



**ESIC-2.0**  
Chinta Se Mukti

**Touching millions of lives with  
Social Security & Healthcare**

**ESIC  
AT A GLANCE**



**कर्मचारी राज्य बीमा निगम**  
Employees' State Insurance Corporation



**Hon'ble Minister of State (Independent Charge) for Labour & Employment, Govt. of India addresses the Media Persons on 22-09-15**



**Bhoomi Pujan of 03 ESI Hospitals at Haridwar, Dehradun, Rudrapur and ESIC Branch Office & ESI Dispensary at Selaqui, Dehradun on 26-10-15**

## Employees' State Insurance Scheme of India

### Introduction

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, and 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. ESI Corporation has also decided to extend the benefits of the ESI Scheme to the workers deployed on the construction sites located in the implemented areas under ESI Scheme w.e.f. 1<sup>st</sup> August, 2015.

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.

### **Coverage & Infrastructure**

The Corporation has come a long way since 1952 starting from just 25000 Insured Persons with just 02 centres at Delhi and Kanpur. Today, the ESI Scheme is implemented at over 830 centres in 31 States and union territories. The ESI Scheme now applies to about 7.23 lakh factories benefiting about 2.03 crore insured person/family units of workers. As of now, the total beneficiary population of ESI Scheme stands over 7.89 crores. The ESI Corporation is providing medical facilities to the Insured Persons and their family through its 1418/140 dispensaries/ISM Units and 151 hospitals in all over India. Cashless medical facilities are also being provided through tie-up arrangements with reputed private as well as other Government Hospitals. The Corporation has also set up five Occupational Disease Centres, one each at Mumbai (Maharashtra), New Delhi, Kolkata (W.B.), Chennai (T.N.) and Indore (M.P.) for early detection and treatment of occupational diseases prevalent amongst workers employed in hazardous industries.

For payment of Cash Benefits, the Corporation operates through a network of over 627/ 185 Branch Offices/ Pay Offices, whose functioning is supervised by 61 Regional/ Sub-Regional and Divisional Offices.

## ESIC – A Complete Social Security Organisation for India's Workforce

Each social security payments made under the ESI Scheme helps the insured person without putting any extra burden on his savings or earnings, during emergent medical and other contingencies. The benefits being provided by the ESI Scheme are:-

- 1.(a) The **Sickness Benefit** is paid to the insured person at the rate of 70% of the average daily wages up to 91 days in two consecutive Benefit periods.
  - (b) **Enhanced Sickness Benefit** (for vasectomy/tubectomy) 100% of the average daily wages is payable for 14 days for tubectomy and 7 days for vasectomy extendable on medical advice.
  - (c) The **Extended Sickness Benefit** is admissible at the rate of 80% the average daily wages for 124 days during a period of two years, extendable up to two years on medical advice.
2. **Disablement Benefit** is paid to the insured person who becomes disabled due to employment injury, @ 90% of the average daily wages as long as temporary disablement lasts. For permanent or total disablement, 90 % of the average daily wages is paid for whole life and for permanent partial disablement; the Insured Person is paid proportionate to the loss of earning capacity as determined by the medical board.
3. **Dependants' Benefit** is paid at the rate of 90 % of the average daily wages shareable in fixed proportion among all

dependents if the insured person dies due to employment injury. This is payable to the widow for life or until her re-marriage and also to the dependent children till the age of 25 years and also to the dependent parents, subject to conditions.

**In an endeavour to reach out to the beneficiaries and make the system more customer friendly, long-term benefits such as Permanent Disablement and Dependants Benefits are being credited directly to the bank account of the beneficiaries through ECS System.**

4. The **Maternity Benefit** is paid at the rate of 100% of the average daily wages up to 12 weeks in case of confinement, up to 6 weeks in case of miscarriage. This can be extended by one month on medical advice in case of sickness arising out of pregnancy, confinement and miscarriage.

*The total Expenditure incurred during 2014-15 on cash benefit payments is ₹ 681.57 crores from which one can assess the huge support extended by ESIC to its IPs at the time of distress, which otherwise should have put extra burden on the low income bracket of the workforce of the country*

5. One of the biggest benefits extended by ESIC is **Medical Benefit** which provides 'Reasonable medical Care' (from primary OPD services, In-patient secondary services to Super Specialty Services) for self and family from day one of entering insurable employment which continues till the insured person remains in insurable employment.

Treatment is provided through Allopathy and AYUSH system of medicines. ESIC Dispensaries and Hospitals are providing the necessary medical treatment. Super speciality treatment is provided through in-house super speciality facilities available in some of ESI Hospital or ESI-PGIMSRs or through large number of advance medical institutions on referral basis through more than 1000 tie-up hospitals across the Country. In such cases, ESIC makes direct payment to the hospitals without putting any financial burden on the patient or his family.

