

ESIC BENEFITS & ELIGIBILITY CONDITIONS



Chinta Se Mukti



EMPLOYEES' STATE INSURANCE CORPORATION

Gujarat Regional Office

(ISO 9001:2008 Certified)

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LATEST INITIATIVES

- State of the Art 300 bedded Model Hospital at a cost of Rs. 126 Crores with almost all major specialties + Ayurvedic. 6 modular Operation theaters, attached Nursing School, Proposed for Post Graduate Institute of Medical education & Research, 25 bedded Indoor Ayurvedic facility at Bapunagar, Ahmedabad was inaugurated on 03/06/2011 by the Hon'ble Minister for labour & employment Govt. of India.
- Naroda General Hospital : Proposed for a Undergraduate Medical & Undergraduate Dental College.
- A Model Dispensary is being constructed at Khokhra, Ahmedabad.
- Land acquired for construction of 100 bedded Model Hospital at Ankleshwar.
- 50 bed ESIC Hospital at Vapi has been taken over by ESIC on 1-7-2011.
- ESIC is providing cashless Super Specialty Treatment including diagnostics, to IPs and their family members in tie up Corporate Hospitals without any ceiling on expenditure.
- ESI Corporation entered into tie up agreement with 40 private Super Specialty Hospitals in the State and 4 private hospitals for secondary care. Efforts are on to enter into tie up agreement with more Hospitals. Besides, beneficiaries can avail of this facility from any of the tie-up Network

Hospital of ESIC in the Country as well. Total expenditure is borne by ESIC. No cap on expenditure.

- Disabled employees drawing wages up to Rs. 25,000/- per month are covered under the ESI Act. The Employer engaging disabled persons need not pay employer's share of Contribution for 3 years. Central Government will bear the same.
- Unemployment Allowance payable under Rajiv Gandhi Shramik Kalyan Yojana has been enhanced from 6 months to 12 months with effect from 01.02.2009.
- Vocational Rehabilitation Scheme introduced for those beneficiaries who are in receipt of Unemployment Allowance under the scheme of Rajiv Gandhi Shramik Kalyan Yojana.
- Under IT Roll out Plan "Project Panchdeep", 2 Biometric Identity Cards (Pehchan Cards) are being issued to Insured Person, one for IP himself/herself and the other one for his/her family in order to avail of Cash Benefits & Medical Benefits from any ESIC Medical Institution at any place in India.
- Disbursement of Cash Benefits of PDB (Permanent Disablement Benefit) & DB (Dependent Benefit) to the Beneficiaries through ECS.
- Total expenditure on Dialysis Treatment would be borne by the ESI Corporation under the head "Super Speciality" with effect from 01.01.2010.
- Income limit of dependant parents for eligibility to get Medical Benefit has been raised to Rs. 5,000/- pm from per 1,500/- pm.

Regional Office Ahmedabad

- 24 Branch Office, 6 Hospitals, 61 Dispensaries, 15 Panel Clinics
- 23 Implemented Centers, 361150 Employees, 3.62 lac Insured Persons, 1488000 Beneficiaries, 17381 Employers

Sub-Regional Office Baroda

- 8 Branch Office, 2 Hospitals, 10 Dispensaries, 1 Panel Clinic
- 6 Implemented Centers, 201770 Employees, 203300 Insured Persons, 813200 Beneficiaries, 5209 Employers

Sub-Regional Office Surat

- 4 Branch Office, 2 Hospitals, 10 Dispensaries, 1 Panel Clinic
- 4 Implemented Centers, 277954 Employees, 294998 Insured Persons, 812335 Beneficiaries, 5845 Employers

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(This pamphlet is only indicative,
but not exhaustive and is not a Legal document)

