

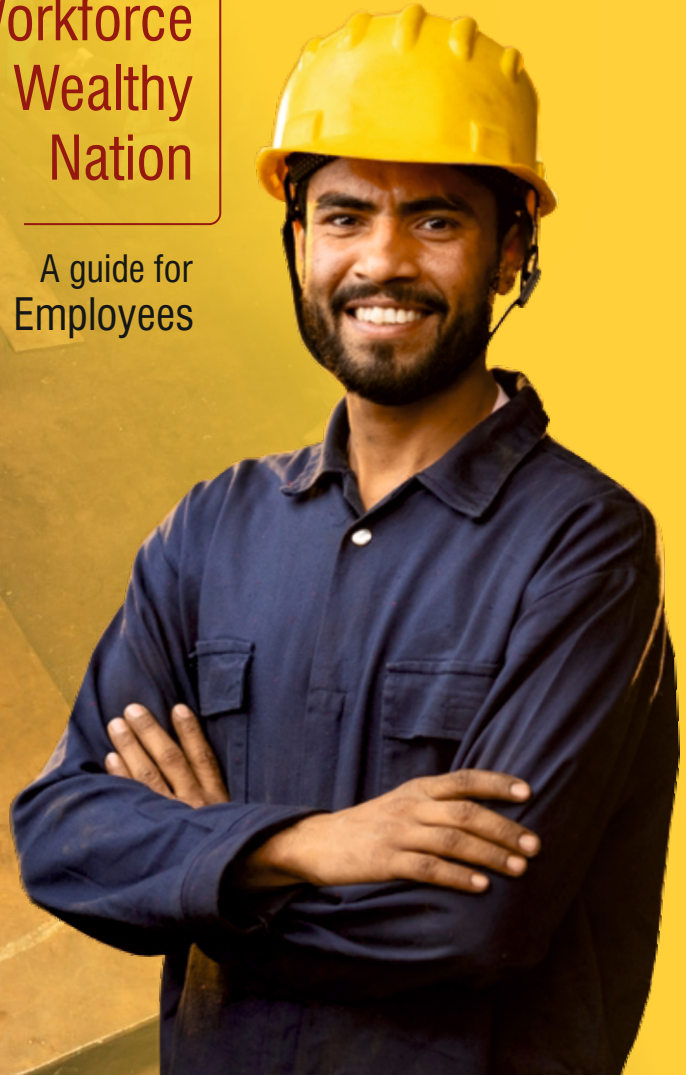


कर्मचारी राज्य बीमा निगम
Employees' State Insurance Corporation

श्रम एवं रोजगार मंत्रालय, भारत सरकार
Ministry of Labour & Employment, Govt. of India

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Healthy
Workforce
for a Wealthy
Nation

A guide for
Employees







KNOW YOUR ESI SCHEME

The Employees' State Insurance Scheme is an integrated measure of Social Insurance embodied in the Employees' State Insurance Act and it is designed to accomplish the task of protecting 'employees' as defined in the Employees' State Insurance Act, 1948, against the impact of incidences 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. Road Transport, Hotels, Restaurants, Cinemas, Newspaper, Shops, Educational/Medical Institutions wherein 10 or more persons are employed. Employees of the aforesaid categories of factories and establishments, drawing wages upto ₹21,000/- (₹25,000/- in case of persons with disabilities) 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 an employee. Employees, earning less than Rs. 176/- a day as daily wages, are exempted from payment of their share of contribution.

1. Coverage of Employer :

- In an area notified u/s 1(3) by the Central Government, all non-seasonal factories where 10 or more persons are employed attract coverage under Section 2(12) of ESI Act.
- Further, according to the notification issued by the appropriate Government under Section 1(5) of the Act, State Governments have extended the provisions of the act to the following establishments employing 10 or more persons (however, in few of the states the threshold limit is still 20):
 - (i) Shops;
 - (ii) Hotels or restaurants not having any manufacturing activity, but only engaged in 'sales';
 - (iii) Cinemas, including preview theatres;
 - (iv) Road Motor Transport Establishments;
 - (v) Newspaper establishments (that is not covered as factory under (Sec.2(12));
 - (vi) Private Educational Institutions (those run by individuals, trustees, societies or other organizations) and Medical Institutions (including Corporate, Joint Sector, trust, charitable, and private ownership hospitals, nursing homes, diagnostic centers and pathological labs).
 - (vii) Municipal bodies, including Municipal Corporation (Nagar Nigam), Municipal Councils, Nagar Palika and Other Urban Local Bodies run by State Government, wherein ten or more persons on casual or contractual or both, basis are employed.
 - (viii) The Central Government has extended the coverage to establishments belonging to or under the control of the central government engaged in the categories cited at Sr. No.(i) to (v) and Insurance Business, Non-Banking Financial Companies, Port Trust, Airport Authorities and Warehousing establishments employing 20 or more Persons.

