



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 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. 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 ₹15,000/- 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 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 ₹ 100/- a day as daily wages, are exempted from payment of their share of contribution.

REGISTRATION, CONTRIBUTIONS AND ALLIED PROVISIONS

The employer, once allotted the ESIC registration number for their factory/establishment through ESIC web portal www.esic.in, can login through the employer page on the web 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 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 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.

The entire Online Process of ESIC may further be seen at ESIC website, 'www.esic.in' under the following heads:-

- 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 his 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 at the designated ESI dispensary and hospital. In emergency situations, the IP can visit any of the ESI dispensary/hospital. 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 Pehchan Card before it has run its normal life, a duplicate card is issued on payment of ₹25/- at the Branch Office concerned.

BENEFITS UNDER ESI SCHEME

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

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

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.

(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 minimum 156 days' contribution in four consecutive Contribution Periods.

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

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 approx.

(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 - 90% 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: 'Reasonable medical care' for self and family from day one of entering insurable employment.

Duration & scale of benefits: Reasonable medical care till he/she remains in insurable employment.

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 Yojana (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. And The eligibility of the patients for Super-Speciality Treatment shall be determined from the date of registration of IP on IP portal. 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/Regional/Sub-Regional/Divisional/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. It includes a Toll Free Helpline No. 1800-11-2526 activated at Hqrs. office.

Besides the above, the following helplines have also been installed in ESIC RO/SRO to cater to local stakeholders.

Sl. No.	Name of Region	Toll Free Helpline No.	Sl. No.	Name of Region	Toll Free Helpline No.
1.	Andhra Pradesh RO, Hyderabad	1800-425-2358	6.	Gujarat RO, Ahmedabad	1800-233-0424
2.	Assam RO, Guwahati	1800-345-3627	7.	Haryana RO, Faridabad SRO, Gurgaon	1800-180-1475 1800-180-2526
3.	Bihar RO, Patna	1800-345-6190	8.	Himachal Pradesh RO, Baddi	1800-180-2862
4.	Chhattisgarh RO, Raipur	1800-233-5172	9.	Jammu & Kashmir RO, Jammu	1800-180-7029
5.	Goa RO, Panji	1800-233-0132	10.	Jharkhand RO, Ranchi	1800-345-6532

Sl. No.	Name of Region	Toll Free Helpline No.
11.	Karnataka RO, Bangalore SRO, Hubli	1800-425-0636 1800-425-0037
12.	Maharashtra RO, Mumbai SRO, Pune	1800-209-4599 1800-233-4143
13.	Madhya Pradesh RO, Indore	1800-233-4414
14.	Odisha RO, Bhubaneswar	1800-345-6712
15.	Punjab SRO, Ludhiana	1800-180-0026
16.	Puducherry RO, Puducherry	1800-425-7642

Sl. No.	Name of Region	Toll Free Helpline No.
17.	Rajasthan RO, Jaipur SRO, Udaipur	1800-180-6266 1800-180-6224
18.	Tamil Nadu RO, Chennai SRO, Madurai SRO, Tirunelveli	1800-425-7080 1800-425-2527 1800-425-1505
19.	Uttarakhand RO, Dehradun	1800-180-4161
20.	Uttar Pradesh RO, Kanpur SRO, Noida	1800-180-5127 1800-180-3181
21.	West Bengal RO, Kolkata SRO, Barrackpore	1800-345-4454 1800-345-5985

For any other information about the ESI scheme individuals or organizations may log on to ESIC website: 'www.esic.nic.in', 'www.esic.in' or contact any of the officers of ESIC offices/ establishments. Grievances can also be reported in writing, over telephone through Toll Free Helpline, by post, Email or in person to any of the following officers.

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

Address: ESI Corporation, Panchdeep Bhawan, CIG Marg, New Delhi-110002

Website: www.esic.nic.in, www.esic.in **E-mail:** jd-pghq@esic.in

Phone: 011-23234092/93/98 **Fax:** 011-23234537 **Toll Free Helpline No.:** 1800 11 2526

SUVIDHA SAMAGAM

In order to deal with oral, written complaints/suggestions and grievances, Suvidha Samagam is being 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.

