

DPS(HQ)
AD ETR/AD(PG)
No. 17-31/2016-GDS-ESIC
Government of India
Ministry of Communications
Department of Posts
(GDS Section)
re obtain comments from both RDS and all Dir heads. (5)
@/15/2

Dak Bhawan, Sansad Marg,
New Delhi-110001
Dated: 16.02.2024

To
All Chief Postmasters General

Subject: - Extension of facilities of Pradhan Mantri - Jan Arogya Yojana (PM-JAY) to Gramin Dak Sevaks (GDS) and Preparation of database of GDSs for the purpose of the said scheme-regarding.

Sir/Madam,

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.

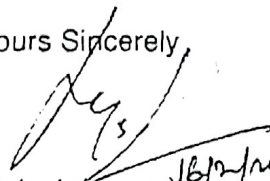
2. In this context, the Department of Posts is exploring the feasibility of extending the facilities of PM-JAY to GDSs in consultation with National Health Authority (NHA), Ministry of Health. The proposal is under active consideration in the Department. The proposed features of the scheme are as under:

- i. The scheme is a family floater scheme with a sum assured of Rs. 5 lakh per family enrolled.
- ii. The scheme facilitates cashless healthcare services to its beneficiary in any of the public sector hospitals and private network hospital.
- iii. The Scheme is expected to be on contributory basis and is proposed to be mandatory for all the GDSs. The contribution within Rs.250 to 300/- per month to be drawn from TRCA of the GDS.
- iv. To operationalize the scheme, the DoP proposes to remit to the NHA, one month's contribution per GDS subscriber, as advance of estimated expenditure at the beginning of the scheme. The enrolled GDS and his/her dependent family members would be able to utilize the services under the scheme only after one month from deduction of the first contribution.
- v. The NHA is responsible for providing IT support and handling other operational aspects of scheme implementation. In terms of claim processing, the NHA will provide support up to the level of Claim Processing Doctors.
- vi. As regards, three non PMJAY States/UT, viz, Delhi, Odisha and West Bengal. The subscribers of these states/UT are proposed to be covered under the Central Govt. hospitals (including CGHS empaneled hospitals) for treatment.
- vii. The formulation of policies and guidelines specific to Gramin Dak Sevaks will be exclusively decided by the DoP. The DoP reserves the right to revise any policy regarding cashless treatment for beneficiaries.
- viii. The NHA will be able to provide access to hospitals empaneled under the Central Government Health Scheme (CGHS) and Pradhan Mantri Jan Arogya Yojana (PMJAY).

3. It is requested to give your comments and suggestions on the above proposal before the same is finalised. It is also requested to prepare a database of all the GDSs and their

family members [as mentioned in Rule 3 (h) of the GDS (Conduct & Engagement) Rules, 2020] in excel format as per **Annexure-A** attached herewith by 29.02.2024. The data field description is attached herewith for reference as **Annexure-B**. The salient features of existing PMJAY Scheme of Govt. are at **Annexure-C**

Yours Sincerely,



(Rajesh Kumar) 16/2/2024
Director (GDS)

Encl: Annexure A, B & C

The key features of Pradhan Mantri Ayushman Bharat Yojana (PMJAY)

- Ayushman Bharat Yojana scheme is a family floater scheme with a sum assured of Rs. 5 lakh per family enrolled.
- This scheme is specially designed for people below the poverty line who do not have access to internet or online health plans
- PMJAY scheme facilitates cashless healthcare services to its beneficiary in any of the public sector hospitals and private network hospital
- Moreover, Pradhan Mantri Ayushman Bharat Yojana also recompenses the transportation cost incurred by the beneficiary during the pre and post-hospitalization period
- Along with medical treatment expenses, Ayushman Bharat Yojana insurance package also covers the day-care expenses incurred by the beneficiary
- PMJAY scheme also covers some of the specific pre-existing diseases
- The payment for medical expenses is to be made based on the package rate as decided by the government

The healthcare services and benefits

- The treatment and healthcare facilities under PMJAY is available across India and is free of cost.
- The Ayushman Bharat Scheme offers 25 specialty categories and it covers a wide range of 1,354 medical and surgical packages such as neurosurgery, cardiology, etc.
- Ayushman Bharat Yojana scheme also covers post-hospitalization expenses
- In case of multiple surgeries, the cost shall be covered with the highest package. And for second and third surgery it should be covered 50% and 25% respectively.
- The scheme also covers the treatment cost of oncology with chemotherapy for 50 different types of Cancer. However, both medical and surgical package cannot be availed at the same time.
- The beneficiaries under PMJAY scheme can also avail follow-up treatment coverage.

PMJAY covers the following expenses during the treatment:

- Ayushman Bharat Yojana Scheme provides coverage for medical examination, treatment and consultation fee
- Pre-hospitalization expenses are covered under Ayushman Bharat Yojana policy
- Post-hospitalization expenses are covered for 15 days
- The policy also covers the cost of medicine and medical consumables
- Hospital accommodation charges are also covered
- Non-intensive and ICU services
- The expenses incurred on the Diagnostic procedures are also covered
- Medical implantation services are covered where required
- Expenses incurred on complications arising during the medical treatment

SOURCE: NHA SITE

Annexure-A

Family Id/State ID/Rationcard No	Family Id/State ID/Rationcard No	Member ID	Decrypted Aadhar number of DoPs	Beneficiary Name	Father/Guardian Name	Gender	DOB	Relation Name	URBAN_RURAL	lgd_state_code	lgd_state_name	lgd_district_code	lgd_district_name	mobile_no	Beneficiary category
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Annexure-B

Sr. No.	Data Field	Description
1	Family Id/State ID/Rationcard No	Mandatory, if available
2	Family Id/State ID/Rationcard No	Identity
3	Member ID	To identify all members of the family (1-SELF, 2,3,4,5- Dependent)
4	Decrypted Aadhar number of DoPs	12 Digit Aadhaar, it may be encrypted
5	Beneficiary Name	
6	Father/Guardian Name	
7	Gender	M=Male, F=Female O=Others
8	DOB	DD-MM-YYYY Format;
9	Relation Name	With respect to DoPs (SELF, SON, UNMARRIED DAUGHTER, SPOUSE, FATHER-IN-LAW, MOTHER-IN-LAW, GRAND-DAUGHTER, GRAND-SON, GRANDFATHER-IN-LAW, GRANDMOTHER-IN-LAW)
10	URBAN_RURAL	Area as per applicable
11	lgd_state_code	As per LGD directory
12	lgd_state_name	As per LGD directory
13	lgd_district_code	As per LGD directory
14	lgd_district_name	As per LGD directory
15	mobile_no	10 Digit mobile
16	Beneficiary category	DOP

LGD codes can be seen from the Website of Ministry of Panchayati Raj, GOI:
https://lgdirectory.gov.in/globalviewstateforcitizen.do?OWASP_CSRFTOKEN=JUJZC-YV15-IPWH-11CS-MGK3-TTPB-RGRD-E4P8