MUNICIPAL CORPORATION OF DELHI
DEPARTMENT OF HOSPITAL ADMINISTRATION
O/o Director Hospital Administration
18th Floor, Dr. S.P. M. Civic Centre, Jawahar Lal Nehru Marg, New Delhi - 110002
E-mail ID – dha-mcd@mcd.nic.in

No. 297/ DHA/MCD/2026 **Dated:16.10.2026**

ORDER

Subject: Procedure for verification of dependents and generation of the MCDEHS Card through the Portal for regular employees of MCD

The MCD Employees Health Scheme (MCDEHS) 2025 was notified by Circular No. 387/DHA/MCD/2025 dated 01.01.2026. Under the scheme, regular employees and their dependents get cashless treatment for indoor procedures where CGHS package rates are fixed.

The empanelled private health institutions give this facility on production of the card issued by MCD and a referral. This is provided in Clause 3(B)(i) of the Agreement annexed to Invitation Letter No. 266/DHA/MCD/2026 dated 28.09.2026.

MCD has introduced a Portal to verify employees and their dependents and to generate the MCDEHS Card in digital form. A clear and accountable procedure is needed for all officers and officials who act on these cases.

Therefore, the following order is issued for strict compliance by all concerned.

PART A: GENERAL

1. Short title, commencement and application

1.1 This order may be called the "MCDEHS Card Implementation Order, 2026".

1.2 It shall come into force from the date of issue.

1.3 It applies to all regular employees of MCD who are members of MCDEHS and to their dependent family members. It also applies to all officers and officials who act on card applications.

1.4 Contractual and daily wage employees and Municipal Councillors are not covered by this order. Their eligibility is established separately as per para 5(c) of Circular No. 267/DHA/MCD/2026 dated 28.09.2026.

2. Definitions

In this order, unless the context otherwise requires:

(a) "MCDEHS" means the MCD Employees Health Scheme notified by Circular No. 387/DHA/MCD/2025 dated 01.01.2026.

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(b) "MCDEHS Card" means the digital health card generated on the Portal under this order. It includes a printed copy of the card.

(c) "Employee" means a regular employee of MCD who is a member of MCDEHS.

(d) "Dependent" means a family member who meets the criteria in para 3.

(e) "EC/BC" means the Establishment Clerk or Billing Clerk of the concerned DDO.

(f) "DDO" means the Drawing and Disbursing Officer of the employee. It includes an officer who holds the charge of DDO by a formal order.

(g) "CAMO" means the Chief Administrative Medical Officer.

(h) "Dy. DHA" means the Deputy Director, Hospital Administration.

(i) "Approver" means the CAMO or the Dy. DHA to whom the employee's office is mapped in Annexure D.

(j) "BMID" means the Bio Metric ID of the employee.

(k) "Portal" means ehs.mcd.gov.in for the EC/BC and admin.mcd.gov.in for the DDO, the Approver and HQ.

(l) "Nodal Officer" means the Dy.DHA (HQ), as provided in para 15.3.

PART B: ELIGIBILITY OF DEPENDENTS

3. Family and dependency criteria

3.1 The definition of family, the dependency criteria and the income limit shall be as per the CGHS Rules and the OMs issued by MoHFW from time to time. This is in line with para 4(viii) of Circular No. 267/DHA/MCD/2026 dated 28.09.2026.

3.2 Any change in these criteria made by MoHFW shall apply to MCDEHS mutatis mutandis from the date of the MoHFW OM, unless the OM provides otherwise. No separate order of MCD shall be required.

3.3 The Nodal Officer shall circulate each such OM to all DDOs and Approvers. The Nodal Officer shall also get the Portal rules updated within 15 days of the issue of the OM.

3.4 Until the Portal is updated, cases shall be decided as per the amended criteria. A case that meets the amended criteria shall not be rejected only because the Portal has not been updated.

3.5 The criteria in force on the date of this order are summarised in Annexure E for ready reference. If Annexure E differs from the CGHS Rules in force, the CGHS Rules shall prevail.

3.6 A person shall be enrolled as a dependent on the MCDEHS Card of only one employee. The Portal shall check every new entry for duplicates against the Aadhaar number.

