

Benefits & Contributory Conditions

(i) (a)	SICKNESS BENEFIT	Payment for atleast 78 days in the relevant contribution period	91 days in any two consecutive periods.	As at Annexure-II-A (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.

			<p>person at the time of his/her death, who have attained the age of twenty five years and are infirm, till infirmity lasts.</p> <p>5. To other dependants for life or till marriage or upto the age of 18 years, as the case may be</p>	
(iv)	MATERNITY BENEFIT	Payment of contribution for 70 days in immediately preceding one or two consecutive contribution periods.	12 weeks of which 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.
(v)	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.
(vi)	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.
(vii)	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.
(viii)	MEDICAL BENEFIT TO RETIRED/DISABLED INSURED PERSONS AND HIS/HER SPOUSE	<p>On payment of Rs.10/- p.m. in lump-sum for one year in advance</p> <p>(i) by insured persons who retire from insurable</p>	Period for which contribution is paid.	Full Medical care.

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

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