2. Coverage of Employee:

- Under Section 2(9), any person employed for wages in or in connection with the work of a factory or establishments to which this act applies and drawing wages up to Rs. 21000/- per month (Rs.25,000/- for Persons with Disability) is covered under the Act. This includes directly employed by the principal employer or through an immediate employer.
- Temporary, casual and part-time employees are also covered.
- Apprentices engaged under Indian Apprenticeship Act, 1961 are not covered.
- Washing allowance and Conveyance allowance are excluded from the wages.
- Overtime wages are not counted for the purpose of employee coverage but counted for payment of contribution.

Family:

- i. a spouse;
- ii. a minor legitimate or adopted child dependent upon the insured person;
- iii. a child who is wholly dependent on the earnings of the insured person and who is-
 - (a) receiving education, till he or she attains the age of twenty-one years,
 - (b) an unmarried daughter;



- iv. a child who is infirm by reason of any physical or mental abnormality or injury and is wholly dependent on the earnings of the insured person, so long as the infirmity continues;
- v. dependant parents, whose income from all sources does not exceed such income as may be prescribed by the Central Government;
- vi. in case the insured person is unmarried and his or her parents are not alive, a minor brother or sister wholly dependant upon the earnings of the insured person;

The income criteria for the purpose of category (v) above in the case of dependent parents should not exceed ₹9,000 per month.

Insured person: means a person who is or was an employee in respect of whom contributions are or were payable under this Act and who is, by reason thereof, entitled to any of the benefits provided by this Act;

Employees' Registration:

- The Employer before taking into employment shall register the insurable employee online using their credential.
- In case of first employment (the employee has not worked anywhere before joining the employer), the employer has to register the employee under the ESI Scheme by submitting the details of the employee, their family members, their place of residence and that of their family members, the dispensary at which they want to avail medical treatment, etc.
- Once the registration process is completed, the employee will be allotted an insurance number, which is unique and will be valid throughout the life of the employee, even if the employee changes jobs.
- In case, the employee already has an insurance number, the employer has to enter that number and proceed with updating the details of the employee, as the insurance number is unique for each employee and is valid throughout the life of the employee, irrespective of his changing jobs.

3. E-Pehchan Card

- On registration, every insured person (IP) is provided with an 'e-Pehchan Card' through his employer. Insurance No. and other details of the IPs are printed on it.
- Insured persons can also download their e-Pehchan Card through the IP Portal/the Umang App.
- This feature is also available to the existing IPs.
- Upon downloading the e-Pehchan Card, insured persons are required to paste their photographs along with their family members and get the card countersigned by their respective employers or the designated ESIC Branch Manager.

The e-Pehchan Card is valid for lifetime.

4. Aadhar Seeding:

- ESIC has also introduced Aadhaar authentication of insured persons and their family members on a voluntary basis.
- Insured Persons can seed the Aadhaar details of self and their family members in the ESIC database by themselves / their respective employers / by visiting nearest ESIC Branch Office / ESIC Camp Office setup for this purpose.
- Aadhaar details can be seeded through OTP, Biometric Authentication and facial recognition method by visiting Employer Portal / IP Portal / AAA+ App.