3.7 A person who is a member of any other medical scheme funded by the Central Government, a State Government or a PSU shall not be enrolled. A Mediclaim policy is not a bar.

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PART C: DOCUMENTS

4. Documents of the employee, to be submitted

4.1 The EC/BC shall submit the following documents:

(i) Appointment letter, or a copy of the Service Book entry with a forwarding letter of the DDO.

(ii) Joining order, or a copy of the Service Book entry with a forwarding letter of the DDO.

(iii) Identity card of the employee.

(iv) Last salary slip showing the MCDEHS deduction or for a New Employee, a certificate from DDO that MCDEHS Contribution shall be deducted from the salary of that New Employee.

(v) Aadhaar card of the employee.

(vi) Declaration in the format at Annexure B.

(vii) A recent photograph.

(viii) The documents of each dependent listed in para 4.2.

4.2 The following documents shall be submitted for each dependent:

(a) A recent photograph.

(b) Aadhaar card.

(c) Proof that the dependent normally resides with the employee. An Aadhaar card showing the employee's address, or any other proof of address accepted by the DDO, may be given.

(d) Proof of income, for each dependent above 18 years of age other than the spouse, as under:

(1) PAN card, where the dependent holds one.

(2) Income Tax Return and Form 26AS for the last financial year, where the dependent files a return.

(3) Income certificate from the SDM office, where the dependent does not file a return.

(4) For a child who is studying, a certificate from the school or college or the latest fee slip may be given in place of the income certificate.

(e) Disability certificate, where the dependent has a disability.

(f) Death certificate of the husband, for a widowed daughter or sister.

(g) Divorce decree or judicial separation order, for a divorced or separated daughter or sister.

(h) Certificate issued by the District Magistrate under the Transgender Persons (Protection of Rights) Act, 2019, for a transgender child or sibling.

(i) Any other document that the DDO or the Approver requires to verify dependency.

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4.3 The EC/BC shall ensure that all documents are complete, legible and valid.

4.4 The employee shall present himself or herself and all dependents for physical verification when required. Where a dependent cannot attend because of age, illness or residence outside Delhi, the DDO may verify the dependent by video call or by a home visit.

PART D: PROCESS ON THE PORTAL

The card is generated in four stages: the EC/BC (Maker), the DDO (Checker), the Approver, and HQ.

5. User IDs

5.1 The Nodal Officer shall issue user IDs and passwords to the EC/BC, DDOs, Approvers and HQ users on a written request of the HoD or DDO concerned.

5.2 A user ID is personal to the official to whom it is issued. It shall not be shared.

5.3 When a user is transferred, retires or hands over charge, the HoD or DDO shall inform the Nodal Officer at once. The Nodal Officer shall deactivate the user ID within 3 working days.

5.4 The Portal shall keep a record of every action with the user ID, date and time.

6. Stage 1: EC/BC (Maker)

6.1 The EC/BC shall check that each dependent meets the criteria in para 3 and Annexure E.

6.2 The EC/BC shall verify the documents submitted by the employee. Each hard copy shall bear the name and stamp of the EC/BC, showing the name, designation, BMID, department and zone.

6.3 Each hard copy shall also be countersigned by the DDO with stamp. No other officer shall countersign, except as provided in para 6.4 and para 9.

6.4 Where the DDO/Approver is the applicant, the next higher authority shall countersign and stamp each document.

6.5 The EC/BC shall then make the entry on the Portal as under:

(i) Take clear photographs of the employee and each dependent, in JPG or PNG format of up to 5 MB.

(ii) Take clear colour photographs of the Aadhaar cards of the employee and each dependent, in JPG or PNG format of up to 5 MB.

(iii) Log in at ehs.mcd.gov.in with the user ID and password.

(iv) On the Dashboard, click Employee, then Employee New, then Add Employee.

(v) Enter the BMID of the employee and click Fetch Details.

(vi) An OTP will be sent to the employee's mobile number registered in the MCD Pro attendance app. Enter the OTP to verify.

(vii) Fill in the form. Record the option of the employee for parents or parents-in-law, where applicable.

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(viii) Upload the photographs and documents as per the sample in Annexure C, and submit the application.

