

No. 17-31/2016-GDS-ESIC  
Government of India  
Ministry of Communications  
Department of Posts  
(GDS Section)

Dak Bhawan, Sansad Marg,  
New Delhi-110001  
Dated: 16.05.2024

To

1. General Secretary, All India Gramin Dak Sevak Union (AIGDSU)
2. General Secretary, All India Postal Employees Union-GDS
3. General Secretary, Bhartiya Gramin Dak Sevak Karamchari Sangh (BGDKS)
4. General Secretary, National Union of Gramin Dak Sevaks (NUGDS)

**Subject: Extension of facilities of Pradhan Mantri Jan Arogya Yojana (PM-JAY) to Gramin Dak Sevaks (GDS) and dependent family members -regarding.**

This is regarding the proposal of extension of medical facilities of Pradhan Mantri - Jan Arogya Yojana (PM-JAY) to Gramin Dak Sevaks (GDS) of this Department.

2. There has been demand from the GDS union representatives to consider providing medical facilities to the GDS and their family members. The Department also felt that necessity of medical facilities to GDS and explored different options in the past including medical facilities under the Employees State Insurance or any other Insurance Service Providers. But none of the option could finally materialized.

3. The Department, therefore, took the matter with National Health Authority for including the GDS and their dependent family members in the flagship scheme of Pradhan Mantri Jan Arogya Yojana (PMJAY- Ayushman Bharat Scheme). It is pertinent to mention here that the proposal to include the GDSs in PMJAY was also apprised to the Union representatives during the formal and informal Union meetings.

4. Now, after several rounds of discussion, the NHA and Department have in principle agreed on an understanding and MoU has been drafted. The salient features of the the scheme are as under:

(i) The scheme is a family floater medical facilities scheme with a upper limit of Rs. 5 lakh per family enrolled at present. Which means that GDSs and their dependent family members would be entitled to a treatment of overall limit of Rs. 5 lakh per year. If the NHA revises the limit in future, the same would also be applicable to the GDSs enrolled as well.

(ii) The scheme facilitates **cashless healthcare services** to its beneficiaries in any of the public sector hospitals and private network hospital empaneled under the Central Government Health Scheme (CGHS) and Pradhan Mantri Jan Arogya Yojana (PMJAY). The Scheme offers a wide range of medical and

surgical packages, such as neurosurgery, cardiology etc. The scheme also covers the treatment cost of oncology with chemotherapy for 50 different types of cancer. The Scheme also covers pre-hospitalization and post-hospitalization expenses (upto 15 days), medicines, medical consumables, diagnostic procedures, medical implantation, food services during hospitalization etc.

(iii) The Scheme is proposed to be run on '*self-support and self-sustaining basis*' and would be mandatory for all the GDSs. The contribution to the scheme would be between Rs.250/- to 300/- per month to be deducted from TRCA of the GDS. The scheme would, however, be reviewed periodically to see its self-sustainability and the contribution to the same may be revised in future, if considered necessary.

(iv) The scheme is presently not in operations in three UTs/States, i.e., Delhi, Odisha and West Bengal. The subscribers of these States/UTs are proposed to be covered under the Central Govt. hospitals (including CGHS empaneled hospitals) in those places for treatment under the scheme.

(v) All the IT Support and operational aspects of the the scheme would be handled by the National health Authority.

3. To avail the medical facilities under the Scheme, the subscribers and their family members should have ADHAAR updated in the portal. The Department has already started compiling data of GDS and their dependent family members and working on the finalizing the SoP as intimated vide letter dated 16th February 2024 written to all HoCs.

4. Keeping in view the benefits and feasibility of the scheme and the fact that it is the only viable option available, all the GDS union representatives are requested to furnish their consent latest by 22.05.2024 on the email address given below. In case of non-receipt of comments by the stipulated date, it would be presumed that the concerned union has no objection to the proposed scheme and the Department would proceed further to finalize other formalities so that the scheme can be launched at the earliest.

5. You are also requested to give wide publicity to the features of the scheme among your members. They may also be advised to go through the detailed features of the scheme from the website of National Health Authority.

Signed by

Ravi Pahwa

Date: 16-05-2024 17:37:14

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