5. Benefits Under ESIC:

Sl. No.	Name of the Benefit(s)	Contributory Condition	Duration of Benefit	Quantum of Benefit
1.	Medical Benefit	From entry into insurable employment and till he/she is qualified to claim sickness or maternity benefit	From entry into insurable employment and till he/she is qualified to claim sickness or maternity benefit	full medical care in the form of medical attendance, treatment, drugs and injections, specialist consultation and hospitalization to insured persons and his/her family members. It includes Primary, secondary and Tertiary care
2.	Sickness Benefit	Payment of contribution for 78 days in corresponding contribution period	Upto 91 days in two consecutive benefit periods	70% of the average daily wages
3.	Enhanced Sickness Benefit	Same as above (2)	14 days for Tubectomy and 7 days for Vasectomy, extendable on medical advice	100% of the average daily wages
4.	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
5.	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
6.	Permanent Disablement Benefit	From day one of entering insurable employment for disablement due to employment injury	For whole life	Upto 90% of average daily wages (in proportion to the loss of earning capacity)
7.	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
8.	Maternity Benefit	Payment of contribution of 70 days in two preceding contribution periods	It is paid upto 26 weeks in case of confinement, upto two surviving children, 12 weeks for	100% of the average daily wages



Sl. No.	Name of the Benefit(s)	Contributory Condition	Duration of Benefit	Quantum of Benefit
			more than two surviving children, upto 12 weeks to commissioning/ adopting mother, up to 6 weeks in case of miscarriage further extendable by 1 month on medical advice in case of sickness arising out of Pregnancy, Confinement, Miscarriage	
OTHER BENEFITS				
1.	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. (Till 30.06.2024)	90 days	50% of the average daily earning
2.	Unemployment Allowance Rajiv Gandhi Shramik Kalyan Yojana (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 has 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 the last 12 months
3.	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	Rs. 7,500/- per case

Sl. No.	Name of the Benefit(s)	Contributory Condition	Duration of Benefit	Quantum of Benefit
4.	Funeral Expenses	From day one of entering insurable employment	For defraying expenses on the funeral of an insured person	Actual expenses are subject to a maximum limit of Rs. 15,000/-
5.	Vocational Training	In case of physical disablement due to employment injury	As long as vocational training lasts	Actual fee charged or Rs. 123/- a day, whichever is higher
6.	Physical Rehabilitation	Physical disablement due to injury	As long as person is admitted to an artificial limb center	100% of the average daily wages
7.	Vocational Rehabilitation Skill Development Scheme	In case of Unemployment Allowance under RGSKY	For a duration of maximum 6 months	
8.	Medical Care to retired Insured Persons	<p>i) Provided to the Insured Person and his/her spouse in the ESI hospitals and dispensaries on retirement after the superannuation age or by taking retirement under the voluntary retirement plan or pre-retirement</p> <p>ii) An Insured Person who ceases to be in insurable employment on account of permanent disablement</p>	Lifetime. Subject to the condition of minimum service of 05 years in insurable employment before the retirement	Payment of Rs. 120/- per annum after retirement

6. Ward of IP : Few seats have been allocated for wards of insured persons (IPs) for admissions into undergraduate (MBBS/BDS/BSc Nursing) courses in ESIC Medical Education institutions.

7. Dependents and their share in DB: The rate of dependants' benefit is 90% of the standard benefit rate of the wages of the deceased insured person. It is apportioned among the dependants as follows:

- (i) **Widow:** Till death or remarriage at 3/5th of the full rate.
- (ii) **Widowed mother** till death at 2/5th of the full rate,
- (iii) **To each child** at 2/5th of the full rate each till they attain the age of twenty-five years.
- (iv) **Unmarried daughters** at 2/5th of the full rate till they get married
- (v) If the son or daughter is infirm and wholly dependent on the earnings of the insured person at the time of his death, they continue to receive the benefit even after attaining the age of 25 years/marriage as the case may be.



If the total dependants' benefit for all the dependents worked out as above exceeds at anytime, the full rate, the share of each of the dependents shall be proportionately reduced, so that the total amount payable to them does not exceed the amount at full rate. In case the deceased, Insured Person does not leave behind any of the dependents referred above, then his parents will get 3/10 share or if no parent is alive, then his paternal grant parent will get 3/10 share of full rate of dependent benefit.