6. **Old Age Medical Care** - When 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 he/she not sustained such permanent disablement.

7. Other Benefits include **Confinement Expenses** for an Insured Woman or an IP in respect of his wife in case confinement occurs at a place where necessary medical facilities under ESI Schemes are not available, for which ₹ 5000/- is paid up to two confinements only.
8. ₹ 10,000/- is paid as **Funeral Expenses** in case of death of an insured person.
9. **Vocational Training** in case of physical disablement due to employment injury for which the actual fee charged or ₹ 123/- per day, whichever is higher is paid as long as the vocational training lasts.
10. **Un-employment Allowance** under RGSKY is payable in case of involuntary loss of employment due to closure of factory, retrenchment or permanent invalidity due to non-employment injury and contribution for three years prior to the loss of employment, 50 % the average daily wages is payable for a maximum period of twelve months during life time. Under RGSKY, in case of involuntary loss of employment, skill up gradation training is provided for duration of maximum 6 months, so that the IP can enhance his skill and opt for other jobs.



## Brief description of Benefits, Contributory Conditions, Duration of Benefits and the Scale of Benefits

Benefit	Contributory Condition	Duration	Rate
<b>SICKNESS BENEFIT</b>			
Sickness Benefit	Payment of contribution for 78 days in corresponding contribution period.	Upto 91 days in two consecutive benefit periods.	70% of the average daily wages.
Enhanced Sickness Benefit	Same as Above	14 days for Tubectomy and 7 days for vasectomy, extendable on medical advice.	100% of the average daily wages.
Extended Sickness Benefit	For 34 specified long term diseases, continuous insurable employment for two years with minimum 156 days' contribution in four consecutive contribution periods.	124 days during a period of two years. This may be extended upto two years on medical advice.	80% of the average daily wages.

**DISABLEMENT BENEFIT**

Temporary Disablement Benefit	From day one of entering insurable employment for disablement due to employment injury.	As long as temporary disablement lasts.	90% of the average daily wages approx.
Permanent Disablement Benefit	From day one of entering insurable employment for disablement due to employment injury.	For whole life	For permanent total disablement - 90% of average daily wages. For permanent partial disablement - proportionate to the loss of earning capacity as determined by the medical board.
<b>DEPENDANTS' BENEFIT</b>	From day one of entering insurable employment in case of death due to employment injury.	For life to the widow or until her re-marriage, and to dependant children till the age of 25 years and to dependant parents etc. subject to conditions.	90% of average daily wages shareable in fixed proportion among all dependants.

<b>MATERNITY BENEFIT</b>	Payment of contribution of 70 days in two preceding contribution periods.	Upto 12 weeks in case of confinement. Upto 6 weeks in case of miscarriage. Extendable by 1 month on medical advice in case of sickness arising out of Pregnancy, Confinement, Miscarriage	100% of the average daily wages.
<b>MEDICAL BENEFIT</b>	Reasonable medical facilities for self and family from day one of entering insurable employment.	Reasonable medical care till he/she remains in insurable employment	
<b>OTHER BENEFITS</b>			
Confinement Expenses	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.	Up to two confinements only	Rs.5,000/- per case
Funeral Expenses	From day one of entering insurable employment	For defraying expenses on the funeral of an insured person	Actual expenses subject to a maximum of Rs.10,000/-

Vocational Training	In case of physical disablement due to employment injury	As long as vocational training lasts.	Actual fee charged or Rs.123/- a day, whichever is higher.
Physical Rehabilitation	In case of physical disablement due to employment injury	As long as person is admitted in an artificial limb centre.	100% of the average daily wages.
Unemployment Allowance (RGSKY)	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	Maximum 12 months during life time	50% of the average daily wages
Skill Up-gradation Training	Same as above.	For a duration of maximum 6 months	

- **Public Grievance Module 2.0**

ESIC has launched independent Public Grievance Module 2.0 from 15.08.2015 for lodging ESIC related Grievance online through ESIC website 'www.esic.in' or 'www.esic.nic.in'. The Insured Persons, Employers and General Public now can lodge their grievance/complaints online through this module anytime, anywhere in the following manner:-

1. Log on to 'www.esic.in or 'www.esic.nic.in'
2. Click on Public Grievance
3. Fill up necessary information & write grievance/complaint
4. Submit
5. Online grievance number will be generated
6. Track the status of the grievance/complaint through grievance number.

