



Your Health
Our Priority

ADVANTAGES OF CGHS OVER BSNL MRS



Better Care • More Benefits • Greater Convenience Security • Affordability • Reliability

CGHS (CENTRAL GOVERNMENT HEALTH SCHEME)

VS

BSNL MRS (MEDICAL REIMBURSEMENT SCHEME)



HIGH CONVENIENCE FOR PENSIONERS

Lifelong CGHS card, cashless treatment and less paperwork.



CONVENIENCE

CLAIM PROCESS IS LENGTHY

Bills, proofs and claims take time; involves paperwork and follow-up.



RENEWAL: NOT REQUIRED

No renewal required for CGHS. Lifelong and continuous.



RENEWAL

RENEWAL: REQUIRED

Periodic renewal required for BSNL MRS.



EASY ACCESS IN EMERGENCY

Cashless treatment in empanelled hospitals makes emergencies easier.



EMERGENCY TREATMENT

REIMBURSEMENT PROCEDURE REQUIRED

Advance payment may be needed; claim later.



OPD & MEDICINES

CGHS Wellness Centres provide OPD consultation, lab tests & FREE medicines.



OUTPATIENT FACILITIES

LIMITED OPD COVERAGE

Reimbursement available with limits and subject to ceilings.



WIDE NETWORK

Large network of empanelled government & private hospitals across India.



HOSPITAL NETWORK

RESTRICTED NETWORK

Depends on approved hospitals and reimbursement rules.



FREE MEDICINE SUPPLY

Free medicines available through CGHS dispensaries & Wellness Centres.



MEDICINE SUPPLY

REIMBURSEMENT AFTER PURCHASE

Medicines purchased and claimed later.



INDIVIDUAL CARDS FOR FAMILY MEMBERS

Individual cards in CGHS for family members creates more reassurance for medical facility to Family members.



FAMILY ASSURANCE

NO INDIVIDUAL CARDS

No separate individual cards; dependence on reimbursement process.



AYUSH, MATERNITY & DENTAL

Coverage for AYUSH treatment, maternity care and dental procedures.



ADDITIONAL BENEFITS

LIMITED / CONDITIONAL COVER

AYUSH, maternity and dental benefits are limited and subject to reimbursement norms.



Why Most Prefer CGHS?

- ✓ Cashless treatment and less financial stress
- ✓ Free medicines and easy OPD access
- ✓ Wide network and comprehensive coverage
- ✓ Individual family cards provide more reassurance
- ✓ Less paperwork and hassle-free experience
- ✓ No renewal – lifelong benefit



CGHS –
Lifelong Care,
Lifelong Security,
Lifelong Peace
of Mind.



Choose CGHS for Cashless Care, Better Health and Peace of Mind

Healthy Employees • Healthy Nation