8. Responsibilities of Insured Persons:

- A person who works and receives wages on any day is not entitled to sickness benefit or maternity benefit or temporary disablement benefit in respect of that day.
- A recipient of sickness benefit or temporary disablement benefit must remain under medical treatment and obey the instructions given by his Insurance Medical Officer.
- He should not leave the area of treatment without the permission of his medical officer and should present himself for examination by the medical officer or any other person authorised by the Corporation.
- If an Insured person receives any benefit to which he is not legally entitled, he is liable to repay the value of any such benefit to the Corporation
- If you are joining/switching over jobs and already registered with ESI Registration No. (Insurance No.), please inform the same to your new employer. Certain benefits are based on your length of contribution. Hence, registering yourself with existing ESIC Insurance No., on change of employment, will entitle you to such enhancement/ contribution related benefits.
- Fill up your Forms correctly and make no false declaration on your claim for purpose of obtaining ESIC benefits.
- Apply for examination by Medical Board immediately after your TDB terminates
- Follow referral procedures for treatment except in emergencies
- Carry your e-Pehchan Card and/or OPD Slip while visiting ESI Dispensary/Hospital. You will get the facilities faster with these. Your previous medical history can be easily seen.
- Carry your e-Pehchan Card with you whenever you go to claim cash benefits from your Branch Office.
- Do not lend your ESIC e-Pehchan Card to anyone else for availing treatment. It is a punishable act.
- If you have any doubt or need clarification, contact your Branch Office Manager or Dispensary in charge.
- If you have a grievance, contact Branch Office Manager/Dispensary in charge to which you are attached for quick redressal. Besides this, the concept of Suvridha Samagam on a fixed day of each month has also been introduced across all the offices of ESIC.
- Do not add any non-eligible person to your Declaration Form for purpose of medical facility, etc.
- Add/delete a family member in your declaration in the event of birth/death.
- Appear before the Medical Referee at the appointed time and date.

9. Rights of an Insured Person:

- Cash benefits payable under the Employees' State Insurance Act are not liable to attachment or sale in execution of any court decree or order. Also, the right to receive any benefit is not transferable or assignable.
- An employee is protected against dismissal, discharge, or other punishments during the following periods: –
 - (1) a period of 6 months in case of a recipient of disablement benefit;
 - (2) a period of 6 months in case an employee is under medical treatment for sickness or certified illness due to pregnancy or confinement;
 - (3) A period of 18 months in case an employee is under medical treatment for T.B., Leprosy, Mental illness, Malignant or any of the 34 specified diseases.
- To make the right of claimants effective, every claimant has a right to raising a dispute in the Employees' Insurance Court. It consists of a judicial officer appointed by the State Government. The jurisdiction of a Civil Court is barred in all such cases.
- In case of accident, every Employer shall arrange First Aid, Medical Care and Transport to the nearest Medical Facility.

10. Redressal of Public Grievances

The ESI Corporation has set up the Public Grievances Redressal System at all levels i.e. Hqrs. Office/Regional/Sub-Regional/Divisional/Branch Offices/ESI Dispensaries/ESI Hospitals. Stakeholders may reach out to ESIC for grievance redressal through esic website, CPGRAM portal, Toll-Free Helpline No. 1800-11-3839 (medical services) and 1800-11-2526 for Non-Medical issues, Social Media, Umang App, email (pg-hqrs@esic.nic.in) and hard copy by post, etc.

Besides the above, we have PGO at RO/SRO and ESIC/ESICMCH levels to redress the grievances of stakeholders.

11. Suvidha Samagam

In order to deal with oral, written complaints/suggestions and grievances, Suvidha Samagam is held regularly in various field offices i.e. at RO/SRO/ESIC Hospitals on 2nd Wednesday of every month and at ESIC BO on 2nd Friday of every month.

12. Vigilance Related Issues

For vigilance related issues, employers and employees covered under the Scheme can contact the Regional Director, ESIC of their areas or write to the: -

Chief Vigilance Officer (Vigilance)

Employees' State Insurance Corporation, Panchdeep Bhawan, CIG Marg, New Delhi-110002

Tel.: 011-23221105/23237284, E-mail: cvohq-dl@esic.nic.in



13. Online Services (IP PORTAL)

Insured Person can get all information just by a single click.

- Login ESIC Portal: www.esic.gov.in
- Click on IP Portal insured person/beneficiaries at below left corner
- Insert your Insurance No. in Username box
- Click on Login
- Know everything about ESI Scheme
- Full details of you and your family
- Entitlement for all ESI Scheme benefits
- Details of your wages and contributions
- Status of claim
- Online claim submission
- Update IP as well as family details
- Seed aadhar of IP as well as family
- Feedback form

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सत्यमेव जयते



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