



**ESIC**  
Chinta Se Mukti

# ESI Corporation

दिलाये कामगारों को 'चिंता से मुक्ति'

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 is designed to accomplish the task of protecting 'employees' as defined in the Employees' State Insurance Act, 1948 against the hazards 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. 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 Rs. 15,000/- a month, are entitled to social security cover under ESI Act. The ESI Scheme is financed mainly by contributions from employers and employees.

The rate of contribution by employer is 4.75% of the wages payable to employees. The employees' contribution is at the rate of 1.75% of the wages payable to an employee. Employees, earning less than Rs. 100/- a day as daily wages, are exempted from payment of their share contribution.

## REGISTRATION, CONTRIBUTIONS AND ALLIED PROVISIONS

The employer, once allotted the ESIC registration number for their factory establishment through ESIC portal [www.esic.in](http://www.esic.in) can login to the employer portal and register their employees, as soon as they are employed by them. 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 to 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 job. In case, the employee is already having 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.

As explained above, entire Online Process of ESIC may further be illustrated through some slides for easy understanding of online work flow, etc., at ESIC website [www.esic.in](http://www.esic.in). The sample illustrations have been classified in following sub-heads and also shown at the page no. \_\_\_\_\_

- i) Employee Registration
- ii) Register New IP or Already Registered
- iii) Creation of Declaration Form (DF) by filling all the relevant details of IP
- iv) Submission of Declaration Form
- v) Generation of IP Number

## PEHCHAN CARD

On registration every insured person (IP) is provided with a 'Temporary Identification Certificate' (TIC) which is valid ordinarily for a period of 3 months. Within this period, the IP alongwith this TIC, their family photo both duly attested by their employer has to approach the nearest/any of the Branch Office, wherein the IP's photograph would be taken and the fingerprints of the IP and their family members would be scanned. On completion of the procedure, the Pehchan Card would be delivered to the IP in about 2 weeks time. These two sets of Pehchan Card ensure fast and convenient delivery of the services and help the IP and their family members to avail medical facilities anywhere, anytime across all ESI Dispensaries and Hospitals. The Pehchan Card has the insurance number, name of the IP and the photograph of the IP/ family members printed on it.

If you lose your Identity or Pehchan Card before it has run its normal life, a duplicate card is issued on payment as prescribed.

## BENEFITS UNDER ESI SCHEME

- Sickness Benefit • Disablement Benefit • Dependents' Benefit
- Maternity Benefit • Medical Benefit

Besides the above mentioned, other benefits being provided to the beneficiaries are Confinement Expenses, Funeral Expenses, Vocational Rehabilitation, Physical Rehabilitation, Unemployment Allowance and Skill Upgradation Training.

## BENEFITS ELIGIBILITY CONDITIONS, DURATION & SCALE OF BENEFITS

### SICKNESS BENEFIT

#### (a) Sickness Benefit

**Eligibility:** Payment of contribution for 78 days in corresponding contribution period.

**Duration & scale of benefits:** Up to 91 days in two consecutive benefit periods.

**Rate:** 70% of the average daily wages for 91 days in a year.

#### (b) Enhanced Sickness Benefit (For Vasectomy/Tubectomy)

**Eligibility:** Payment of contribution for 78 days in corresponding contribution period.

**Duration & scale of benefits:** 14 days for Tubectomy & 7 days for Vasectomy, extendable on medical advice.

**Rate:** 100% of the average daily wages.

#### (c) Extended Sickness Benefit

**Eligibility:** For 34 specified long term diseases. Continuous insurable employment for two years with 156 days' contribution in four consecutive contribution periods.

**Duration & scale of benefits:** 124 days, this may be extended upto two years on medical advice during a period of two years.

**Rate:** 80% of the average daily wages.

## **DISABLEMENT BENEFIT**

### **(a) Temporary Disablement Benefit**

**Eligibility:** From day one of entering insurable employment for disablement due to employment injury.

**Duration & scale of benefits:** As long as temporary disablement lasts.

**Rate:** 90% of the average daily wages.

### **(b) Permanent Disablement Benefit**

**Eligibility:** From day one of entering insurable employment for disablement due to employment injury.

**Duration & scale of benefits:** For whole life.

**Rate:** For permanent total disablement - % of the average daily wages. For permanent partial disablement - Proportionate to the loss of earning capacity as determined by medical board.

