number dated 23.10.2024, it is to inform that the following guidelines may be adhered to for issue of CGHS card and settlement of medical claims:-

1. **RETIRED EMPLOYEES:-**

- (A) Retired employee (GPF/CPF/NPS) of KVS can opt for CGHS facility as per CGHS guidelines provided they will not be entitled for FMA (in case of pensioners) forthwith. Further, a retired employee once on boarded in CGHS Scheme, He / She can not deboard from this scheme in future.
- (B) The retired employees can get their names registered with any of the CGHS dispensary, nearest to their place of residence. Further, the retired employee will be required to opt for a nearest / convenient Regional Office (may be different from where the retirement benefits were settled). His / her claims will be settled and CGHS card will to be issued through this office only. The retired employee will be required to submit all medical claims to this regional office only.
- (C) The retired employees will be required to submit his/her application in prescribed format **(Annexure-I)** with form for availing CGHS facility **(Annexure-II)** and relevant documents along with CGHS contribution (Demand Draft/On-line transaction - Transaction ID/UTR No./Name of the Bank etc.), as applicable at the time of retirement, to the **concerned regional office** / ZIET / KVS (HQ), which had released his/her retirement benefits. The copy of the forwarding letter may also be endorsed to the regional office opted for settlement of claims.
- (D) The regional office, which had settled the retirement benefits, will verify all relevant data from the service record and thereafter issue a letter to

discontinue FMA (in case of pensioner) and forward the same, along with all required documents, to the opted regional office for issue of CGHS card. The amount received from the pensioner need not be transferred to the concerned regional office.

(E) The opted Regional Office (as mentioned at point B) after due attestation forward the same to the concerned CGHS authority along with amount payable to CGHS (as applicable as per the city rates) for issue of CGHS card. Further, will maintain the proper records and make necessary entries in the CGHS card issuing register, mentioning (i) Name of the employee (ii) Employee code (iii) Name of the dependent family members (iv) Date of Birth (v) Relationship (vi) Beneficiary card number (vii) validity of the card (viii) Name of R.O/ZIET/HQ which has sanctioned the retirement benefits and (ix) Name of the unit (KV/R.O/ZIET/HQ) from which he/she retired.

(F) The retired employee will submit his / her claim for settlement to the opted regional office. On receipt of medical claims, the concerned regional office will settle the claim within a maximum 21 working days after proper verification. A Register, for reimbursement of medical claim, is to be maintained and a separate entry should be made for claim under OPD / IPD.

(G) As per O.M. No. C-18018/2/2024-EHS dated 28.05.2024, by MoH&FW, CGHS card(s) will be issued to the retired employees with a validity of One (01) Year and will be renewed yearly. The retired employee has to submit necessary documents along with annual contribution for renewal of CGHS card at least 03 months prior to its expiry to the regional office (as mentioned point No.C).

(H) As per 7th CPC, the revised monthly subscriptions, as decided by Ministry of Health & Family Welfare vide their O.M No. 5.11011/11/2016-CGHS(P)/EHS dated 09.01.2017, to be made by retired employees for availing CGHS facilities (which is subject to further revision of rates) as under:-

S.No.	Corresponding levels in the Pay Matrix as per 7 th CPC	Contribution (Rs. Per month)	Contribution * (Rs. Per Year)
1	Level: 1 to 5	250	3000
2	Level: 6	450	5400
3	Level: 7 to 11	650	7800
4	Level: 12 & above	1000	12000

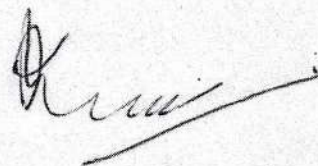
* The contribution will be determined on the basis of pay level at the time of retirement which is liable to change in the future, consequently the retired employee has to contribute as per the revised rates for availing CGHS facilities.

2. SERVING EMPLOYEES:-

A. The serving employees residing in the CGHS area, can opt for CGHS facility as per CGHS guideline issued from time to time.

If the serving employee opts to avail medical facilities under CS(MA) Rules, in the CGHS covered area, he will be permitted to do so but will not be allowed to re-opt for CGHS scheme in the same station / area.

