



ALL INDIA BHARAT SANCHAR NIGAM LIMITED RETIRED EXECUTIVES' ASSOCIATION

Central Headquarters

Registered under Societies Registration Act XXI of 1860 vide Govt. of NCT Delhi No. S/RS/SW/1161/2014
[Registered under Pensioners Portal vide DoP&PW letter No. 4(4)/2021-P&PW(H)7311 dated 04.01.2024]

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No.AIBSNLREA/CHQ/2026/44

Dated: 9th July 2026

To

Ms.Roli Singh,
Director General,
Central Government Health Scheme,
Ministry of Health & Family Welfare,
New Delhi.

Subject: Request for issue of revised OM allowing Annual Medical Examination for CGHS beneficiaries above 70 Years

Madam,

We wish to bring to your kind notice, an important issue concerning the Annual Medical Examination of elderly CGHS beneficiaries. The existing CGHS Office Memorandum F.No. Z.16025/12/2024/CGHS-III dated 18.03.2024 provides for Annual Health Check-up for “CGHS Pensioner Beneficiaries (Primary Card Holders) aged 75 years and above”. However, the recently issued empanelment guidelines vide OM F.No.5-34/CGHS/HEC(HQ)/2025 dated 22.12.2025 have expanded the scope of Annual Medical Examination. Page 7 of 77, clause 2.2(d) of the OM clearly wants the HCOs to “agree to conduct annual health check-up for Group ‘A’ central government officers aged ‘40’ and above and for other categories of CGHS Beneficiaries as specified by the Government.” Further, page 29 of 43 under Annual Medical Examination – para 1 states: “Annual Medical Examination of the beneficiaries as per the MOA at approved rates and as per the list mentioned below shall be performed to eligible CGHS beneficiaries (Group A and above 70 beneficiaries).” These provisions explicitly expand eligibility to “beneficiaries above 70” and do not restrict the benefit to primary card holders alone.


2. In the absence of a revised OM expanding the eligibility with these new provisions, empanelled hospitals continue to follow the earlier instructions dated 18.03.2024, restricting the eligibility to the primary card holder above 75 years. As the OM dated 18.03.2024 has not been

revised, the pensioner beneficiaries of CGHS above the age of 70 are also not aware that they are eligible for Annual Medical Examination at prescribed rates.

3. Considering the vulnerability of individuals above 70 years of age, annual health check-ups are medically essential for early detection of chronic diseases, timely intervention, reduction of emergency hospitalisation, and overall improvement in health outcomes. The OM dated 22.12.2025 has rightly acknowledged this necessity and has included the provision in the MoA to be signed by empanelled hospitals.

4. In view of the above, it is requested that CGHS may kindly issue a revised Office Memorandum superseding the earlier OM dated 18.03.2024, lowering the age limit for Annual Medical Examination to 70 years in accordance with the provisions quoted above, and removing the restrictive term "primary card holders" so that the benefit uniformly extends to all CGHS beneficiaries aged 70 years and above. A revised OM will ensure uniform implementation across all empanelled HCOs and prevent denial of entitled preventive healthcare services to elderly beneficiaries. We trust that the matter will receive favourable consideration and that necessary instructions will be issued at the earliest.

With kind regards,

Yours sincerely,

(R.R. Balasubramanian)
General Secretary

Copy to: Smt. Nivedita Shukla Verma,
Secretary (Pension), DoP&PW