

Benefit	Contributory Condition	Duration	Rate
DISABLEMENT BENEFIT			
Temporary Disablement Benefit	From day one of entering insurable employment for disablement due to employment injury.	As long as temporary disablement lasts.	90% of the average daily wages approx.
Permanent Disablement Benefit	From day one of entering insurable employment for disablement due to employment injury.	For whole life.	90% of average daily wages.
Dependants' Benefit	From day one of entering insurable employment, paid for death due to employment injury.	For life to the widow or until her re-marriage, and to dependant son till the age of 25 years, till marriage of daughter and to dependant parents etc. Subject to conditions.	90% of average daily wages shareable in fixed proportion among all dependants.
Maternity Benefit	Payment of contribution of 70 days in two preceding contribution periods.	Upto 26 weeks in case of confinement. Upto 6 weeks in case of miscarriage. Extendable by 1 month on medical advice in case of sickness arising out of Pregnancy, Confinement, Miscarriage.	100% of the average daily wages.
Medical Benefit	Reasonable medical facilities for self and family from day one of entering insurable employment.	Reasonable medical care till he/she remains in insurable employment.	
OTHER BENEFITS			
Unemployment Allowance (RGSKY)	In case of involuntarily loss of employment due to closure of factory, retrenchment or permanent invalidity due to non-employment injury and the contribution in respect of him have been paid/payable for a minimum of two years prior to the loss of employment.	Maximum 24 months during life time.	50% of the average daily wages for the first 12 months and thereafter, 25% for last 12 months.
Atal Bimit Vyakti Kalyan Yojana	In case of unemployment, cash compensation is paid to the IP subject to one year of Service completed by IP and contribution for not less than 78 days in one contribution period in 12 months immediately preceding to unemployment.	90 days	50% of the average daily earning
Confinement Expenses	An insured Woman or an I.P. in respect of his wife is eligible if confinement occurs at a place where necessary medical facilities under EI scheme are not available.	Up to two confinements only.	₹ 7,500/- per case
Funeral Expenses	From day one of inferring insurable employment	For defraying expenses on the funeral of an insured person.	Actual expenses subject to a maximum of ₹ 15,000/-
Vocational Training	In case of physical disablement due to employment injury.	As long as vocational training last.	Actual fee charged or ₹ 123/- a day, whichever is higher.
Physical Rehabilitation	In case of physical disablement due to employment injury.	As long as person is admitted in an artificial limb centre.	100% of the average daily wages.
Skill Upgradation Training	Same as above.	For a duration of maximum 6 months.	

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ESIC AT A GLANCE



श्रम एवं रोजगार मंत्रालय
 Ministry of Labour & Employment
 भारत सरकार (Government of India)



कर्मचारी राज्य बीमा निगम
 Employees' State Insurance Corporation

ESI Scheme - An introduction

The Employees' State Insurance Scheme is an integrated measure of Social Insurance embodied in the Employees' State Insurance Act and is designed to accomplish the task of protecting 'employees' as defined in the Employees' State Insurance Act, 1948 against the impact of contingencies of sickness, maternity, disablement and death due to employment injury and to provide medical care to insured persons and their families. The ESI Scheme applies to factories and other establishments viz. more Road Transport, Hotels, Restaurants, Cinemas, Newspaper, Shops, and Educational / Medical Institutions, etc., wherein 10 or more persons are employed. However, in some States threshold limit for coverage of establishments is still 20. Employees of the aforesaid categories of factories and establishments, drawing wages upto ₹ 21,000/- a month, are entitled to social security cover under the ESI Act.

The ESI Scheme is financed by contributions from employers and employees. The rate of contribution by employer is 3.25% of the wages payable to employees. The employees' contribution is at the rate of 0.75% of the wages payable to him/her. Employees, earning upto ₹176/- a day as daily wages, are exempted from payment of their share of contribution.

The main benefits provided under ESI Scheme are Sickness Benefit, Disablement Benefit, Dependants Benefit Maternity Benefit and Medical Benefit. Besides, other benefits being provided to beneficiaries are Unemployment Allowance (RGSKY), Confinement Expenses, Funeral Expenses, Vocation Rehabilitation, Skill upgradation training and Atal Bimit Vyakti Kalyan Yojana (ABVKY).

Coverage

In the beginning, the ESI Scheme was implemented at just two industrial centres in the country in 1952, namely Kanpur and Delhi. There was no looking back since then in terms of its geographic reach and demographic coverage. Keeping pace with the progress of industrialization, ESI Scheme stands implemented in 566 districts in 34 states and Union Territories of the country. As on 31.03.2021, the Act applies to over 14.82 lakhs factories and establishments across the country, benefiting over 3.39 crores Insured Persons/family units. The total beneficiaries stands at over 13.16 crores.

Infrastructure

Ever since its inception in 1952, the infrastructural network of the Scheme has kept expanding to meet the social security requirements of an ever increasing worker population. ESI Corporation has so far set up 161 hospitals (ESIC Hospitals 51 & ESIS Hospitals 110) for inpatient services. Primary and out-patient medical services are provided through a network of about 1502/329 ESI Dispensaries/AYUSH units, and 980 Panel Clinics. In order to provide primary medical services and cash benefits at one place, the corporation is opening Dispensary-cum-Branch Offices (DCBO).