## **DEPENDANTS' BENEFIT**

**Eligibility:** From day one of entering insurable employment in case of death due to employment injury.

**Duration & scale of benefits:** For life to the widow or until her re-marriage. To dependant children till the age of 25 years. To dependant parents etc. subject to conditions.

**Rate:** 90% of the average daily wages shareable in fixed proportion among all dependants.

## **MATERNITY BENEFIT**

**Eligibility:** Payment of contribution of 70 days in two preceding contribution periods.

**Duration & scale of benefits:** Up to 12 weeks in case of confinement. Up to 6 weeks in case of miscarriage. Extendable by 1 Month on medical advice in case of Sickness arising out of Pregnancy, Confinement, Miscarriage.

**Rate:** 100% of the average daily wages.

## **MEDICAL BENEFIT**

**Eligibility:** Full medical facilities for self and family from day one of entering insurable employment.

**Duration & scale of benefits:** Full medical care till he/she remains in insurable employment. No ceiling on expenditure. Retired insured persons who have been in insurable employment for at least five years before retirement on superannuation or under VRS or premature retirement and insured persons becoming disabled due to an employment injury are entitled to full medical care for self and spouse only on payment of ₹ 120/- as annual contribution.

Medical Benefit under the ESI Scheme has now been extended to the widow/spouses of deceased/retired/superannuated Insured Persons as well as to the widow/spouses of Insured Persons who ceases to be in an insurable employment on account of Permanent Disablement, and also to widows of Insured Persons who are in receipt of Dependants' Benefit.

## **OTHER BENEFITS**

### **(a) Confinement Expenses**

**Eligibility:** 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 ESI Scheme are not available.

**Duration & scale of benefits:** Up to two confinements only.

**Rate:** ₹ 5000/- per case.



### **(b) Funeral Expenses**

**Eligibility:** From day one of entering insurable employment.

**Duration & scale of benefits:** For defraying expenses on the funeral of an Insured Person.

**Rate:** Actual expenses subject to a maximum of ₹ 10000/- .

### **(c) Vocational Training:**

**Eligibility:** In case of physical disablement due to employment injury.

**Duration & scale of benefits:** As long as vocational training lasts.

**Rate:** Actual fee charged or ₹123/- a day, whichever is higher.

### **(d) Physical Rehabilitation**

**Eligibility:** In case of physical disablement due to employment injury.

**Duration & scale of benefits:** As long as a person is admitted in an artificial limb centre.

**Rate:** 100% of the average daily wages.

### **(e) Unemployment Allowance - Rajiv Gandhi Shramik Kalyan Yujana (RGSKY)**

**Eligibility:** 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 three years prior to the loss of employment.

**Duration & scale of benefits:** Maximum twelve months during life time.

**Rate:** 50% of the average daily wages.

### **(f) Skill Up gradation Training under RGSKY:**

**Eligibility:** 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 three years prior to the loss of employment.

**Duration & scale of benefits:** For a duration of maximum 6 months.

## **SUPER-SPECIALITY TREATMENT**

The eligibility for super-speciality treatment is 3 months (with contribution paid for at least 39 days) of insurable employment for insured person (for self) and 6 months (with contribution paid for at least 78 days) of insurable employment by insured person for their family members. Such tertiary care (super-speciality treatment) is provided through in-house super speciality facilities available in some of ESI Hospital or ESI-PGIMSRs or through large no. of advanced empanelled medical institutions on referral basis through more the 1000 + tie-up hospitals all across India.

