

## **BENEFITS**

### ***Quantum, Scale and Contributory Conditions:-***

Employees covered under the scheme are entitled to medical facilities for self and dependants. They are also entitled to cash benefits in the event of specified contingencies resulting in loss of wages or earning capacity. The insured women are entitled to maternity benefit for confinement. Where death of an insured employee occurs due to employment injury or occupational disease, the dependants are entitled to family pension-the dependants benefit.

Various benefits that the insured employees and their dependants are entitled to, the duration of such benefits and contributory conditions thereof, are as under:-

#### **I) Medical Benefit**

Medical Care for self and families are admissible from day-one of entering into insurable employment. Whereas, the primary, out patient, inpatient and specialist services are provided through a network of Panel Clinics, ESI Dispensaries and Hospitals. Super Specialty services are provided through a large number of advanced empanelled medical institutions on referral basis.

#### ***Eligibility to Medical Benefit***

- From day-one of entering insurable employment for self and families such as spouse, dependant parents and children, own or adopted.
- For self and spouse on superannuation, voluntary retirement scheme, premature retirement subject to having been in insurable employment for five years before superannuation or in case of having suffered permanent physical disablement during the course of insurable employment.

#### **II) Sickness Benefit**

***Sickness Benefit*** is payable to an insured person in cash, in the event of sickness resulting in absence from work and duly certified by an authorized medical officer/practitioner.

- The benefit becomes admissible to insured persons in respect of whom contribution is paid or payable for at least 78 days in corresponding contribution period of six months.
- Sickness Benefit is payable for a maximum of 91 days in two consecutive benefit periods (one year)
- Payment is made by the concerned Branch Office within 7 days of certification of sickness at 70% of the standard benefit Rate.

#### **II (a) Extended Sickness Benefit (Cash)**

***Extended Sickness Benefit*** becomes payable to insured persons for the period of certified sickness in case of specified 34 long term diseases and in case of rare diseases that need prolonged treatment and absence from work on medical advice.

- For entitlement to this benefit an insured person should have been in insurable employment for at least two years. He/She should also have paid contribution for a minimum of 156 days in preceding four contribution periods or say two years.
- ESB is payable for a maximum period of two years on the basis of proper medical certification and authentication by the designated authority.
- Amount payable in cash as Extended Sickness Benefit is 80% of standard benefit rate)
- The benefit is payable within 7 days following the submission of complete claim papers at the Branch Office concerned.

## **II (b) Enhanced Sickness Benefit (Cash)**

This cash benefit is payable to insured persons in the productive age group for undergoing sterilization operation, viz. vasectomy/tubectomy.

- The contributory conditions are same as for the normal Sickness Benefit.
- Enhanced Sickness Benefit is payable to an Insured Women for 14 days for tubectomy and for 7 days in case of vasectomy in respect of male IPs.
- The Amount payable is equal to the standard benefit rate.

## **III Maternity Benefit (Cash)**

**Maternity Benefit** is payable to Insured Women in case of confinement or miscarriage or sickness related thereto in a benefit period.

- For claiming the benefit, an Insured Woman should have paid contribution for at least 70 days in the immediately preceding two consecutive one or two contribution periods i.e. one year and in case of new entrant confinement/miscarriage and sickness related thereto in a benefit period is sufficient.
- The benefit is normally payable for 12 weeks in case of normal delivery and 7 weeks in case of mis-carriage, which can be further extendable by 4 weeks on medical grounds.
- The benefit is payable within 14 days of submission of duly authenticated claim papers.

## **IV Disablement Benefit (Cash)**

**Disablement Benefit** is payable to insured employees, being in insurable employment, suffering from physical disablement due to employment injury or occupational diseases.

- An Insured person should be an employee on the date of the accident

- Temporary disablement benefit @ 90 per cent of the standard benefit rate is payable till temporary disablement lasts and is duly certified by authorized insurance medical officer/practitioner.
- In case of permanent disablement, the cash benefit is payable for whole life. Amount payable is worked out on the basis of loss of earning capacity determined by a Medical Board.
- Disablement benefit is payable within one month of submission of the complete claim papers.

## V

### **Dependants' Benefit (Cash)**

**Dependants' Benefit (Family Pension)** becomes payable to dependants of a deceased insured person where death occurs due to employment injury or an occupational disease.

- A widow can receive this benefit on a monthly basis for life or till her re-marriage.
- Dependant Son can receive this benefit till 25 years of age.
- Other dependants like parents including a widowed mother etc. can also receive this benefit under certain conditions.
- The rate of payment is about 90 per cent of the standard benefit rate shareable among dependants in a fixed ratio.
- The first installment is payable within a maximum of three months following the death of an insured person and thereafter, on a regular monthly basis.

## VI

### **Other Benefits**

**Some other benefits offered by the Scheme are:-**

- a) **Funeral expenses** on death of an I.P. subject to a maximum of Rs. 10,000/- payable the Branch Office.
- b) **Vocational Rehabilitation** in case of physical disablement due to employment injury under 45 years of age with 40 percent or more disablement. Payable as long as vocational trainings lasts – actual fee charged or Rs. 123/- a day whichever is higher
- c) **Free Supply** of physical aids and appliances such as crutches, wheelchairs, dentures, spectacles and other such physical aids.
- d) **Preventive health care** services such as immunization, family welfare service, HIV/AIDS detection, treatment etc.
- e) **Confinement Allowance** @ Rs. 2500/- is paid to an insured woman or insured person in respect of his wife in case confinement occurs at a place where necessary medical facilities under ESI Scheme are not available.
- f) **Unemployment Allowance** named as Rajiv Gandhi Shramik Kalyan Yojana, is payable to those workers facing involuntary unemployment due to closure of factory/establishment; retrenchment or permanent invalidity not less than 40% arising out of non-employment injury and the contribution in r/o. him have been paid/payable for a maximum of three years prior to the loss of employment. The daily rate of

Unemployment Allowance is 50% of the Standard Benefit rate. This allowance is payable for a maximum period of 12 months during entire life either in one spell or in different spells of not less than one month's duration.