

BHEL RETIRED EMPLOYEES' CONTRIBUTORY HEALTH SCHEME

This scheme shall be known as 'BHEL Retired Employees' Contributory Health Scheme' effective from 1st Nov., 1985.

1. COVERAGE

The scheme is intended to extend medical cover to the retired BHEL employee and his/her spouse and spouse of an employee who dies while in service, subject to the conditions mentioned herein.

2. ELIGIBILITY

2.1 This scheme will apply to the following categories of BHEL retired / deceased employees:-

2.2 Regular employees who retired from service on attaining the age of superannuation after rendering a minimum of 5 years continuous service in the Company.

2.3 Those appointed by the Government through PESB and retire from the Company on attaining the age of superannuation

2.4 Other regular employees who retire from service in accordance with the rules of the Company before attaining the age of superannuation but after rendering not less than 10 years of continuous service in the Company before such retirement.

2.5 The Board level appointees who have rendered not less than 10 years of continuous service in BHEL, but leave the Company due to non-extension of tenure / resignation / selection to other PSUs.

Note: In case of Directors appointed in BHEL from other Central PSUs, the service rendered in other Central PSUs prior to joining BHEL would also be included for computing the period of 10 years.
(vide circular no. 046/PPX/2006 dated 30th August 2006)

2.6 The spouse of an employee who dies while in service after putting in minimum of 10 years service in the Company.

2.7 BHEL executives, who after putting in minimum 20 years of service in BHEL, leave to join the Board of another Central PSU and finally retire from there.

2.8 Spouse of the deceased employee who was availing the benefits under this scheme, will continue to avail the benefits under this scheme subject to his/her continuing to meet the criteria of eligibility mentioned in the scheme.
(vide circular no. 030/PPX/2007 dated 21-07-2007)

2.8a In the case of an employee who died after retirement and who had not opted for RECHS membership while alive but was otherwise eligible for RECHS membership, his / her spouse may be permitted to become a member of RECHS, on request, subject to fulfilling the eligibility conditions of the Scheme.

3. This facility will, however, not be available in case the surviving spouse is availing medical benefits from any other source. The individual should give certificates on annual basis in this regard. As such, in view of this, the facility of life membership on payment of lumpsum contribution, available to retired employees, will not be available in these cases. However, in case the age of the surviving spouse is 45 years or more, then the facility of life membership by payment of lumpsum contribution may be allowed. However, in case of surviving spouse who joins the scheme on or after 1-8-99, life membership will be admissible through lumpsum contribution, irrespective of age of the spouse.

4. Other procedures/conditions for registration, mode of reimbursement etc. will be mutatis mutandis as applicable in the case of retired employees.
5. The benefits under this Scheme will not be admissible as long as (i) the retired employee is re-employed on full time basis elsewhere; However such retired employees who are re employed on full time basis in Joint venture Companies set up by BHEL will be eligible for the medical benefits, provided the concerned JV has no medical Scheme of their own or (ii) he / she is availing any other medical cover in consequence of employment of the spouse and/or the wards.
(vide Corporate HR Circular 018/PPX/2009 dated 23.4.09)

6. REGISTRATION

- 6.1 A retired employee, who intends to avail of medical facilities under this scheme shall apply for this purpose to the Head of the Division from where he has retired indicating inter-alia the BHEL Division/permanent office in which he wants to register himself for availing the facilities.
- 6.2 The Personnel Department of the Division will after scrutiny of the application and verification of the eligibility conditions issue an office order permitting the beneficiary/beneficiaries to avail the facilities with a copy to the Head of the Division/permanent office where the retired employee is to be registered. The Division/office of registration will in turn inform the Company's Medical Officer concerned or the Authorised Medical Attendant as the case may be.
- 6.3 The BHEL Division/Permanent office where the retired employee has been registered for medical facilities will issue a Medical Card to the retired employee in the prescribed format.
- 6.4 The Medical Card will be valid for the period for which contribution/ re-validation fee has been paid.
- 6.5 The Medical Card will become invalid from the date any of the eligibility conditions ceases to be fulfilled or the re-validation fee is not paid and in that case the contributions for the unexpired period will not be refundable.
- 6.6 The contribution will also not be refundable in the event of death of beneficiary/beneficiaries before the expiry of the term for which the contributions have been paid.