BENEFITS	CONDITIONS	DURATION	RATE
1. Sickness Benefit (S.B.) (a) Ordinary S.B.	Payment of contribution for 78 days in one contribution period of six months.	Up to 91 days in two consecutive benefit periods.	70 % of Standard Benefit Rate.
(b) Enhanced S.B.	Payment of contribution for 78 days in one contribution period of six months.	14 days for tubectomy & 7 days for vasectomy, extendable on medical advice.	Equal to Standard Benefit Rate.
(c) Extended S.B. (ESB)	For 34 specified long term diseases. Continuous insurable employment for two years with 156 days contribution in 4 consecutive contribution periods and should be eligible for S.B. at least in one contribution	124 days initially, extendable up to 309 days which may be further extended up to two years (730 days) on medical advice during a period of three years.	80% of Standard Benefit Rate.
2. Disablement Benefit (a) Temporary Disablement Benefit (TDB)	From day one of entering insurable employment & irrespective of having paid any contribution.	As long as temporary disablement lasts.	90 % of Standard Benefit Rate.
(b) Permanent Disablement Benefit (PDB)	From day one of entering insurable employment & irrespective of having paid any contribution.	For whole Life.	Depending upon loss of earning capacity of the IP
3. Dependant's Benefit (DB)	From day one of entering insurable employment & irrespective of having paid any contribution in case of death due to employment injury.	For Life time to the widow or until her remarriage. To legitimate dependant son till the age of 25 years and daughter till marriage dependant parents for Life time.	90 % of Standard Benefit Rate shareable among eligible dependants in fixed proportion.
4. Maternity Benefit (MB)	Payment of contribution for 70 days in immediately preceding 2 consecutive contribution periods; in respect of new entrant (Insured Woman) in 1 or 2 contribution periods.	12 weeks in case of normal delivery, 6 weeks in case of mis-carriage, extendable by 4 weeks on medical advice.	Equal to Standard Benefit Rate.
5. Medical Benefit	Full medical facilities for self and family from day one of entering insurable employment.	To start with for a period 3 months thereafter based on payment of contribution.	Full medical care till disease or disablement lasts. No ceiling or upper limit on expenditure for individual cases. Dialysis Treatment to all the ESI Beneficiaries, wherever advised.

BENEFITS	CONDITIONS	DURATION	RATE
6. Other Benefits (a) Physical Rehabilitation Allowance	Disabled due to Employment injury.	As long as an IP remains admitted in Artificial Limb Centre for fixation/repair or replacement of Artificial Limb.	Equal to Standard Benefit Rate.
(b) Vocational (Occupational) Rehabilitation Allowance	In case of disabled insured persons under 45 years of age with 40% or more physical disablement, due to Employment injury.	As long as vocational training lasts.	Actual fee charged or Rs.123/- a day whichever is more.
(c) Rajiv Gandhi Shramik Kalyan Yojana (Unemployment Allowance)	In case of those workers who have been in insurable employment for the last 3 years and facing involuntary unemployment due to closure of factory, retrenchment; or permanent disablement due to non-employment injury > 40%	For a maximum period of 12 months. Vocational Rehabilitation Scheme for upgrading skills of IPs receiving Unemployment Allowance.	Unemployment Allowance 50% of Standard Benefit Rate.
(d) Funeral Expenses	From day one of entering insurable employment.	For defraying expenses on the funeral of an insured person	Actual expenses subject to a maximum of Rs. 10,000/-
(e) Confinement Expenses	No condition other than insurable employment	Up to two Confinements.	Rs. 2,500/- per case / confinement to an insured woman or an IP in respect of his wife in case facilities for confinement are not available in ESI institutions.
(f) Medical Benefit to Retired & Disabled IPs	Persons who have been in insurable employment for at least five years before superannuation/ pre-mature/ voluntary retirement and disabled insured persons are entitled to full medical care for self and spouse only on payment of Rs. 120/- as annual contribution in advance.	Period for which contribution is paid.	Full medical care for self & spouse only.
(g) Super Speciality Treatment	For IP – He/She should be in insurable employment for a period of not less than three months & contribution should have been paid for not less than 39 days and for treatment to family members he/she should be in insurable employment for a period of not less than six months & contribution should have been paid for not less than 78 days.	During currency of relevant Benefit period.	There is no cap/limit on expenditure on Super Speciality Treatment.
(h) Employees' share of Contribution is not payable in respect of employees whose average daily wage is upto Rs. 100/-			
(i) For coverage of Employee under ESI ACT the wage limit is upto Rs. 15000/- per month. Employees contribution is 1.75 % of their wages where as Employers contribution is 4.75 % of the wages paid to the Employees.			

STANDARD BENEFIT RATE MEANS AVERAGE DAILY WAGES OBTAINED BY DIVIDING THE TOTAL WAGES PAID DURING THE CONTRIBUTION PERIOD BY NUMBER OF DAYS FOR WHICH WAGES PAID