



**EMPLOYEES STATE INSURANCE CORPORATION**  
**'PANCHDEEP BHAWAN', C.I.G ROAD, NEW DLEHI - 110 002.**  
**Website - esic.org.in**  
**((011) 23235391**

No.R-19/13/2004-Bft.II

Dated : 30 .12.2008

**CIRCULAR**

**Subject : Medical Benefits available under the Scheme**

It has come to our notice that many of our stake holders are not clear about the Medical Benefits available under the ESI Scheme to an Insured Person /Insured Woman from the day he/she joins an insurable employment without any condition of payment of contribution or length of service.

In this connection it is clarified that ESI Act provides reasonable medical care in the form of medical treatment and attendance to IPs and their families in respect of medical, surgical and obstetric treatment under Section 58. Accordingly, the correct position of Medical Benefits available to IPs/IWs from the day he/she joins insurable employment is as follows :-

- (i) **Reasonable medical care** :- Admissible from the day he/she joins insurable employment. Family members of IPs are also entitled.
- (ii) **Accident Treatment** :- In case IP/IW sustains Accident he/she shall be entitled to medical benefits including Super Speciality Treatment without any Contributory Condition.
- (iii) **Employment Injury** :- In case IP/IW sustains Employment Injury, he/she will be entitled to medical benefits including Super Speciality Treatment without any contributory conditions.
- (iv) **Maternity Treatment** :- Medical care for Delivery, Confinement, Miscarriage and Medical Termination of Pregnancy is available from day one.
- (v) **Super Speciality Treatment** :- A condition of payment of 78 days contribution has been kept for availing this facility as a preventive measure against misuse. However, this condition is also relaxable in genuine cases and the power of relaxation has now been vested with the SSMCs/SMCs

All the Officers of ESI Corporation are requested to please bring the above position to the notice of all our stake holders.

All the Directors of the State ESI Schemes are requested to please transmit it to all Medical Superintendents of State ESI Hospitals, the Insurance Medical Officers and all the Insurance Medical Practitioners under their control.

  
**(Prabhat C. Chaturvedi)**  
**Director General**

- 1 Regional Director/Director/Joint Director (I/c)  
ESI Corporation  
Regional Office /Sub-Regional Office
- 2 All the Directors of State ESI Schemes
- 3 All the SSMCs/SMCs/Medical Superintendents of  
ESIHS & Incharge of ESIC Dispensaries.