7. CONTRIBUTIONS

7.1 CONTRIBUTIONS PAYABLE BY MEMBERS WHO JOINED THE SCHEME PRIOR TO 1-8-1999.

The following will be payable:

7.1.1 ANNUAL CONTRIBUTION: (Applicable to those who are already covered under the option of monthly contribution as on 1-8-99)

Category of retired Employee	Rate of Annual Contribution
i) Those who are in executive grade on the date of retirement.	Rs.240/-
ii) Those who are in the non-executive grade on the date of retirement	Rs.180/-

- 7.1.1.1 The Annual contribution as above is in place of monthly contribution facility which was existing prior to 1-8-99.

7.1.1.2 Contribution shall be payable in advance annually for each year commencing on 1st of April.

7.1.1.3 After registration, the Medical Card will be renewable on 1st April each year and intermittent or broken period membership shall not be permissible.

7.1.1.4 Contribution once paid shall not be refundable even if the facilities are not availed of by the beneficiary/beneficiaries.

7.1.2 LUMP SUM CONTRIBUTION: (Applicable to those who are eligible under the option of lumpsum contribution as on 1-8-99)

Category of retired employee	Rate of Lumpsum Contribution	
	At places where Company Hospital facilities are available	At other places
i) Those who are in executive grade on the date of retirement.	Rs.1300/-	Rs.1800/-
ii) Those who are in non-executive grade on the date of retirement	Rs. 900/-	Rs.1300/-

7.1.2.1 The option for making a one-time lumpsum contribution at the above rates would also be available to such of the retired employees who are already members of the scheme, under the option of monthly / annual contribution. However, no deduction for the yearly payments already made by them will be allowed.

7.1.2.2 The lumpsum contribution specified at sub-para 7.1.2 above will also be payable in the following cases

- a. Eligible employees who had retired / superannuated prior to 1-8-99 but have joined / wish to join the scheme on or after 1-8-99.
- b. Eligible spouses of deceased employees who died while in service before 1-8-99 who wish to join the scheme on or after 1-8-99.
- c. Spouses of deceased employees who are already members under the annual contribution option as on 31-7-99 and wish to convert from annual to lumpsum contribution option after attaining the age of 45 years on or after 1-8-99.

7.1.2.3 The lumpsum contribution as above is subject to review by the management.

7.1.3 Annual Re-validation fee:

In addition to the contribution specified at 7.1.1 and 7.1.2 above, as the case may be, the member is also required to pay an annual re-validation fee as follows:

Executive Grades: Rs. 100/- p.a.
Non-Executive Grades: Rs. 50/- p.a.
(vide Corporate HR circular no. 010/PPX/2010 dated 09-02-2010)

Re-validation fee will be payable on 1st April every year and membership to the scheme re-validated thereafter by the concerned unit after verifying that the member continues to fulfill the prescribed eligibility criteria. Relevant certificate regarding continued eligibility under the terms of the scheme will be obtained from the member at the time of re-validation.

7.2 CONTRIBUTIONS PAYABLE BY THE MEMBERS WHO RETIRE OR SUPERANNUATE ON OR AFTER 1-8-99.

The following will be payable:

7.2.1 Lumpsum contribution

One-time payment equivalent to half of last serving month's basic pay drawn before retirement / superannuation. There will be no provision for annual contribution in such cases. This will also be applicable in case of eligible surviving spouse of deceased employees who died while in service on or after 01-08-99.

Clarification: Stagnation Increment & Personal Pay are to be considered as part of the Basic pay for calculating the contribution of one time Membership fee equivalent to half month's basic pay at the time of enrolment under RECHS.

7.2.2 Annual Re-validation Fee

In addition to the lumpsum contribution, the member will be required to pay a re-validation fee as follows:

Executive Grade:	Rs. 100/- p.a.
Non-Executive Grade:	Rs. 50/- p.a.

