

**Shiva Gopal Mishra**  
**Secretary**

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**National Council (Staff Side)**  
*Joint Consultative Machinery*  
*for Central Government Employees*  
**13-C, Ferozshah Road, New Delhi - 110001**  
**E-Mail : nc.jcm.np@gmail.com**  
September , 2024

No.NC-JCM-2024/CS/PM

**Shri Narendra Modi Ji,**  
**Hon'ble Prime Minister,**  
Government of India,  
South Block,  
New Delhi - 110 001.

Sub:- Request for extension of Ayushman Bharat Pradhan  
Mantri Jan Arogya Yojana (AB PM-JAY) as an additional  
benefit to the Beneficiaries of CGHS & ECHS -reg.,

Respected Sir,

While welcoming the decision taken by the Union Cabinet Chaired by your Honour to introduce a Health Coverage Scheme to all the Senior Citizens of the age 70 years and above irrespective of the income namely Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY), the Press release issued by the Government states that all Senior Citizens of the age 70 Years and above irrespective of their Socio-economic status would be eligible to avail the benefits of ABPM-JAY. However to our shock it is also stated that

**"Senior citizens of the age 70 years and above who are already availing benefits of other public health insurance schemes such as Central Government Health Scheme (CGHS), Ex-Servicemen Contributory Health Scheme (ECHS), Ayushman Central Armed Police Force (CAPF) may either choose their existing scheme or opt for AB PMJAY".** The Senior Citizens of 70 years and above who are under Private Health Insurance Policies or Employees State Insurance Scheme will be eligible to avail benefits under ABPM-Jay.

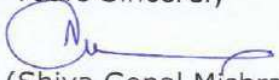
In this regard we wish to submit that the employees while on retirement have to contribute a hefty amount as a one-time contribution for availing the CGHS Benefits after retirement. The Contribution to be paid by the retiring employees towards CGHS is as follows:

Pay Level (7 <sup>th</sup> CPC Pay Matrix)	Contribution for whole life CGHS Card
Level 1 to 5	Rs.30,000
Level 6	Rs.54,000
Level 7 to 11	Rs.78,000
Level 12 and above	Rs.1,20,000

In view of the above, since the CGHS is a contributory Health Scheme, the Government of India may kindly reconsider its decision and instead of asking the Senior Citizens who retired from Central Government Service to opt either for CGHS or ABPM-JAY, Government of India may extend the benefit under ABPM-JAY as an additional benefit to the Central Government Pensioners, since the ABPM-JAY itself is a scheme specially designed for the senior citizens above 70 years of age irrespective of their financial condition. We also request to convene a meeting with the Staff Side of the National Council JCM to discuss and to take a favourable decision which will benefit the senior citizens who are members of CGHS & ECHS.

Thanking You,

Yours Sincerely

  
(Shiva Gopal Mishra)  
Secretary

Copy to:

**1. The Cabinet Secretary**

Rashtrapati Bhawan,  
New Delhi - 110 003.

**2. The Secretary to Government of India**

Ministry of Health and Family Welfare  
Nirman Bhawan,  
New Delhi - 110 011.

**3. The Secretary (Personnel)**

Department of Personnel & Training  
North Block, New Delhi - 110 001.

- For kind information and favourable action please.