

4. FIXED MEDICAL ALLOWANCE (FMA)

(4.1) What is the Fixed Medical Allowance for pensioners? What is it's amount?

Fixed Medical Allowance is granted to the pensioners residing in areas not covered by CGHS, if they are not using CGHS facility for OPD treatment from a CGHS dispensary in the nearest city. The amount of Fixed Medical Allowance has been increased from Rs. 500/- per month to Rs. 1000/- per month w.e.f. 01.07.2017.

(4.2) Are the Government Pensioners who have not applied for CGHS card in spite of residing in areas covered by CGHS, also eligible for Fixed Medical Allowance?

In accordance with Office Memorandum No. 45/57/97-P&PW(C) dated 19.12.1997, Central Government pensioners/ family pensioners residing in areas not covered by Central Government Health Scheme administered by Ministry of Health and Family Welfare and corresponding Health Schemes administered by other Ministries/ Departments for their retired employees are entitled to Fixed Medical Allowance (FMA) for meeting expenditure on day-to-day medical expenses that do not require hospitalization. Government pensioners/ family pensioners residing in CGHS covered areas are eligible to avail medical facility under CGHS for both indoor as well as outpatient treatment on payment of CGHS contributions. Those pensioners/ family pensioners residing in CGHS areas who do not opt to avail CGHS facility are not eligible to receive FMA. Government pensioners/ family pensioners residing in Non-CGHS area are also entitled to avail CGHS facility from the nearest city covered by CGHS for the both Indoor and OPD treatment on payment of CGHS contributions. If they do not avail CGHS facility, they are eligible for FMA. Government pensioners/ family pensioners not residing in CGHS area have an option to avail CGHS facility from the nearest CGHS city for Indoor treatment only (on payment of CGHS contribution) and to get monthly FMA in lieu of OPD facility.

(4.3) In the case of those Pensioners who are in receipt of two pensions viz., service pension and family pension OR military pension and another civil pension to which category of pension, medical allowance shall be allocated.

If any pensioner or family pensioner receives two pensions, Fixed Medical Allowance is admissible from only one of the two organizations. As regards, pensioner who gets both military pension and civil pension, if the pensioner avails of the medical facilities provided by one of the civil or military organisations, he is not entitled to Fixed Medical Allowance and if he does not avail medical facilities from any of the organizations, he is entitled to Fixed Medical Allowance for only one of the two organizations.