The Corporation has also set up five Occupational Disease Centres, one each at Mumbai (Maharashtra), New Delhi, Kolkata (W.B.), Chennai (T.N.) and Indore (M.P.) for early detection and treatment of occupational diseases prevalent amongst workers employed in hazardous industries.

For payment of Cash Benefits, the Corporation operates through a network of over 592 Offices, whose functioning is supervised by 64 Regional/Sub-Regional Offices.

ESIC- A Complete Social Security Organisation for India's Workforce

The ILO defines Social Security as "the security that society furnishes through appropriate organization against certain risks to which its members are perennially exposed. These risks are essentially contingencies against which an individual of small means cannot effectively provide by his own ability or foresight alone or even in private combination with his fellows. The mechanics of social security, therefore, consists in counteracting the blind injustice of nature and economic activities by rational planned justice with a touch of benevolence to temper it."

The ESIC is the only Social Security Organisation in the country which covers most of the exigencies (provided in the list of ILO) which are sickness, medical care for the worker, maternity, unemployment, work injury, death of worker, invalidity and widowhood.

The ESI Scheme is based on the Gandhian principle of "contributions as per their ability and benefits as per the requirement". This principle entitles an insured person who is from the lower wage bracket of the society for a huge line up of benefits by paying the contribution as per the wages he/she is earning.

Each social security payments made under the ESI Scheme helps the insured person without putting an extra burden on his/her savings or earnings, during emergent medical and other contingencies. The benefits being provided by the ESI Scheme are:-

- ❖ **Medical Benefit:** ESIC provides proper medical care to insured persons and their dependent family members from the day of joining insurable employment. The Range of medical services being provided covers preventive, promotive, curative and rehabilitative services. For this, the insured has to be treated by showing his identity in ESI Dispensary and in hospitals.
- ❖ **Sickness Benefit:** Payment of illness benefit is given to the insured person at the rate of 70 percent of average daily wages for 91 days in two consecutive beneficial periods. A minimum contribution of 78 days should have been paid.
- ❖ **Maternity Benefit:** Paid upto 26 weeks in case of confinement. Upto 6 weeks in case of miscarriage. Extendable by 1 month on medical advice in case of sickness arising out of Pregnancy, Confinement, Miscarriage subject to payment of contribution of 70 days in two preceding contribution periods.
- ❖ **Disablement Benefit:** Disability benefit is given to the insured person, due to injury. In cases of temporary disability and full permanent disability, the average daily wage is paid at the rate of 90 percent and in the case of permanent partial disability it is given in proportion to the loss incurred in the ability to earn profit.
- ❖ **Dependants' Benefit:** On the death of the insured due to employment injury, the payment given at the rate of 90 percent of the average daily wages is shared between the dependants in the fixed proportion. This benefit is given to the widow of an insured person for lifelong or remarriage, till the completion of the age of 25 years for son, till the daughter is married.
- ❖ **Atal Bimit Vyakti Kalyan Yojana (ABVKY):** In case of unemployment, cash compensation is paid to the IP. For this, the contribution of at least 78 days in one completed contribution period should be paid by the insured person in 12 months immediate period to unemployment.
- ❖ **Old Age Medical Care:** After being retired for minimum period of 05 years, after retirement age is completed or by taking retirement under the voluntary retirement plan or pre-retirement, the insured person and his/her spouse will be allowed to leave the insurer. Older medical care is provided in the hospitals and dispensaries.
- ❖ **Vocational Rehabilitation Allowance:** Disablement doesn't mean complete loss of skill. Payment of actual fee charged or ₹123/- per day in case of disablement due to employment injury.
- ❖ **Rehabilitation Allowance:** Injury during employment doesn't mean loss of daily livelihood. 100% of average daily wages in case of physical disablement due to employment injury as long as the person is admitted in an artificial limb center for fixation/repair or replacement of artificial limb.
- ❖ **Other Benefits Confinement Expenses:** ₹ 7500/- per confinement where ESI medical facilities are not available.
- ❖ **Funeral Expenses:** Actual expenses subject to a maximum of ₹15,000/- in cash for funeral of deceased IP.

Brief description of Benefits, Contributory Conditions, Duration of Benefits and the Scale of Benefits

Benefit	Contributory Condition	Duration	Rate
SICKNESS BENEFIT			
Sickness Benefit	Payment of contribution for 78 days in corresponding contribution period.	Upto 91 days in two consecutive benefits periods.	70% of the average daily wages.
Enhanced Sickness Benefit	Same as Above	14 days for Tubectomy and 7 days for Vasectomy, extendable on medical advice	100% of the average wages.
Extended Sickness Benefit	For 34 specified long term diseases, continuous insurable employment for two years with the minimum 156 days' contribution in four consecutive contribution periods.	124 days during a period of two years. This may be extended upto two years on medical advice.	80% of the average daily wages.