The first re-validation fee will become due on the completion of one year of membership. Thereafter, the revalidation fee will be payable on 1st April every year. Membership to the scheme will be re-validated by the concerned unit after verifying that member continues to fulfill the prescribed eligibility criteria and that the payment of the re-validation fee has been made. Relevant certificate regarding continued eligibility under the terms of the scheme will be obtained from the member at the time of re-validation

- i) The membership should be got revalidated on or before 1st April along with the unpaid revalidation fee for the past period
- ii) In case of the employee not being in station/unit of registration, the same may be revalidated from the nearest BHEL division/permanent office. The RECHS in charge after scrutiny will authorise the deposit of fee, make an endorsement in the medical card.& inform the unit where the employee is registered. Credit between units will be through inter unit accounts.
- iii) In case of non deposit of revalidation fee on or before 1st April, there will not be treatment/reimbursement of expenses incurred till the date of deposit.
(vide Corporate circular no. 014/PPX/2006 dated 04-03-2006)

8 HOSPITALISATION TREATMENT

The scope and extent of benefits to be allowed to retired employees under the BHEL Retired Employee's Contributory Health Scheme for hospitalization cases will be as under:-

- 8.1 The retired employee and spouse will be entitled to medical attendance and treatment as indoor patients in the Company's hospitals as per the entitlement of the retired employee on the date of retirement irrespective of the station where the beneficiaries get themselves registered. If there are no Company hospitals, the expenditure incurred on hospitalization is reimbursable in full on submission of bills except as otherwise provided only if the treatment is taken in AIIMS/Government/PSU/ Railway/Defence Hospitals. The room rent entitlements will be at par with the serving employees in such cases.
- 8.2 Expenditure incurred on hospitalization may, however, also be allowed for treatment obtained on reference by HMS/CMO of the Unit/Division of BHEL, in Company approved private

hospitals/Nursing Homes, recognized by the Company for such treatment as per details given below

8.2.1 Hospitalisation Treatment in Company Approved Hospitals:

A) Major Ailments / Common ailments of old age

- i) List of major ailments:
Cardiac Procedures and Surgeries, Cancer, Renal, Neurological
Cases of major accidents requiring hospitalization treatment comprising of Head, Spinal injuries, Complicated Multiple Fractures requiring implants prosthesis, plating and nailing
Acute Abdomen and Septicemia
(vide Corporate HR Circular No. 024/PPX/2008 dated 03.06.09)
- List of common ailments of old age:
Prostrate Surgery, Hernia, Gall Bladder Stone, Hysterectomy, Pulmonary Fibrosis, Breast lump, Cataract/Blindness
(vide Corporate HR circular no. 014/PPX/2006 dated 04-03-2006)
- ii) Room rent / Ward entitlements will be one level lower than that of serving employee. In respect of major ailments/common ailments of old age as specified above. Wherever package deal rates apply, the ward entitlements will be one level lower than those specified under Rule 8 of the Company's Medical Attendance Rules.

However, if the hospital has uniform treatment charges, irrespective of the type of room/ward, then the room rent/ward entitlement will be at par with that of the serving employee.
(vide Corporate HR circular no. 014/PPX/2006 dated 04-03-2006)

- iii) Charges for hospitalization treatment /surgeries/procedures other than room rent will be admissible as levied by the approved hospitals in force from time to time, w.r.t. the entitled ward type as specified at ii) above. Wherever package deal rates for certain procedures/surgeries are applicable, the Company's liability will be to the extent of such package deal rates as approved by the company and as applicable to ward type one level lower than that of the serving employees.
- iv) The beneficiaries will deposit directly with the hospital an advance of 20% of the charges as estimated by the hospital and the Company may extend credit facility only upto 80% of the charges w.r.t. the entitled ward type, wherever credit facility arrangements exist, on the recommendations of the HMS / CMO / Authorized Medical Attendant. The beneficiary is also required to directly pay to the hospital concerned any charges levied as per I) of Rule 11 specified below.

However, the beneficiaries will have an option to deposit Rs. 10,000/- and for the balance amount out of 20% of the estimated charges, submit the surety of a serving employee (posted at the same location) as per specified format.
(vide Corporate HR circular no. 014/PPX/2006 dated 04-03-2006)

- v) The balance amount, if any, after adjusting the deposit made to the hospital will be reimbursed to the beneficiary on submission of the bills along with discharge certificate, giving details of period of hospitalization, diagnosis, date of discharge etc.
- vi) Hospitalization treatment will be referred by Head (Medical Services) / CMO / Authorized Medical Attendant. The referral letter will clearly specify the room rent/ward entitlement and other conditions as specified at Sub-rule iv) of 8.2.1, and I) of Rule 11 as are applicable.

