

WHAT IS EXTENDED SICKNESS BENEFIT (ESB) OF ESIC ACT AND HOW IT CONTRIBUTES IN THE DEVELOPMENT OF HEALTH OF THE EMPLOYEES (INSURED PERSONS)?

EXTENDED SICKNESS BENEFITS (ESB) OF ESI ACT OF 1948

By

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Awareness of ESI (Employees State Insurance) Act and the benefits given under this act to the employees or rather the insured persons (I.P.'S) is much familiar but not much is known about the Extended Sickness Benefits (ESB) given by the ESIC (Employees State Insurance Corporation) under this Act of 1948.

As a fact, the emblem of ESIC has been devised as 'PANCHDEEP' *i.e.*, All the five flames are indications of five benefits provided by the scheme. This was to assure that the insured workmen will be entitled to the five benefits *i.e.*, Sickness benefit, Maternity benefit, Disablement benefit, Dependent's benefit, Medical benefits (Funeral benefit) given to the families of the insured person (I.P.).

Out of these five benefits, Sickness benefit is the benefit which is ensured for all the insured persons (I.P.) without any gender discrimination. Sickness benefit represents the periodical payment made to an insured person (I.P.) during the period of his/her certified sickness.

Duration & Payment for Sickness Benefits:

To qualify for this benefit, contributions should have been paid by the insured person (i.p.) for 78 days in relevant period. The maximum duration of sickness benefit is 91 days in 2 consecutive benefit periods & should contribute for 78 days. There is a waiting period of 2 days which is waived if the insured person is certified sickness within 15 days of last spell for which sickness benefit rate is roughly equivalent to 50% of the average daily wage of insured person (i.p.).

What if the Sickness Benefit is Exhausted After 90 Days Period?

After 91 days, if the insured person (i.p.) is suffering from Tuberculosis, Leprosy, Mental and Malignant diseases OR any other long term specified disease, he or she is entitled to the extended sickness benefits at higher cash benefit rate about 70% of the average daily wage of the insured person (i.p.) for a period of 2 years, provided he or she has been in the continuous service for a period of 2 years or more in a factory or establishment to which the provision of the act applies.

What Diseases are covered Under ESB (Extended Sickness Benefit)?

The list of these long term disease is constantly reviewed and 34 diseases are been included presently and the Director General or the Medical commissioner has the authority to extend benefit to many other rare diseases also.

List of the ESB (Extended Sickness Benefit) DISEASES PASSED BY ESIC (Employees State Insurance Corporation) in its Meeting Held on 5.12.1999, these Diseases are Defined under XI Groups, which are:

- I. *Infections Diseases:*
 1. Tuberculosis
 2. Leprosy
 3. Chronic Empyema
 4. Bronchiatesis
 5. Intersitial Lung Disease
 6. Aids

Neoplasms:

7. Malignant Diseases (Tumor Cancerous)

- II. *Endocrine Nutritional and Metabolic Disorders:*

8. Diabetesmellitus with Proliferative Retinopathy/Diabetic Foot/Nephropathy

- III. *Disorders of Nervous Systems:*

9. Monoplegia
10. Hemiplegia
11. Paraplegia
12. Hemiparesis
13. Intracranial Space Occupying Lesion
14. Spinal Cord Compression
15. Parkinson's Disease
16. Myaesthesia Gravis/Neuro Muscular Dystrophies

- IV. *Disease of Eye:*

17. Immature Cataract of Vision 6/60 or Less
18. Detachment of Retina
19. Glaucoma

- V. *Disease of Cardio Vascular System:*

20. Coronary Artery Disease
 - A. Unstable Angina
 - B. Myocardial Infraction with Ejection Less Than 45%
21. Congestive Heart Failure-
LEFT
RIGHT
22. Cardiac Valvular Diseases with Failure/Complications
23. Cardiomyopathies
24. Heart Diseases with Surgical Intervention Along With Complications

- VI. *Chest Diseases:*

25. Chronic Obstructive Lung Disease (COPD) With Congestive Heart Failure (Cor Pulmonale)

- VII. *Diseases of the Digestive System:*

26. Cirrhosis of Liver with Ascities/Chronic Active Hepatitis ("CAH")

- VIII. *Orthopaedic Diseases:*

27. Dislocation of Vertebra/Prolapse of Intervertebral Disc
28. Non Union or Delayed Union of Fracture
29. Post Traumatic Surgical Amputation of Lower Extremity
30. Compound Fracture with Chronic Osteomyelitis

- IX. *Psychoses:*

31. Sub-Groups under this are listed for Clarification
 - A. Schizophrenia
 - B. Endogenous Depression
 - C. Manic Depressive Psychosis (MDF)
 - D. Demetia

- X. *Others:*

32. More than 20% Burns with Infection/Complication
33. Chronic Renal Failure
34. Reynaud's Disease/Burger's Disease

ESB (Extended Sickness Benefit) is also provided at double the ordinary sickness benefit s rate *i.e.*, about full average daily wage to the insured person (i.p.) for undergoing sterilization operations for family planning *i.e.*, upto 7 days in case of vasectomy and upto 44 days for tubectomy and can be extended in order of post-operative complications. Initially 124 days of ESB is given for medically certified insured person (i.p.) for sickness but if the sickness is not cured and after specialist reference it will be extended as 304+91 days = 400 days of ESB can be given to an insured person. If this period also expires and if the insured person (i.p.) still requires treatment, an extension by the specialist, he will be referred to specially constituted Medical Board and if the Board recommends ESB can be extended upto 730 days.

Conclusion:

Extended sickness benefits given by the ESIC (Employees State Insurance Corporation) doesn't only help the insured person (I.P.) during the sickness period but helps them to recover their health and also ensures them of certain financial stability. It helps them to recover from sickness without making stressful situations hardened

enough by the financial loss occurred by them due to unemployment during their sickness period and helps by enabling them to concentrate in constructing their health without any fear for monetary losses or financial instability. Thus ESIC (Employees State Insurance Corporation) covers the insured persons (i.p.s) under the act from CRADLE to GRAVE or rather WOMB to TOMB.

OCCUPATIONAL DISEASES – EMPLOYERS RESPONSIBILITY AND WORKERS RIGHT!

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Occupational Health is essentially preventive medicine. Joint ILO/WHO Committee on Occupational Health gave the following definition "Occupational Health should aim at Promotion and maintenance of the highest degree of physical, mental and social well-being of workers in all occupations, the Prevention among workers of departures from health caused by their working conditions and the Protection of workers in their employment from risks resulting from factors adverse to health, the placing and maintenance of worker in an occupational environment adapted to his physiological and psychological equipment's. To summarize, the adaptation of work to man and of each man to his job.

Occupational environment is the sum of external conditions and influences which prevail at the place of work and which have a bearing on the health of the working population. Industrial worker is exposed to three types of interactions.

1. Man and physical, chemical & biological agents.
2. Man and Machine.
3. Man and man

Occupational hazards:

An industrial worker can be exposed to following hazards

- (a) Physical Hazards -
 - (1) Heat & Cold
 - (2) Light
 - (3) Noise
 - (4) Vibration
 - (5) U.V. Radiation
 - (6) Ionising Radiation
- (b) Chemical Hazards -
 - (1) Local Action
 - (2) Inhalation –
 - (i) Dusts
 - (ii) Gases
 - (iii) Metals & compounds
 - (3) Ingestion
- (c) Biological Hazards - Agricultural workers and those working in Laboratories.
- (d) Mechanical Hazards - Protruding and moving parts causing accidents
- (e) Psychosocial Hazards -
 - (1) Due to - (i) Lack of job satisfaction