## **BENEFIT AFTER RETIREMENT**

An insured person who leaves the insurable employment on attainment of the age of superannuation or retires under a voluntary Retirement Scheme or takes premature retirement, after being an insured person for not less than 5 years, shall be eligible to receive medical benefit for himself and his spouse subject to production of proof thereof, and payment of a nominal contribution of ₹ 120/- (rupees one hundred and twenty only) for one year. In case, the insured person expires, his spouse is entitled to the medical benefit for the remaining period for which the contribution was made, and she can continue to receive the medical benefit on payment of the contribution of ₹120/- (rupees one hundred and twenty only) per annum for further period. This medical benefit is also admissible to an insured person who ceases to be in employment on account of permanent disablement caused due to employment injury for himself and his spouse on

payment of similar contribution till the date on which he would have vacated the employment on attaining the age of superannuation, had not sustained such permanent disablement.

## REDRESSAL OF PUBLIC GRIEVANCES

The ESI Corporation has set up the Public Grievances Redressal System at all levels i.e. Hqrs. Office/ROs/SROs/DOs/Branch Offices/ESI Dispensaries/ESI Hospitals. To ensure expeditious disposal and speedy redressal of public grievances under the ESI Scheme, various measures have been taken by the Corporation. To make the ESI Scheme user-friendly, transparent and to give immediate guidance to stakeholders and beneficiaries, a Toll Free Helpline No.1800-11-2526 has been activated at Hqrs. office.

Besides the above, the following helpline have also been installed in ESIC Regions/Sub-Regions to cater local stakeholders on information relating to ESIC.

Sl. No.	Name of Region	Toll Free Helpline No.	
			10. <b>Jammu &amp; Kashmir</b> RO, Jammu
1.	<b>Andhra Pradesh</b> RO, Hyderabad SRO, Visakhapatnam SRO, Vijayawada	1800-425-2358	11 <b>Jharkhand</b> RO, Ranchi 1800-345-6532
2.	<b>Assam</b> RO, Guwahati	1800-345-3627	12. <b>Kerla</b> RO, Thrissur SRO, Kollam SRO, Kozhikode SRO, Thruvananthapuram SRO, Ernakulam
3.	<b>Bihar</b> RO, Patna	1800-345-6190	13. <b>Karnataka</b> RO, Bangalore SRO, Peenya SRO, Bommasandra SRO, Hubli SRO, Gulbarga SRO, Mysore SRO, Mangalore
4.	<b>Chhattisgarh</b> RO, Raipur	1800-233-5172	14. <b>Maharashtra</b> RO, Mumbai SRO, Thane SRO, Aurangabad SRO, Nasik SRO, Pune SRO, Marol SRO, Nagpur
5.	<b>Delhi</b> RO, Delhi SRO, Okhla SRO, Rohini DO, Shahdara	1800-11-2562	15. <b>Madhya Pradesh</b> RO, Indore 1800-233-4414
6.	<b>Goa</b> RO, Panji	1800-233-0132	16. <b>Orissa</b> RO, Buneswar 1800-345-6712
7.	<b>Gujrat</b> RO, Ahmedabad SRO, Surat SRO, Vadodara	1800-233-0424	
8.	<b>Haryana</b> RO, Faridabad SRO, Gurgaon SRO, Ambala	1800-180-1475 1800-180-2526	
9.	<b>Himachar Pradesh</b> RO, Baddi	1800-180-2862	

17. <b>Punjab</b> RO, Chandigarh SRO, Jalandhar SRO, Ludhiana 1800-180-0026	SRO, Madurai SRO, Salem SRO, Tirunelveli 1800-425-2527 1800-425-1505
18. <b>Puducherry</b> RO, Puducherry 1800-425-7642	20. <b>Uttarakhand</b> RO, Dehradun 1800-180-4161
19. <b>Rajasthan</b> RO, Jaipur SRO, Udaipur SRO, Jodhpur 1800-180-6266 1800-180-6224	21. <b>Uttra Pradesh</b> RO, Kanpur SRO, Lucknow SRO, Varanasi SRO, Noida 1800-180-5127 1800-180-3181
19. <b>Tamil Nadu</b> RO, Chennai SRO, Coimbatore 1800-425-7080	22. <b>West Bengal</b> RO, Kolkata SRO, Barrackpore SRO, Durgapur 1800-345-4454 1800-345-5985

Grievances can be reported in writing, over telephone through Toll Free Helpline, by post or in person to any of the following Officers.