B) Hospitalization Treatment of Other Ailments at Company Approved Hospitals:

- i) Room rent/ward entitlements for hospitalization treatment at Company approved hospitals for other than major ailments listed under A (i) above will be as per entitlements / ceilings applicable to serving employees at Registered Nursing Homes depending on the location/city where such treatment is taken as per provisions at Sub-rules 5.1.3, 5.2.3, 5.3.1 of Medical Attendance Rules.
- ii) Reimbursement of treatment/surgery, diagnostic tests during hospitalization, other consequential charges will be as per BHEL's schedules of rates as applicable at various locations w.r.t. ward type as specified in the BHEL's Schedule of Rates, as per Sub-rule 5.4.2 of Medical Attendance Rules.
- iii) Hospitalization treatment will be referred by CMO / Authorized Medical Attendant.

8.2.2 Hospitalization Treatment in Registered Nursing Homes / CGHS recognized Private Nursing Homes / Hospitals

To provide hospitalization treatment at places where the Company does not have its own hospitals

It is clarified that at places where the Company doesn't have its own Hospital / Company Approved Hospital and the system of registration by Local Health Authorities also doesn't exist, the retired employees can undergo inpatient treatment at Private Hospitals / Nursing Homes recognized by the State Govt. for the treatment of their employees. The names of Private Hospitals and Nursing Homes so recognized for the treatment of the State Govt. employees should either appear in the order issued by the respective State Government or be available on their official website.

(vide Corporate HR Circular No. 60/PPX/2006 dated 15th Dec 2006)

Ceilings of room rent and reimbursement of cost of hospitalization treatment will be as specified under B) above.

9. DAY-CARE PROCEDURES:

In cases of day-care procedures relating to Cancer (Chemotherapy / Radiotherapy), Cardiac and Renal emergencies, the patient may be referred by Head (Medical Services) / CMO / Authorized Medical Attendant and the applicable charges will be reimbursed on submission of bills.

Note: The list of additional Day-Care procedures for which RECHS beneficiaries can be referred to panel hospitals on credit basis is given at Annexure-I.

10. PURCHASE OF MEDICINES IN CASES OF CHEMOTHERAPY:

In cases of Chemotherapy, where medicines are not available in-house or where it is not practicable to store expensive/short life span medicines in Company's hospitals/dispensaries, the beneficiaries may be allowed, where it is considered essential, to purchase the same from Super Bazaar / Chemist on recommendation of Head (Medical Services) / CMO / Authorized Medical Attendant. The reimbursement will be made on submission of bills.

11. General:

- i) Treatment and consequential charges on account of admission to a ward higher than the entitlement, extra room rent, for the periods of stay beyond the duration specified in the package deal rates and other charges on account of telephone, cost of cosmetics, toiletries, tonics and other inadmissible items will be paid by the beneficiary to the hospital at the time of discharge.
- ii) Any doubts in implementation and procedural aspects will be put up to Director (HR) for approval.
- iii) The above provisions from Rule 8 to 11 will be effective from 21-8-97.

12. OUT-PATIENT TREATMENT

- 12.1 The retired employee and his/her spouse will be entitled to medical attendance and treatment in Company's hospitals/dispensaries as out-patients as per their entitlement on the date of retirement and to the extent these are available in the company hospitals/dispensaries.
- 12.2 The beneficiaries will also be entitled to the medical attendance and treatment from other panel Doctors, including Specialists to whom they are specially referred for consultation / treatment by the Company Doctors. The medicines prescribed by the outside Doctors in such cases will, however, be supplied to the beneficiaries only from the Company hospitals / dispensaries, and no reimbursement will be allowed for purchases of medicines or payment for diagnostic tests etc.

However, expenditure incurred on consultations, diagnostics test and medicines in emergencies/odd hours/problems of logistics will be reimbursed upto Rs. 1,000/- in a financial year on submission of prescriptions and cash memos. The reimbursement of these charges will be done as per rates prescribed in BHEL Schedule. This amount can be claimed on conclusion of the financial year.