- C. If serving employee having a CGHS card is transferred, he / she has to surrender the CGHS cards. No dues certificate will invariably entry confirming surrender of CGHS card. At new place of posting the CGHS card will have to be applied afresh by the employee.
- D. All serving employees of the KVs upto the level of Vice-Principal will submit his / her application in prescribed format along with relevant documents to the Principal / In-charge principal of the concerned Kendriya Vidyalaya. The Principal has to verify details from the service records of the employee and after proper attestation has to forward the application within 21 working days to the concerned CGHS authority for issuing of CGHS card. Needless to say, an employee who has opted for CGHS facility, deduction of CGHS contribution will be made from his/her salary as per CGHS rates as amended from time to time.
- E. All the serving employees of the regional office (except Group A officer) and Principal of the Kendriya Vidyalayas under the jurisdiction of the regional office will submit their application to the concerned regional office. The application form of the Principal will be verified by the regional office from its service records and after proper attestation will be forwarded back to the concerned Kendriya Vidyalaya for taking up for issue of CGHS card. The application form of all serving employees (except Group "A" officer) of regional office after due verification and proper attestation will forward to concerned CGHS authority for issuing of CGHS card. The said process has to be completed within 21 working days from the date of receipt of application form.
- F. All the serving employees of ZIET upto the level of trainee associates will submit their application form to the concerned Director, ZIET. The application form of all serving employees of ZIET after due verification and proper attestation will forward to concerned CGHS authority for issue of CGHS card. The said process has to be completed within 21 working days from the date of receipt of application form.
- G. All the serving employees of KVS (HQ), Group "A" officers of ROs and Director ZIETs will submit their application form to the concerned Establishment Division of KVS (HQ). The application form of Group "A" officers of ROs and Director ZIETs after due verification from the service records will be forwarded back to concerned RO / ZIET for taking up for issue of CGHS card.



The application form of all employees of KVS (HQ) after due verification and attestation will be forwarded within 21 working days to the concerned CGHS authority for issuing of CGHS card.

- H. The medical bills of all serving employees will be passed by the concerned KV/RO/ZIET/HQ as per prevailing practice. The concerned authority will ensure that a register for reimbursement of medical claims should be maintained and separate entry should be made for a claim under CGHS / CS (MA), Rules. It should be ensured that the medical claim should be settled within 21 working days of claim received.
3. The issue of CGHS card to the retired employees and settlement of medical claims will entail additional work load on the Regional Office, for which one staff (preferably ASO) and one DEO may be deputed / hired.
4. The CGHS facility has been extended to the serving and retired employees of KVS (an autonomous body) on cost to cost basis. If in future the rate of CGHS contribution are increased, the increased amount of contribution may have to be borne by the serving / retired employee of KVS to continue availing CGHS facility.

This issues with the approval of the competent authority.
Hindi version follows.

Yours sincerely,



(Somit Shrivastav)

Joint Commissioner (Pers.)

Copy to:-

1. PS to Commissioner, KVS for information
2. Deputy Secretary (KVS), MoE for information.
3. PS to Additional Commissioner (Admn./Acad.) for information.
4. The Joint Commissioner (Fin.), KVS(HQ), New Delhi for information.
5. The Joint Commissioner (Admn.), KVS(HQ), New Delhi for information.
6. The Joint Commissioner (Acad.), KVS(HQ), New Delhi for information.
7. The Joint Commissioner (Trg.), KVS(HQ), New Delhi for information.
8. The Joint Commissioner (Pers.), KVS(HQ), New Delhi for information.
9. All officers, KVS(HQ) for information and necessary action.
10. Assistant Commissioner (EDP), KVS (HQ) with the request to upload on KVS website.



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F.No. 11-Adm2086/1/2024-Ad-II/108
(Computer No.26282)

Date: 29.11.2024

The Deputy Commissioner/Director
Kendriya Vidyalaya Sangathan
All Regional Offices/ZIETs

Speed Post / E-mail

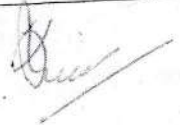
Subject:- Extension of CGHS facilities to all the serving as well as retired employees of KVS - reg.