- Branch Office Level** : Manager of Branch Office
- Dispensary Level** : IMO Incharge
- Hospital Level** : Medical Superintendent/Deputy Medical Supdt.
- State/Regional/ Sub-Regional Level** : (i) Public Grievance Officer  
(ii) Director/Joint Director Incharge  
(iii) Regional Director  
(iv) State Medical Commissioner/Senior State Medical Commissioner  
(v) Director, Medical, ESI Scheme
- Corporate Level (Hqrs.)** : (i) Director General  
(ii) Medical Commissioner  
(iii) Insurance Commissioner  
(iv) Director (Public Grievances)

**ESI Corporation, Panchdeep Bhawan, CIG Marg, New Delhi-110002**

**Website** : [www.esic.nic.in](http://www.esic.nic.in), [www.esic.in](http://www.esic.in) **E-mail** : [jd-pg@esic.nic.in](mailto:jd-pg@esic.nic.in)/[esic-hqrs@esic.in](mailto:esic-hqrs@esic.in)

**Phone** : 011-23234092/93/98 **Fax** : 011-23234537

**Toll Free Helpline No. : 1800 11 2526**

**SUVIDHA SAMAGAM**

**Your One-Stop Solution to Problems Related to ESI Scheme**

If you have any complaint, suggestion or query related to ESI Scheme simply visit our offices as per the following schedule :

- ESI Regional Offices/ Sub-Regional Offices/ Divisional Offices/ Hospitals on 2<sup>nd</sup> Wednesday of every Month.
- ESIC Branch Offices on 2<sup>nd</sup> Friday of every Month.

## 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/Director (Vigilance)

Employees' State Insurance Corporation, Panchdeep Bhawan, CIG Road,  
New Delhi-110002 Tel. : 011-23221105 (CVO)/23230145  
(Director) 011-23234092 (Extn.293/311) e-mail : cvohq-dl@esic.in

## ONLINE SERVICES

In ESI Corporation, bilingual (Hindi & English) portal based Information Website **www.esic.nic.in** and Service Website **www.esic.in** are already doing service. The following services can be availed online by stakeholders in case of need.

- i) Registration of employers & employees
- ii) Online payment of ESI Contribution by the employers
- iii) Payment of Cash benefits at Branch Offices
- iv) Facilitation of Medical Care at Dispensaries & Hospitals
- v) I.T. Roll Out programme under 'Project Panchdeep'
- vi) Stakeholders may lodge Grievance online and get redressal through internet facility anytime & anywhere in ESIC.
- vii) Stakeholders are empowered to lodge online public grievance through CPGRAM, Govt. of India vide their Website <http://pgportal.gov.in> and Helpline portal <http://helpline.rb.nic.in>. also.

## IP Portal

**Get all information just by a single click.**

- Login ESIC Portal **www.esic.in**
- **Click** on IP Portal at left corner
- **Insert** your Insurance No. in Username box
- **Click** on Login

**Known 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

## GENERAL INFORMATION

For any other information about the scheme individuals or organizations may log on to ESIC website : [www.esic.nic.in](http://www.esic.nic.in), [www.esic.in](http://www.esic.in) or contact any of the following Officers.

**Branch Office Level** : Manager of Branch Office



- Dispensary Level** : IMO Incharge
- Hospital Level** : Medical Superintendent/Deputy Medical Supdt.
- State/Regional** : (i) Nodal Officer (Public Relation)
- Sub-Regional Level** (ii) Director/Joint Director Incharge  
(iii) Regional Director  
(iv) State Medical Commissioner/Senior State Medical Commissioner  
(v) Director, Medical, ESI Scheme
- Corporate Level (Hqrs.)** : (i) Director General  
(ii) Medical Commissioner  
(iii) Insurance Commissioner  
(iv) Jt. Director (Public Relation)

### SOME MISCELLANEOUS PROVISIONS

◆ **Disqualification for benefits in certain cases:**

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.

