

5 ESIS (Employees' State Insurance Scheme)

5.1 Eligibility

Employees who are drawing a salary upto Rs. 21,000/- or less per month are covered under ESIS OR as per governing rules in force.

5.2 Contribution

Company will deduct 1.75% from the salaries of eligible employees and contribute 4.75% and remit the same to the ESI authorities every month.

For newly covered areas, ESI Authorities have prescribed reduced rate of contribution for a period of 2 years with effect from 1st August 2016. In such cases, Company will deduct 1% from the salaries of eligible employees and contribute 3% and remit the same to the ESI authorities every month. Post completion of 2 years' period, if the employee is still covered under ESI, then Company will deduct 1.75% from the salaries of eligible employees and contribute 4.75% and remit the same to the ESI authorities every month.

5.3 Contribution and benefit period

Contribution periods and the corresponding benefits periods shall be as under:

Contribution Period	Corresponding Benefit Period
1 st April to 30 th September	1 st January of the year following to 30 th June
1 st October to 31 st March of the year following	1 st July to 31 st December

5.4 Registration of the employees

Eligible employees have to fill **Declaration form** and submit the same to HR department of respective companies and companies shall do online registration for each individual.

5.5 Companies shall provide the Temporary Identity Certificates to the employees of the respective location, who will go to the respective ESIC office in his area or district on the date mentioned in the Temporary Identity Certificate to get the photograph clicked along with the family members mentioned in the family details column. After submitting the form to the ESIC office the employee will get the **Biometric card** from the ESIC office.

5.6 In the mean time if the employee has an urgency of getting the medical benefit from the ESIC hospital (before getting the **Biometric Card**) the same can be availed by producing the form with the family photograph displayed above duly stamped and signed by the company.

5.7 Family means all or any of the following relatives of an insured person:

1. Spouse
2. A minor legitimate or adopted child dependent upon the insured person
3. 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
4. A child who is wholly dependent on the earnings of the insured person and who is:
 - Receiving education till he / she attains the age of 21 years
 - Unmarried daughters
5. Dependent parents

5.8 Changes in family

An insured person shall intimate all changes in the membership of the family as defined under the Act, to the company within 15 days of such change having occurred and the company shall enter such particulars online in employee's family details.

5.9 Loss of Biometric card

In case of loss, defacement or destruction of Biometric Card, the insured person shall obtain the duplicate biometric card from ESIC Office with the payment of requisite charges as per ESIC rules.

5.10 Benefits**5.10.1 Sickness Benefits:**

Subject to the provisions of the Act and the regulations, a person shall be qualified to claim sickness benefit for sickness occurring during any benefit period if the contributions in respect of him/her were payable for not less than 78 days of the corresponding contribution period and shall be entitled to receive such benefit at the daily standard benefit rate for the period of his/her sickness.

He/she shall not be entitled to the benefits for the first two days of sickness in the case of a spell of sickness following, at an interval of not more than 15 days, the spell of sickness for which sickness benefits were last paid.

Provided further that sickness benefit shall not be paid to any person for more than 91 days in any two consecutive benefit periods.

The daily rate of sickness benefits in respect of a person during any benefit period shall be the 'Standard Benefit Rate' specified in rule 54 of ESI rules corresponding to the average daily wages of that person during the corresponding contribution period.

5.10.2 Maternity Benefits

5.10.2.1 An insured woman shall be qualified to claim maternity benefits for a confinement occurring or expected to occur in a benefit period, if the contributions in respect of her were payable for not less than 70 days in the immediate preceding two consecutive contribution periods.

5.10.2.2 Subject to the provisions of the Act and the regulations, if any, an insured woman who is qualified to claim maternity benefits in accordance with sub rule (i) shall be entitled to receive it at the daily rate specified in sub-rule(v) for all days on which she does not work for remuneration during a period of twelve weeks of which not more than six weeks shall precede the expected date of confinement.

5.10.2.3 An insured woman who is qualified to claim maternity benefits in accordance with sub-rule(i), shall, in case of miscarriage or medical termination of pregnancy, be under the regulations, to maternity benefits at the rates specified in sub-rule(v), for all days on which she does not work for remuneration during a period of six weeks immediately following the date of her miscarriage or medical termination of pregnancy.

5.10.2.4 An insured women who is qualified to claim maternity benefits in accordance with sub-rule (i), in case of sickness arising out of pregnancy, confinement, premature birth of child or miscarriage or medical termination of pregnancy shall on production of such proof as may be required under the regulations, be entitled in addition to maternity benefits payable to her under any provisions of the act, for all days on which she does not work for remuneration during an additional period not exceeding one month.

5.10.2.5 The daily rate maternity benefits payable in respect of confinement occurring or expected to occur during any benefit period shall be equal to twice the 'Standard Benefit Rate' specified in rule 54 corresponding to the average daily wages in respect of the insured women during the corresponding contribution period.

5.10.3 Medical Bonus

An insured woman and an insured person in respect of his wife shall be paid a sum of rupees two thousand and five hundred per case as medical bonus on account of confinement expenses.

Provided that the confinement occurs at a place where necessary facilities under ESI scheme are not available.

5.10.4 Disablement Benefits

A person shall qualify to claim disablement benefits for temporary disablement for not less than three days (excluding the day of accident) for the period of such disablement sustained as an employee under the act. A person shall qualify to claim periodical payment for permanent disablement sustained as an employee under the act, whether total or partial, for such disablement. The disablement benefit shall be payable to the insured person by the Authorities as per ESI act.

5.10.5 Medical Benefit to families

The family of an insured employee shall become entitled to medical benefit and shall continue to be so entitled so long as the insured person is entitled to receive medical benefit for himself /herself or in case of death of the insured person till such date upto which the insured person would have remained entitled to medical care had he/she survived.

5.10.6 Medical Benefit to retired insurance person

An insured person who attains the age of superannuation shall be eligible to receive medical benefits for self and spouse, on producing a certificate from the employer in the form specified by ESIS.

5.11 All formats are available with HR Department.