

ESI BENEFITS & ELIGIBILITY CONDITIONS



EMPLOYEES' STATE INSURANCE CORPORATION

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ESIC HANDBOOK

BENEFITS	CONDITIONS	DURATION	RATE
1. Sickness Benefit (S.B.) (a) S.B. (b) Enhanced S.B. (c) Extended S.B. (ESB)	<p>Payment of contribution for 78 days in one contribution period of six months.</p> <p>Payment of contribution for 78 days in one contribution period of six months.</p> <p>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. in one of the four contribution periods</p>	<p>Upto 91 days in two consecutive benefit periods.</p> <p>14 days for tubectomy & 7 days for vasectomy, extendable on medical advice.</p> <p>124 to 309 days which may be extended upto two years (730 days) on medical advice during a period of three years.</p>	<p>70% of the Avg daily wages.</p> <p>100% of Avg daily wages.</p> <p>80% of Avg daily wages.</p>
2. Disablement Benefit (a) Temporary D.B.(TDB) (b) Permanent D.B.(PDB)	<p>From day one of entering insurable employment & irrespective of having paid any contribution.</p> <p>From day one of entering insurable employment & irrespective of having paid any contribution.</p>	<p>As long as temporary disablement lasts</p> <p>For whole Life.</p>	<p>90% of Avg. daily wages.</p> <p>Depending upon loss of earning capacity of the IP</p>
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 to the widow or until her remarriage. To Widowed mother for life time, to legitimate dependant son till the age of 25 years and to legitimate dependant daughter till marriage. To dependant parents for Life.	90% of Avg daily wages, shareable in fixed proportion.
4. Maternity Benefit (MB)	Payment of coritribution for 70 days in immediately preceding 1 or 2 consecutive contribution periods.	26 weeks in case of delivery. 6 weeks in case of mis-carriage.	100% of Avg daily wages.
5. Medical Benefit	Reasonable medical facilities for self and dependants from day one of entering insurable employment.	To start with for a period of 3 months thereafter based on payment of contribution.	Reasonable medical care till disease or disablement lasts. No ceiling or Upper limit on expenditure for individual cases

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6. Super Speciality Treatment	For Self-IP should have completed minimum six months of Insurable Employment from the date of registration and contributed for 78 days in a contribution period. For Family -IP should have completed minimum one year of Insurable Employment from the date of registration and contribution for 156 days 78 days in each contribution period).	During relevant Benefit Period	There is no cap/ limit for expenditure on Super Speciality Treatment
7.OTHER BENEFITS	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.15000/-
(a) Funeral Expenses			
(b)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	100% of Avg daily wages.
(c) 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.
(d) Medical Benefit to Retired & Disabled IPs.	Retired insured persons who have been in insurable employment for at least five years before superannuation/ VRS/ Premature retirement and disabled insured persons (due to employment injury) 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	Medical care for self & spouse only at ESI Dispensary and Hospital
(e) Confinement Expenses	No condition other than insurable employment	upto two Confinements	Rs. 7500/-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)Rajiv Gandhi Shramik Kalyan Yojana (Unemployment Allowance)	In case of those workers who have been in insurable employment for the last 2 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 24 months. Vocational Rehabilitation Scheme for upgrading skills or IPs receiving Unemployment Allowance.	50% of the Avg. daily wages for first 12 months. 25% of the Avg. Daily wages for next 12 months.
(g)Atal Bimit Vyakti Kalyan Yojana	An IP who has rendered 2 years of iinsurable employment and paid or payable 78 days Contributions in immediately preceding contribution period and minimum 78 days in one of the remaining three contribution periods in 2 years prior to unemployment.	90 days of unemployment relief once in lifetime.	50% of average daily wages
(h)Double registration of insurance number	If employee already has an ESIC insurance number, the same needs to be added by the concerned employer, but he/ she should not be registered a second time as per regulation-12 of ESI (General) regulation, 1950		
(i)Benefit to Ward of Insured Person	Some seats are reserved in MBBS, BDS and B.Sc. Nursing courses at ESIC medical colleges under the insured Person's ward.		