Step-by-Step Guide to Apply for CGHS Pensioner Card

Step 1: Visit the CGHS Website
Open your computer browser and go to:
 https://cghs.mohfw.gov.in

Step 2: Click on "Apply for CGHS Card"
You will see this option on the home page. Click it.

Step 3: Read the Instructions
''Instruction for Filling Application'' Page will open.
Read the instructions carefully and click "Continue" at the bottom.

Step 4: Enter Mobile Number
Type your mobile number and verify it using OTP

Step 5: Choose the Correct Option
Please select:
 (a) Retired Employee applying for Pensioner CGHS Card

Step 6: Fill in the Application Form
Now, fill in the details:
- Personal Information of Main Cardholder
- Upload Required Documents (PPO, FMA etc.)
- Pensioner Department Details
- Add Dependent Details (if needed with supporting documents)
- Add Nominee Details (optional)

Step 7: Preview and Submit
Check all the details.
Then click "Save" – you will get an Acknowledgement Number. Please note it down.

Step 8: Wait for Approval
Your application will go to CGHS for DA Verification and AD's for approval.
Once approved, you will receive a payment message on your Registered mobile number .

Step 9: Make Payment
Click the link sent to your mobile OR

Go to https://cghs.mohfw.gov.in again.
Then click "Apply for CGHS Card" and enter your registered mobile number.

Step 10: Choose Payment Option
Check the "amount to be paid"

Choose:
Online Payment (preferred)

Step 11: Online Payment via BharatKosh
On choosing Online, you will be redirected to
https://bharatkosh.gov.in
Make the payment and download the receipt.

Step 12: Get CGHS Card and Ben ID
After payment:
- Go back to https://cghs.mohfw.gov.in
- You can now see your CGHS Ben ID
- You can also download your e-CGHS Card

Video Tutorial
https://www.youtube.com/@PMUGroupC-DAC