6.6 The application will then appear in the Employee List and will go to the DDO automatically.

6.7 The EC/BC shall complete this stage within 7 working days of receiving a complete set of documents.

7. Stage 2: DDO (Checker)

7.1 The DDO shall log in at admin.mcd.gov.in.

7.2 The DDO shall check the uploaded documents against the countersigned hard copies.

7.3 The DDO shall physically verify all dependents, subject to para 4.4. Each dependent shall sign or give a thumb impression on the format at Part 1 of Annexure A. The DDO shall upload the signed format on the Portal.

7.4 The DDO shall then forward the case to the Approver, or return it to the EC/BC with reasons recorded on the Portal.

7.5 The DDO shall complete this stage within 7 working days of receiving the case on the Portal.

8. Stage 3: Approver

8.1 The Approver shall examine the documents and the certificate of the DDO.

8.2 The Approver shall physically verify the dependents in every case that includes following: parents-in-law, child above 25 years of age, transgender child or sibling, widowed, divorced or separated or separated daughter or sister, a step – child, or a step child or a step-parent. The Approver shall also physically verify every case where the documents raise a doubt. The Approver shall sign the format at Part 2 of Annexure A for each case verified and upload it on the Portal.

8.3 The Approver shall then approve the case, return it to the DDO or the EC/BC, or reject it. Reasons for a return or a rejection shall be recorded on the Portal.

8.4 The Approver shall complete this stage within 7 working days of receiving the case on the Portal.

8.5 On approval, the Portal will generate the MCDEHS Card. The card shall show the pay level of the employee and the ward entitlement as per CGHS.

8.6 The case of a CAMO shall be verified and approved by the Dy. DHA.

9. No officer to act in own case

No EC/BC, DDO or Approver shall act on his or her own case or the case of a relative. Such a case shall be dealt with by the next higher authority.

10. Stage 4: HQ

10.1 The MCDEHS Card in digital form shall be valid for availing treatment.

10.2 HQ shall send the generated card for printing. The printed card shall be sent to the employee through proper channel.

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11. Access to the generated card

The MCDEHS Card can be viewed and downloaded as under:

(a) The employee, from the MCD Pro attendance app (Services Corner).

(b) The EC/BC, the DDO and the Approver, from their own login on the Portal.

PART E: AFTER ISSUE OF THE CARD

12. Return, rejection and grievance

12.1 The reasons for every return or rejection shall be visible to the employee on the Portal.

12.2 An employee may make a representation against a rejection to the Nodal Officer within 30 days. The Nodal Officer shall decide it within 15 days. Where the Nodal Officer was the Approver in the case, the representation shall be made to the Additional Director, Hospital Administration.

13. Changes in dependents

13.1 The employee shall inform the DDO within 30 days of any change in the status of a dependent. This includes death, marriage, employment, income above the limit, and a change of residence.

13.2 A new dependent may be added, and a dependent who is no longer eligible shall be removed, through the same stages on the Portal.

13.3 Every employee shall submit a fresh declaration in the format at Annexure B by 30 April each year. Proof of income for the last financial year shall be attached for each dependent above 18 years of age other than the spouse.

13.4 On the transfer of an employee, the record shall move to the new DDO on the Portal.

13.5 The MCDEHS Card shall cease to be valid on the retirement, resignation, removal or death of the employee. After that, coverage shall be as per the scheme for Municipal Pensioners and Family Pensioners, if opted.

13.6 Where a dependent is found to have become ineligible, the cost of treatment taken after the date of ineligibility shall be recovered from the employee with interest at the prevailing GPF rate during that period of treatment.**14. Personal data**

14.1 The personal data and Aadhaar details collected under this order shall be used only for MCDEHS.

14.2 The Portal shall display only the last four digits of an Aadhaar number.

14.3 Each user shall have access only to the cases of the offices within his or her charge.

14.4 The DDO shall keep the countersigned hard copies and the signed Annexures A and B in the personal file of the employee.

14.5 All concerned shall handle this data as per the Aadhaar Act, 2016, the Digital Personal Data Protection Act, 2023, and the rules and regulations made thereunder.

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PART F: COMPLIANCE

15. Compliance and Nodal Officer

15.1 All officers and officials shall strictly comply with this order.

15.2 A delay beyond the time limits without recorded reasons, a false certificate or any other deviation may lead to disciplinary action under the applicable rules.