◆ **Safeguarding the right to Benefit:**

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.

◆ **Protection from Dismissal, discharge or other Punishments:**

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 12 months in case an employee is under medical treatment for T.B. Leprosy, Mental, Malignant or any of the 34 specified diseases.

◆ **Adjudication Machinery:**

To make the right of claimants effective, every claimant has a right of 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.

◆ **Repayment and recovery of Benefit payments:**

If a 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.

◆ **Punishment for false statement, etc.:**

Any false statement or false representation made or caused to be made for the purpose of obtaining benefit wrongfully, etc. constitutes an offence under the Employees' State Insurance Act, punishable with imprisonment upto three months or with fine up to five hundred rupees or both.

**FOR BETTER AND QUICKER SERVICES**

**Please Remember**

- Pehchan Card is your visa to social security; protect it from loss or damage.
- In case of loss of Pehchan Card, report the matter to your Branch Office/ Dispensary.
- Insurance Number of IPs, now portable across the country
- If you are joining/switching over job 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.
- Your Pehchan Card is permanent and will be valid on change of employment/ employer also. Always disclose your Pehchan Card No. to new employer while changing the job.
- Always carry your Smart Pehchan Card and/or computer generated OPD Slip while visiting ESI Dispensary/Hospital. You will get the facilities faster with these. Your previous history can be easily seen to improve treatment.
- Apply for examination by Medical Board immediately after your TDB terminates.
- Follow referral procedures for treatment except in emergencies, when time factor is critical.
- 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 Suvidha Samagam on a fixed day of each month has also been introduced across all the offices of ESIC.
- Be courteous with ESI staff and expect courtesy and compassion from them always.

**FOR HELPING US TO HELP YOU**

**Please....**

- Do not add any non-eligible person to your Declaration Form for purpose of medical facility, etc.
- Do not deface or tamper with your Identity Card.
- Do not lend your Identity Card to anyone else.

- Do not fake illness or injury for claiming any benefit.
- Do not force your doctor for wrong certification, etc.
- Do not approach touts for any favour from ESIC.
- Do not tamper with your Medical Certificate.
- Do not pay for any ESIC Forms. These are supplied free of cost from Branch Offices.
- Do not forget to add/delete a family member in your declaration in the event of birth/ death.
- Do not forget to carry Form 105 duly signed by your employer on outstation journeys. This will enable you to avail ESI facilities anywhere.

## **ESIC IS YOUR TRUSTEE - TRUST IT ALL THE TIME**

### **SOME POINTS TO REMEMBER**

- Follow the instructions of your doctor carefully.
- Do not leave the area in which medical treatment is being provided without the permission of your doctor.
- Avoid unnecessary demands upon your doctor's time.
- Do not fail to appear before the Medical Referee at the appointed time and date.
- Obtain a medical certificate only if you are unable to attend to your work.
- Do not tamper with your Medical Certificate.
- Preserve your biometric Pehchan Card carefully. Take it with you whenever you go to claim medical care from your doctor or to claim cash benefit via ECS from your Branch Office.
- Fill in particulars and dates on your Forms correctly and make no wrong declaration on your claim for purpose of obtaining ESIC benefits.
- Do not lend your ESIC Pehchan Card to anyone else for availing treatment. It is a punishable act.
- If you have any doubt or need a clarification, contact your Branch Office Manager or Dispensary in charge.

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## KEY AUTHORITIES

Hon'ble Minister of Labour & Employment, Government of India

**Sh. Narendra Singh Tomar**

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Hon'ble Minister of State for Labour & Employment, Government of India

**Sh. Vishnu Deo Sai**

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Secretary to the Government of India, Labour & Employment

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Director General, ESI Corporation

**Sh. Anil Kumar Agarwal**

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Insurance Commissioner - PR

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कर्मचारी राज्य बीमा निगम

Employees' State Insurance Corporation

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Website: [www.esic.nic.in](http://www.esic.nic.in), [www.esic.in](http://www.esic.in)

Toll Free Number **1800-11-2526**