(vide Corporate circular no. 014/PPX/2006 dated 04-03-2006)

- 12.3 The retired employees/their spouses may consult panel Doctors subject to the following conditions:-
- i) The facility will be allowed only to such of the retired employees/spouses, who reside outside a radius of 5 kms. from the nearest BHEL Dispensary. As such, the respective administering agencies should ensure this before issuing the new panel Doctors book. Only one book will be issued to the retired beneficiary. However, Medical Books can also be issued to those beneficiaries who are staying within 5 kms. of the nearest BHEL dispensary at places where BHEL hospitals/dispensaries are not open on holidays and till late hours during the week.
 - ii) Consultations from panel Doctors can be availed for self and spouse only. However, this will not include consultations/tests from pathologists, radiologists, physiotherapists, psychiatrists and Super Specialists on panel. For consultation with Super Specialists, referral by Company doctor is essential.
 - iii) A panel Doctor's book will be issued from respective ROD Divisions/Regional Headquarter to the retired employees. This should have photographs of the beneficiaries affixed on it and should also clearly specify that consultations/tests from pathologists, radiologists, physiotherapists, psychiatrists and super specialists will not be allowed.
 - iv) These books will be issued for use of retired employees and their spouses only and not for any other dependent/family member. In case any misuse of this facility is noticed, the books will immediately be withdrawn from the retired employees.
 - v) These books will be issued only to Life Members, who have deposited lumpsum contribution as per rules.
 - vi) Medicines prescribed by panel Doctors if purchased from outside will not be reimbursed. As far as possible, the medicines of equivalent therapeutic value will be issued from BHEL Dispensary only. No requests for supply of same brand of medicine as advised by panel Doctors / Specialists, will be entertained.
 - vii) This facility for consultation will not apply where credit facility from panel Doctors does not exist or in case of Doctors not on panel.
- 12.4 OPD Facilities to beneficiaries settled at places where no BHEL in house / BHEL empanelled OPD facility exists.

- 12.4.1 To meet the OPD requirements of those beneficiaries under REHS who have settled at places where no BHEL in house/BHEL empanelled OPD facility exists, it has been decided to permit reimbursement of OPD expenses upto to Rs.1000/- p.m. per member (covering both, employee and spouse). This reimbursement will be over and above the reimbursement for hospitalization treatment admissible to them under the rules and is intended to meet the day to day OPD expenditure incurred by such beneficiaries towards consultations, medicines and diagnostics. (vide Corporate HR circular no. 010/PPX/2010 dated 09-02-2010)
- 12.4.2 Those opting for OPD reimbursement will not be eligible for any in house/company empanelled OPD facility from any other place, where such a facility exists as provided for under paras 12.1,12.2 and 12.3 above.
- 12.4.3 Retired employees settled at places where in house / company empanelled OPD medical facility exists will not be eligible for this reimbursement.
- 12.4.4 Those registering for membership to the Retired Employees' Contributory Health Scheme, will be required to exercise the option of either availing OPD treatment from BHEL in house / BHEL empanelled facility or drawing the monthly OPD reimbursement, subject to their being eligible for the same. The option once exercised will not be changed unless the beneficiary shifts his/her residence permanently to another place at a later date, which renders him / her ineligible for reimbursement.
- 12.4.5 For administrative convenience, the reimbursement may be made to the beneficiary once a year at the time of his/her annual revalidation. The payment will be made by the unit where the beneficiary is registered, based on a certificate by the beneficiary of having spent the amount, and a debit raised to the parent unit of the beneficiary from where he/she has retired.
- 12.4.6 Those opting for the OPD reimbursement will not be issued OPD Medical Cards/Panel Doctor Consultation books.
- 12.4.7 The facility for OPD reimbursement is effective from 1.4.2003.

13. MODE OF REIMBURSEMENT (For Hospitalization Treatment)

- 13.1 Expenses incurred by the beneficiary on medical attendance & treatment in Government/Company approved hospitals, on purchase of medicines from open market or payment for diagnostic tests etc, as admissible under para (8) will be reimbursed to him by the Division where he is registered. For this purpose, the beneficiary should submit his/her claim for reimbursement in the prescribed form.
- 13.2 Those covered under the scheme can also avail medical facilities at a place other than the Division from where they retire. In such cases, the expenditure reimbursed for in-patient treatment of a retired employee under the BHEL Retired Employees' Contributory Health Scheme should be debited to the concerned Division from where he retired.
- 13.3 The procedure for reimbursement of the medical claims submitted by the retired employees will be mutatis mutandis, the same as applicable to medical reimbursement claims of the Company's serving employees.