15.3 The Dy. DHA/HQ shall be the Nodal Officer for coordination, monitoring and implementation of this order. The Nodal Officer shall put up a monthly report to the Director, Hospital Administration, showing the cases pending at each stage.

This issues with the approval of the competent authority.

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(Dr. Naresh Kumar)
Director, Hospital Administration (Link Officer-I)
Municipal Corporation of Delhi

Enclosures: Annexures A to E.

Copy for online uploading on MCD website & circulation to:-

1. All. Addl. Commissioners/MCD
2. CA-cum-FA/MCD
3. All Dy. Commissioners of the Zones/MCD.
4. All Head of Department/MCD (with the request to circulate to all concerned DDOs).
5. Addl. DHA (Hospital)
6. Addl. DHA (Primary Health & Personnel)
7. **Director (IT)/MCD with the request to get this circular uploaded in the official website of Corporation.**
8. All MS's of the Hospitals
9. All CAMOs of the zones/MCD (through Addl. DHA/Primary Health & Personnel)
10. All in-charges of Designated Pensioner Centres for Municipal Pensioners/MCD (Through Addl. DHA/Primary Health & Personnel).
11. Office Copy

Copy for kind information:-

1. OSD to Commissioners/MCD for kind information to Commissioner.
2. Municipal Secretary/MCD.

ANNEXURE A
PHYSICAL VERIFICATION FORMAT

Part 1:

Certificate of the DDO

Employee name: _____ BMID: _____

Date of Birth: _____ Date of Joining in MCD: _____

Department and Zone: _____

S.No.	Name of dependent	Relation	Date of birth	Signature or thumb impression
1				
2				
3				
4				
5				

I, _____ (name), BMID _____, DDO of _____ (department and zone), certify that:

1. I have verified all the documents submitted by the employee against the originals.
2. I have physically verified the dependents listed above, or verified them by video call or home visit for the reasons recorded on the Portal.
3. The employee is a regular employee of MCD and a member of MCDEHS.
4. Each dependent meets the criteria in para 3 of the order, as far as can be seen from the documents and the verification.
5. The case is in order for further processing.

Signature: _____ Date: _____

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Part 2:

Certificate of the Approver (in cases physically verified under para 8.2)

I, _____ (name), BMID _____, CAMO / Dy. DHA, _____ certify that I have physically verified the dependents as per para 8.2 and found them as stated.

Signature: _____ Date: _____

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ANNEXURE B
DECLARATION BY THE EMPLOYEE FOR THE MCDEHS CARD
(Also to be given every year by 30 April under para 13.3)

Name of employee: _____ BMID: _____ Department and Zone: _____

1. I declare that the following persons are my dependents:

S.No.	Name	Relation	Date of birth	Age (years)	Aadhaar Number	Monthly income (Rs.)
1						
2						
3						
4						

2. I have opted for my parents / parents-in-law (strike out whichever does not apply) as dependents. I understand that this option is final where the CGHS Rules make it a one-time option.

3. The monthly income of each dependent other than my spouse, from all sources, is less than Rs. 9,000 plus the dearness relief on a basic pension of Rs. 9,000. Income from all sources includes salary, pension, family pension, profession, agriculture, rent, interest, etc.

4. Each son enrolled above, other than a transgender child, is up to 25 years of age and is not married. Each daughter enrolled above is not married, or is widowed, divorced or separated.

5. The dependents normally reside with me at the same address and are wholly dependent on me.

6. Neither I nor any of the dependents is a member of any other medical scheme funded by the Central Government, a State Government or a PSU, except a Mediclaim policy.

7. No dependent listed above is enrolled on the MCDEHS Card of any other employee.

8. I shall inform my DDO within 30 days of any change in the status of a dependent, including death, marriage, employment or income above the limit. I shall stop using MCD medical facilities for that person from the date of the change.

9. If MCD has paid for the treatment of a person after that person ceased to be my dependent, I shall refund the full amount with interest at the prevailing GPF rate during that period of treatment.

10. If any information given by me is found incorrect, or if the facility is misused, the facility may be withdrawn without notice. I shall then pay the full cost of the treatment with interest at the prevailing GPF rate during that period of treatment, and I shall be liable to disciplinary action as well.

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11. My EC/BC or DDO has explained the dependency rules to me. I have read the rules of MCDEHS and agree to abide by them.