Sir/Madam,

In continuation to KVS (HQ) letter F.No.11013/01/2017-KVS(HQ)/Admn.II/PT.II/102 dated 04.11.2024, in regard to CGHS facility to all serving and retired employees of KVS, certain queries raised by different stakeholders are resolved in the following FAQ.

S.No.	Queries	Comments of KVS
1	Whether the scheme of CGHS is mandatory for all serving / retired employees of KVS?	No. The scheme of CGHS is optional for both serving and retired employees of KVS.
2	Whether there is any specific format?	Yes, there is a specific application form for opting for CGHS facility in case of retired employees. (Annexure-II of KVS letter dated 04.11.2024).
3	Whether all fields of format attached with letter dated 04.11.2024 are mandatory?	Yes, all fields mentioned in the form are mandatory. The incomplete forms are liable to be rejected.
4	Whether the subscription amount for availing CGHS facility has to be submitted to the opted Regional Office OR Retirement Benefit Sanctioning Regional Office by the retired employee?	The retired employee along with option form will remit amount of CGHS contribution to the Retirement Benefit Sanctioning Regional Office. Nomenclature of 25 Regional Offices, 05 ZIETs & KVS(HQ) along with Account No. & IFSC code is enclosed for remitting of CGHS contribution in respect of retired employee.
5	Whether the subscription amount enclosed by the retired employee has to be remitted to the opted Regional Office by the Regional Office who sanctioned the retirement benefits.	No, in-fact the Retirement Benefit Sanctioning Regional Office will retain the amount submitted by the retired employee and a confirmation in this regard is to be mentioned in the prescribed format.

Whether the amount payable to CGHS Regional Office in respect of retired employee will be remitted by Retirement Benefit Sanctioning Regional Office OR opted Regional Office?	The opted Regional office has to act as facilitator for issue of CGHS card to pensioner and therefore the amount as per city rate of CGHS is to be paid to the concerned CGHS authority by the opted Regional Office. In case of shortage of fund at Regional Office the same may be sought from KVS(HQ).
7 Which Regional Office will issue the letter in regard to stoppage of FMA in case of pensioner?	The Retirement Benefit Sanctioning Regional Office / KVS(HQ) / ZIETs will issue a letter and ensure for stoppage of FMA. The said letter will be enclosed along with the application form of the pensioner before forwarding it to the opted Regional Office.
8 What is the Role of Retirement Benefit Sanctioning Regional Office?	<p>After the receipt of application form in the prescribed format from pensioners for availing CGHS facility, the Retirement Benefit Sanctioning Regional Office will verify the details (dependent family members) from the service records.</p> <p>Thereafter, letter for stoppage of FMA has to be issued to the pension disbursing authority (State Bank of India / Indian Bank) and the same is to be enclosed before forwarding the application of retired employee to the opted Regional Office.</p> <p>Further, confirmation for receipt of CGHS contribution is to be mentioned in the application form. The proper record/register will also be maintained.</p>
9 The Role of opted Regional Office.	<p>The opted Regional office will act as controlling authority for reimbursement of medical claim for retired employees and as a facilitator for issue of CGHS cards.</p> <p>The opted Regional Office will forward the application of retired employees along with CGHS contribution to the concerned CGHS authority.</p> <p>The opted Regional Office will reimburse medical claims of retired employees who have opted the Regional Office for CGHS facility.</p>