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, E-mail: cvoHQ-dl@esic.nic.in

Director (Vigilance)

Tel.: 011-23230434

ONLINE SERVICES

In ESIC Corporation, bilingual (Hindi & English) Information Website 'www.esic.nic.in' and Service Website 'www.esic.in' are already operational. The following services can be availed online by stakeholders in case of need:-

- i) Registration of employers & employees
- ii) Issuance of TIC
- iii) Online payment of ESIC Contribution by the employers or online generation of challan for payment of contributions.
- iv) Payment of Cash benefits at Branch Offices
- v) Facilitation of Medical Care at Dispensaries & Hospitals
- 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>.

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

Know everything about ESIC Scheme

- Full details of you and your family • Entitlement for all ESIC Scheme benefits
- Details of your wages and contributions • Status of claim

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 is 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.
- Always carry your Pehchan Card and/or computer generated OPD Slip while visiting ESI Dispensary/Hospital. You will get the facilities faster with these. Your previous medical

history can be easily seen.

- Apply for examination by Medical Board immediately after your TDB terminates.
- Follow referral procedures for treatment except in emergencies.
- 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 co-operation 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 Pehchan Card.
- Do not fake illness or injury for claiming any benefit.
- Do not lend your Pehchan Card to anyone else.
- Do not force your doctor for wrong certification, etc.
- Do not approach touts for any favour from ESIC.
- 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.
- 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.

ESIC DECISIONS ON MEDICAL SERVICES - JULY, 2014

ESIC always tries to improve its services to suit the needs of India's workforce. ESIC constituted a Sub-Committee on Medical Services and Medical Education (MSME) for improving medical services under the ESI Scheme. The recommendations of the MSME Committee have been approved by the ESI Corporation in its 162nd meeting held on 31.07.2014 for overall improvement in delivery of medical care under the ESI Scheme. The decisions are as under:-

- Heavy dispensaries (OPD attendance of 200 patients/day or more) shall have facility for carrying out essential lab investigations like blood sugar, urine analysis, simpler Biochemistry investigations like KFT, LFT etc. and CBCT & ECG.
- Patients suffering from chronic ailments shall be issued medicines from dispensary for one month at a time.
- For monitoring the performance of all ESIS Hospitals and Dispensaries in the State, a State Executive Committee shall be constituted.
- 'Kahin Bhi Kabhi Bhi' would now be available for emergency situation only.
- Patients discharged from the hospital could be issued medicines from the hospital for the period prescribed or maximum for one month, whichever is shorter.
- The patients shall be recommended for referral by the Specialist for SST, by following specified clinical pathway/specified guidelines in this regard.
- Patients for Super Specialty Treatment (SST) shall be referred for a specific/particular procedures.
- Cashless SST shall be provided to only those IPs/beneficiaries who have been duly referred to tie-up hospitals by ESIC/ESIS institutions.
- The eligibility of patients for SST shall be determined from the date of registration of IP on IP portal.
- Upper limit on the expenditure for procedures not covered under CGHS package rates would now be ₹ 10.00 lakh per beneficiary/year.
- In respect of children of IP, congenital diseases requiring referral to SST and genetic disorders would be eligible for coverage up to the ceiling only in case the child is born after the IP had become eligible for SST.
- In case of malignancy and chronic renal failure, pre-existing disease shall not be eligible for coverage so as to prevent potential misuse of SST.
- Dialysis has been brought back within the definition of SST. Therefore, the eligibility for dialysis shall be the same as that of SST.
- The ceiling on cost of artificial limbs would now be ₹ 1.00 lakh.
- The ceiling on medical expenditure to be reimbursed to the States has been raised from ₹ 1500/- per year to ₹ 2000/- per IP per year.



कर्मचारी राज्य बीमा निगम
Employees' State Insurance Corporation

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