12. The above statements are true to the best of my knowledge and belief. Nothing has been concealed.

Signature or thumb impression of the employee: _____ Date: _____

Countersignature of the DDO

The declaration has been checked with the documents submitted by the employee.

Signature and stamp of the DDO

(or the next higher authority where the DDO is the applicant): _____

Date: _____

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ANNEXURE C
PORTAL NAVIGATION STEPS

The steps on the portal are as under:

1. Log in at ehs.mcd.gov.in (EC/BC) or admin.mcd.gov.in (DDO, Approver and HQ).
2. Enter the user ID, password and captcha.
3. On the Dashboard, click Employee on the left side.
4. Click Employee New, then Add Employee, and enter the BMID.
5. Enter the OTP sent to the employee's mobile number registered in the MCD Pro attendance app.
6. Fill in the form and upload the photographs and documents.
7. Submit the application.
8. The application appears in the Employee List and goes to the DDO automatically.

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ANNEXURE D

APPROVER FOR EACH MCD HOSPITAL, WITH REVISED ZONE NAMES

CAMO of the Zone shall be Approver for employees of that Zone. Dy. DHA/HQ shall be the approver for employees of HQ. Hospitals have been linked with CAMOs & Dy. DHA/HQas below.

Approver	Zone (old)	Zone (new)	Hospital or Chest Clinic
Dy. DHA	HQ	Civic Centre	Mrs. Girdhar Lal Maternity Hospital (GLMH)
CAMO	City SP	Old Delhi	Hindu Rao Hospital (HRH)
CAMO	Shahdara North	North East	Swami Dayanand Hospital (SDNH)
CAMO	City SP	Old Delhi	Kasturba Hospital (KH)
CAMO	Civil Line	North	RBIPMT
CAMO	Civil Line	North	MVIDH
CAMO	Civil Line	North	Balak Ram Hospital (BRH)
CAMO	Shahdara North	North East	Veer Sawarkar Arogya Sansthan
CAMO	West	West	Mata Gujri Hospital (MGH)
CAMO	Central	South East	Poornima Sethi Multispecialty Hospital (PSMSH), Kalkaji
CAMO	Central	South East	Lajpat Nagar Colony Hospital
CAMO	Central	South East	TB Hospital, Nehru Nagar
CAMO	Shahdara South	East	TB and Chest Hospital, Patparganj

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ANNEXURE E
DEPENDENCY CRITERIA UNDER CGHS (FOR READY REFERENCE)

This annexure is not exhaustive. The CGHS Rules and MoHFW OMs in force from time to time shall prevail over it, as provided in para 3.5 of the order.

No.	Family member	Condition	Source
1	Spouse	The spouse is covered. The income limit does not apply to the spouse.	CGHS Rules
2	Parents and step-mother	The employee may enrol either the parents or the parents-in-law, subject to dependence and residence. For a male employee this option is one-time and cannot be changed later, even on the death of the parents.	MoHFW OMs dated 26.07.2023 and 13.05.2026
3	Son	A son is covered up to the age of 25 years or till his marriage, whichever is earlier.	CGHS Rules
4	Daughter	A daughter is covered till her marriage. There is no age limit.	CGHS Rules
5	Widowed, divorced or separated daughter	She is covered if dependent. Her dependent minor children are also covered.	CGHS Rules
6	Step-children	Step-children are covered on the same terms as children.	CGHS Rules
7	Brothers	Minor brothers are covered.	CGHS Rules
8	Sisters	Minor sisters, and unmarried, widowed, divorced or separated sisters, are covered if dependent.	CGHS Rules
9	Transgender child or sibling	A transgender child or sibling is covered irrespective of age if wholly dependent. A certificate of the District Magistrate under the Transgender Persons (Protection of Rights) Act, 2019 is required.	MoHFW OM dated 16.09.2025
10	All dependents except the spouse	Monthly income from all sources, including pension and family pension, must be less than Rs. 9,000 plus the dearness relief on a basic pension of Rs. 9,000.	MoHFW OM No. S.11012/2/2016-CGHS(P) dated 08.11.2016
11	All dependents	The dependent must be wholly dependent on the employee and must normally reside with the employee.	CGHS Rules

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