10	Whether, KVS (HQ)/ZIETs can be opted by the retired employees for availing CGHS facility?	No, the KVS(HQ)/ ZIETs will only be retirement benefit sanctioning office. The retired employees can only opt Regional Office for reimbursement of medical claims and issue of CGHS cards.
11	Whether, the application form for renewal of CGHS card to be submitted to Retirement benefit sanctioning office or opted, Regional Office.	Application form for renewal of CGHS card to be submitted to opted, regional office instead of retirement benefit sanctioning authority along with all necessary documents and CGHS yearly contribution. In case of any change in dependent members, the application has to be forwarded to Retirement benefit sanctioning office.
12	If an employee posted in non CGHS covered area and his / her family is residing in CGHS covered area, is he / she eligible for CGHS benefits.	No, as the employee is posted and residing in non CGHS covered area.
13	I availed CGHS facility few years back and due to administrative reasons / unavoidable circumstances my CGHS Card could not be renewed, whether my CGHS card will be renewed or I have to apply for new CGHS card?	He / She have to apply afresh for new CGHS card as per KVS letter No. F.11013/01/2017- KVS(HQ)/Admn.II/PT.II dated 04.11.2024.
14	I am a retired employee of KVS and CGHS card is issued to me, whether can i surrender my CGHS card and apply for restoration of my monthly, Fixed Medical Allowance (FMA) in my pension.	No, as per point no. 1 (A) of KVS letter dated 04.11.2024; a retired employee on boarded in CGHS scheme, He / She cannot de-board from this scheme in future.
15	I am a serving employee and CGHS card has been issued to me, meanwhile I have been transferred in the same station, whether can I continue the same CGHS card?	No, as per point no. 2 (C) of KVS letter dated 04.11.2024, If serving employee having a CGHS card is transferred even in the same station, he / she has to surrender the CGHS cards. No dues certificate will invariably carry an entry, confirming surrender of CGHS card. At new place of posting the CGHS card will have to be applied afresh by the employee.
16	Who is competent authority to give necessary permission / prior permission for treatment, in case of retired employee as per CGHS guidelines?	The Deputy Commissioner of the opted regional office, in case of retired employee will provide necessary permission as per CGHS guideline.

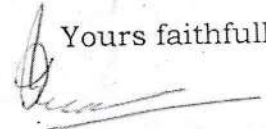


<p>A serving employee who is taking treatment for a specialized disease under CS (MA), Rules 1944 after obtaining permission of the concerned competent authority.</p>	<p>Yes. If he / she opt CGHS facility, permission of the concerned competent authority is required as per CGHS guidelines.</p> <p>If he / she wants to avail facility under CS (MA), Rules 1944 fresh permission is not required.</p>
<p>18 Who is the competent authority for forwarding application for issue of new CGHS card in case of retired employee.</p>	<p>In case of retired employee, the application has to be addressed to Deputy Commissioner of the Retirement benefit sanctioning office and Joint Commissioner (Pers.) in case of KVS (HQ).</p>
<p>19 What are the acceptable mode of CGHS contribution payment?</p>	<p>The retired employee may remit his / her contribution by DD / Online-mode. NEFT/RTGS/etc. and necessary receipt should be enclosed with the application form.</p>
<p>20 Who is the nodal officer for availing CGHS facility?</p>	<p>Administrative Officer / Section Officer (Admn.) will be Nodal Officer for any query related to CGHS matters and in case above posts are vacant the Deputy Commissioner of the regional office will nominate suitable Officer as a Nodal officer.</p> <p>In case of KVS (HQ), Assistant Commissioner (Administration) will be the Nodal officer.</p> <p>The Deputy Commissioner of the concerned Regional Office will create a separate e-mail ID at R.O. Level for disposal of grievances related to CGHS matters and contact No of Nodal officer & e-mail should be available on the website.</p>
<p>21 I am a retired employee of KVS, Whether I can avail lifetime CGHS card and cashless facility.</p>	<p>No, there is no provision for issue of lifetime CGHS card and cashless facility in accordance to O.M. dated 28.05.2024 issued by MoH&FW, vide which CGHS facilities has been extended to the serving and retired employees of KVS.</p> <p>CGHS card will be issued to the retired employee on yearly basis.</p>

Who is responsible for issue of new CGHS card to non-eligible family members?	It is the responsibility of Head of the units (KV/RO/ZIET/HQ) of KVS who will verify the details filled in the application form and will forward to the CGHS authority as well as the Principal card holder (both serving and retired) to ensure that the names of only genuine and eligible persons are included in the CGHS cards.
	Further, it is the responsibility of the principal card holder concerned to apply for deletion of the name of the dependent from the CGHS card, when the dependent is no more eligible under the scheme.

This issues with the approval of Commissioner, KVS.

Yours faithfully,



(Somit Shrivastav)
Joint Commissioner (Pers.)

Encl: As above

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