



UNDERSTANDING YOUR HEALTHCARE SCHEMES & INSURANCE IN INDIA



Social security and health protection for you and your family

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CGHS: CENTRAL GOVERNMENT HEALTH SCHEME

For central government employees,
pensioners, and eligible dependants.

COVERS

- OPD Care
- Medicines
- Tests
- Specialist Referral

ADDITIONAL BENEFITS

- Specialist Referral
- Hospitalization
- Reimbursement



CGHS



CGHS provides comprehensive healthcare through empanelled wellness centres, hospitals and authorized service providers.

2

ESIC / ESI: EMPLOYEES' STATE INSURANCE CORPORATION

For eligible workers
and their families.

COVERS

- Medical Care & Social Security System
- OPD
- Medicines
- Tests
- Specialist Care

ADDITIONAL BENEFITS

- Hospitalization
- Aids/Appliances
- Some Cash Benefits



ESIC



ESIC ensures medical and cash benefits to employees covered under the Act and their dependants.

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ECHS: EX-SERVICEMEN CONTRIBUTORY HEALTH SCHEME

For ex-servicemen
pensioners and eligible
dependants.

COVERS

- Medical Care through ECHS Polyclinics
- Referrals
- Medicines
- Emergency Routes

ADDITIONAL BENEFITS

- Empanelled Hospitals



ECHS



ECHS offers cashless treatment at empanelled hospitals and access to specialists.

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PRIVATE HEALTH INSURANCE

For people who have
personal or company
health insurance.

COVERS

- Can support Hospital Expenses
- Cashless or Reimbursement (with options)
- Depending on Policy Terms

THINGS TO KNOW

- ₹ Benefits vary by plan and insurer
- 📋 Check network hospitals and waiting periods
- 🛡️ Read your policy carefully



Private insurance offers flexibility and wider choice of hospitals and treatments.

SMART TIPS FOR BETTER HEALTH COVERAGE



KNOW YOUR ELIGIBILITY
Check who is covered under each scheme.



USE CASHLESS FACILITIES
Where available, use cashless or network benefits.



KEEP DOCUMENTS READY
ID proof, policy/scheme card, and medical records.



PLAN AHEAD
Choose the right scheme or insurance based on your needs.



STAY INFORMED
Schemes and benefits may change. Check official websites regularly.

✓ Good health is your right. Understand your options. Stay protected. Stay healthy.