14. OTHER CONDITIONS

- 14.1 The Company shall not be liable to reimburse any expenses whatsoever incurred by the retired employee in connection with or in respect of:

- i) Venereal disease, psychiatric treatment, intentional self injury, intemperance or the use of intoxicating drugs or liquor or/and injury, disease or illness directly or indirectly attributable to one or more of these causes.
 - ii) Charges incurred for diagnostic or X-ray or laboratory examinations or other diagnostic tests not consistent with and incidental to the diagnoses and treatment of any ailment, sickness or injury and not prescribed by Authorized Medical Attendant.
 - iii) Treatment of congenital defects/disease if these are incurable.
 - iv) Expenditure on treatment pertaining to Menopause.
 - v) Expenditure on special nursing.
 - vi) Expenditure towards cosmetic surgery.
 - vii) T.A. for outstation treatment.
- 14.2 The Company has the right to withdraw the facility available under this scheme without any notice, from those beneficiary/beneficiaries where it is satisfied that it is being misused.
- 14.3 Company reserves the right to amend or withdraw any or all the facilities admissible under this scheme at any time without any notice.
- 14.4 No advance will be given to retired employees for availing medical facility as indoor patient in Company approved hospitals.
- 14.5 The retired employee may first take treatment and then submit claims to the office, which will be settled according to the rules. It is also clarified that T.A. is not admissible either for self or for escort.
- 14.6 Where a retiring employee avails the facility of Transfer T.A. for settling at Home Town or to any other place in India, the benefits under this scheme will be admissible to him/her only with reference to that place at least for a period of two years.
- 14.7 Cases of doubt may be referred to the Corporate Office for clarification.

Note:

The above is the basic BHEL RECHS Scheme. Retired employees / beneficiaries are advised to contact the respective Unit Medical / HR for referrals / guidance regarding treatment / entitlements, etc.

LIST OF APPROVED / RECOGNISED HOSPITALS AT DELHI

- 1 Sir Ganga Ram Hospital
- 2 Jessa Ram Hospital
- 3 Shri Mool Chand Khairati Ram Hospital & Ayurvedic Research Institute
- 4 Tirath Ram Shah Hospital
- 5 Shanti Mukund Hospital
- 6 Kailash Hospital & Research Centre, Noida
- 7 National Heart Institute
- 8 Batra Hospital & Medical Research Centre
- 9 Escorts Heart Institute & Research Centre
- 10 Indraprastha Apollo Hospital
- 11 Rajiv Gandhi Cancer Institute & Research Centre
- 12 Dharamshila Cancer Hospital & Research Centre
- 13 Mata Chanan Devi Hospital
- 14 Sitaram Bhartia Institute of Sciences & Research
- 15 Metro Hospital & Heart Institute, Noida
- 16 Max Devki Devi Heart & Vascular Institute
- 17 Umkal Hospital, Gurgaon
- 18 Yashoda Hospital, Ghaziabad
- 19 Narinder Mohan Hospital, Ghaziabad
- 20 Neelkanth Hospital, Gurgaon
- 21 Noida Medicare Centre Ltd., Noida
- 22 Prakash Hospital, Noida
- 23 Rockland Hospital
- 24 Fortis Hospital, Noida
- 25 Indian Spinal Injuries
- 26 Venu Eye Institute & Research Centre
- 27 Centre for Sight

- 28 ICARE Hospital, Noida
- 29 Shroff Eye Centre
- 30 Retina Associate Eye Institute & Surgery Centre
- 31 Fortis Escorts Hospital, Faridabad
- 32 Artemis Health Institute, Gurgaon
- 33 MAX Super-specialty Hospital, Saket
- 34 MAX Balaji Hospital, Patparganj
- 35 Pushpanjali Crosslay Hospital, Ghaziabad
- 36 SMH-Curie Cancer Centre, Karkardooma
- 37 B L Kapur Memorial Hospital, Pusa Road
- 38 Fortis Hospital, Vasant Kunj
- 39 Medanta – the Medicity, Gurgaon
- 40 Sri Balaji Action Medical Institute and Action Cancer Hospital
- 41 Apollo Hospital, Noida
- 42 Fortis Hospital, Shalimar Bagh
- 43 Bharti Eye Foundation, East Patel Nagar & Bharti Eye Hospital, Greater Kailash - I