

Medical Reimbursement

1. All central Government employees are entitled to get free medical treatment as per CGHS/CSMA Rules.
2. Government servants who reside in the CGHS covered area are entitled to get CGHS facility and are governed by the CGHS rules.
3. The government servants who reside outside of CGHS covered area are entitled to get treated under CSMA rule for which certain doctors have been nominated for areas specified. These doctors are functioning as Authorised Medical Attendants (AMA) for treatment up to 10 days.
4. Cases which require specialized treatment are referred to government hospitals by AMA. Medical advances are authorized upto maximum limit of 90% of the treatment cost based on the estimates prepared by hospital.
5. The treatment can be obtained from the Government /CGHS approved hospitals.
6. In addition to CGHS approved hospitals, certain private labs have been authorized for undertaking tests and for treatment on grant of permission by the competent authority to the employees.

[Central Government Health Scheme \(CGHS\)](#)