Benefits & Contributory Conditions

(i)	SICKNESS	Payment for atleast	91 days in any two	As at Annexure-II-A (
(a)	BENEFIT	78 days in the relevant contribution period	consecutive periods.	70% of daily average wages)
(b)	EXTENDED SICKNESS BENEFIT (for 34 specified long term diseases)	Continuous employment for a period of two years and contribution for 156 days in four consecutive contribution periods.	Two years	80% of daily average wages
(c)	ENHANCED SICKNESS BENEFIT (for undergoing sterilization operation for family welfare.)	Same as for Sickness Benefit.	7 days for vasectomy and 14 days for tubectomy; extendable in cases in post operative complication etc.	100% of daily average wages
(ii)	DISABLEMENT BENEFIT (EMPLOYMENT INJURY)			
(a)	Temporary Disablement Benefit	He/She should be an employee on the date of employment injury.	Till the incapacity lasts.	90% of the daily average wages
(b)	Permanent Disablement Benefit	-do-	For life	Depends upon the loss of earning capacity of the workers which is determined by a Medical Board.
(iii)	DEPENDANTS BENEFIT (Rule 58)	The deceased should be an employee on the date of fatal accident.	1. To widow/widows for life or until remarriage 2. To widowed mother during life. 3. to legitimate or adopted son until he attains the age of twenty five years. 4. To legitimate or adopted daughter till marriage. 5. To legitimate or adopted son or daughter wholly dependant on the earning of the insured	90% of the daily average wages to be divided amongst the dependants in the prescribed ratio.

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MATEDNITY	Dayment	person at the time of his/her death, who have attained the age of twenty five years and are infirm, till infirmity lasts. 5. To other dependants for life or till marriage or upto the age of 18 years, as the case may be	100% of daily arranger
MATERNITY BENEFIT	Payment of contribution for 70 days in immediately proceeding one or two consecutive contribution periods.	not more than six weeks can precede the expected date of confinement; 6 weeks for miscarriage and additional one month for sickness arising out of pregnancy confinement, premature birth of child or miscarriage.	100% of daily average wages.
FUNERAL EXPENSES	He should be an insured person on the date of death.		Actual expenditure on funeral not exceeding Rs. 10,000/-w.e.f. 01.04.2011.
REHABILITATION ALLOWANCE	Entitlement to medical benefit or if disabled due to employment injury.	For each day on which insured person remains admitted in Artificial Limb-Centre for fixation/repair or replacement of artificial limb.	At 100% of daily average wages.
MEDICAL BENEFIT	No condition (insured person and his family is eligible from the date of entry of I.P. into insurable employment)	Till the disability/disease lasts.	Full medical care (all facilities including hospitalization) for I.P. and members of their family.
MEDICAL BENEFIT TO RETIRED/DISA BLED INSURED PERSONS AND HIS/HER SPOUSE	On payment of Rs.10/- p.m. in lump-sum for one year in advance (i) by insured persons who retire	Period for which contribution is paid.	Full Medical care.
	FUNERAL EXPENSES REHABILITATION ALLOWANCE MEDICAL BENEFIT MEDICAL BENEFIT TO RETIRED/DISA BLED INSURED PERSONS AND	BENEFIT contribution for 70 days in immediately proceeding one or two consecutive contribution periods. FUNERAL EXPENSES He should be an insured person on the date of death. REHABILITATION ALLOWANCE BENEFIT MEDICAL BENEFIT MEDICAL No condition (insured person and his family is eligible from the date of entry of I.P. into insurable employment) MEDICAL BENEFIT TO RETIRED/DISA BLED INSURED PERSONS AND HIS/HER SPOUSE Contribution for 70 days in immediately proceeding one or two consecutive contribution for 70 days in immediately proceeding one or two consecutive contribution periods.	MATERNITY Payment of contribution for 70 days in immediately proceeding one or two consecutive contribution periods. Payment of two consecutive contribution periods. Payment of contribution periods

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		employment on		
		attaining the age of		
		superannuation or		
		under VRS or		
		prematurely after		
		being in insurable		
		employment for not		
		less than five years		
		(ii) by insured	IPs are entitled for	
		persons who cease	full medical care for	
		to be in insurable	self and spouse only,	
		employment on	Period for which	
		account of	contribution is paid,	
		permanent	till attaining the age	
		disablement due to	of superannuation.	
		an employment		
	~ ~	injury.		-
(ix)	Confinement	To an Insured	Up to two	Rs. 2,500/- per case.
	Expenses	Woman or an I.P. in	confinements only	
		respect of his wife	w.e.f. 01.12.2008	
		incase facilities for		
		confinement are not		
		available in ESI		
	3 7 4 1	Institutions.	A 11 41 - 1 C	D. 102/ 1
(x)	Vocational	Not more than 45	All the days of	Rs. 123/- per day or
	Rehabilitation	years of age and	training in Vocational Rehabilitation Centre	the actual amount
	Allowance Skill	disability not le than 40% due to	Renadilitation Centre	charged by Vocational Rehabilitation Centre,
	Development Scheme under	Employment Injury		whichever is higher.
	R.G.S.K.Y.	Employment injury		winenever is inglier.
(xi)	Unemployment	An I.P. who has lost	Maximum period of	about 50% of average
()	Allowance	employment due to	one year during life	daily wage.
		closure of factory,	time w.e.f.	, ,
		retrenchment or	01.02.2009	
		permanent		
		disablement of at		
		least 40% arising out		
		of 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	61 1 : 2	7
(xii)	Vocational	IP/IW should be in	Short duration of ten	Entire fee charged by
	Rehabilitation Skill	receipt of	weeks or other longer	the Institutions is to be
	Development Scheme	Unemployment	duration courses of	paid by the
	(under Rajiv Gandhi	Allowance under	upto six months at	Corporation. To and fro

	Shramik Kalyan	Rajiv Gandh	Advance Vocational	Rail/Bus fare to IP/IW
	Yojana)	Shramik Kalyar	Training Institutions.	who has to travel to
		Yojana		attend the training
				programme at AVTIs
				as charged, is
				reimbursed.
(xiii)	New Addition	Conveyance	10. Conveyance	Under this Scheme,
		Allowance	Allowance to	PDB beneficiaries are
			Permanent	paid Rs. 100/- as
			Disablement	conveyance allowance
			Benefit(PDB)	on their personal visit
			beneficiaries-	to Branch Office for
			regarding	submission of life
				certificate once in a
				year.