- **Toll Free Helpline Number for 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 HelplineNo.
1.	<b>Andhra Pradesh</b> RO, Hyderabad	1800-425-2358
2.	<b>Assam</b> RO, Guwahati	1800-345-3627
3.	<b>Bihar</b> RO, Patna	1800-345-6190
4.	<b>Chhattisgarh</b> RO, Raipur	1800-233-5172
5.	<b>Goa</b> RO, Panji	1800-233-0132
6.	<b>Gujarat</b> RO, Ahmedabad	1800-233-0424
7.	<b>Haryana</b> RO, Faridabad SRO, Gurgaon	1800-180-1475 1800-180-2526
8.	<b>Himachal Pradesh</b> RO, Baddi	1800-180-2862
9.	<b>Jammu &amp; Kashmir</b> RO, Jammu	1800-180-7029
10.	<b>Jharkhand</b> RO, Ranchi	1800-345-6532
11.	<b>Karnataka</b> RO, Bangalore SRO, Hubli	1800-425-0636 1800-425-0037

12.	<b>Maharashtra</b> RO, Mumbai SRO, Pune SRO, Marol	1800-209-4599 1800-233-4143 1800-220-0097
13.	<b>Madhya Pradesh</b> RO, Indore	1800-233-4414
14.	<b>Odisha</b> RO, Bhubaneswar	1800-345-6712
15.	<b>Punjab</b> SRO, Ludhiana	1800-180-0026
16.	<b>Puducherry</b> RO, Puducherry	1800-425-7642
17.	<b>Rajasthan</b> RO, Jaipur SRO, Udaipur	1800-180-6266 1800-180-6224
18.	<b>Tamil Nadu</b> RO, Chennai SRO, Madurai SRO, Tirunelveli	1800-425-7080 1800-425-2527 1800-425-1505
19.	<b>Uttrakhand</b> RO, Dehradun	1800-180-4161
20.	<b>Uttar Pradesh</b> RO, Kanpur SRO, Noida	1800-180-5127 1800-180-3181
21.	<b>West Bengal</b> 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](http://www.esic.nic.in)', '[www.esic.in](http://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/Sub-Regional Level : (i) Regional Director/Director/Joint Director Incharge  
(ii) 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, PanchdeepBhawan, CIG Marg, New Delhi-110002

**Website:** [www.esic.nic.in](http://www.esic.nic.in), [www.esic.in](http://www.esic.in)

**E-mail:** [jd-pghq@esic.in](mailto: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 2<sup>nd</sup> Wednesday of every month and at ESIC BO on 2<sup>nd</sup> Friday of every month.

### **Happy Employees Make Happy Employer**

- Employers are freed of all liabilities of providing medical facilities to employees and their dependants in kind or in the form of fixed cash allowance, reimbursement or actual expenses, lump sum grant or any other medical insurance policy of limited scope, unless it is a contractual obligation.
- Employers are also exempted from the applicability of the Maternity Benefit Act and Employees' Compensation Act for employees covered under the ESI Scheme.
- Employers are freed of any responsibility in time of physical distress of workers such as sickness, employment injury or physical disablement resulting in loss of wages, as the responsibility of paying cash benefits shifts to the Corporation in respect of insured employees.
- Any sum paid by way of contribution under the ESI Act is deducted in computing 'Income' under the Income Tax Act.
- Besides this, a New Inspection Policy has also been launched and integrated with Shram Suvidha Portal of the

Ministry of Labour & Employment wherein 13 Central Labour Acts including ESI Act are aligned. It aims to achieve the objective of simplifying business regulations and bringing transparency and accountability in labour inspection.

### **Fast and efficient Services**

- **Project 'Panchdeep':** To digitize internal and external processes and to ensure efficiency in operations, especially services to Employers and Insured Persons, ESIC has launched its IT Project 'Panchdeep'.
- **Employer Portal under 'Panchdeep':** The Employer Portal permits various transactions online without visiting any ESIC Office, saving time and avoiding the drudgery of routine paperwork. Employer and Employee Registrations are done online. The portal enables employers to file monthly contributions, generate Temporary Identity Cards, create monthly contribution challans online and make payments online.
- **e-Biz Platform:** ESIC is the first organization of Central Government, to integrate its services (Registration of Employers via e-Biz portal of Department of Industrial Policy and Promotion of DIPP) to promote ease of business and curb transaction costs.
- **Online payment of ESI Contribution** by the Employer made easier via the payment gateway of State Bank of India and 58 other banks with launch on 01<sup>st</sup> April, 2015.

## New Initiatives of the ESIC

### 2<sup>nd</sup> Generation Health Reforms Agenda: ESIC – 2.0

ESIC has launched a series of Health Reforms Agenda of ESIC on 20.07.2015 which includes, Online availability of Electronic Health Record of ESI Beneficiaries (Insured Persons and their family members); Abhiyan Indradhanush : Ensuring the change of bedsheet according to VIBGYOR pattern during the week i.e. to be changed everyday; Medical Helpline No. 1800 11 3839 for emergency and seeking guidance from casualty/emergency of ESIC Hospitals and Special OPD for Sr. Citizens and differently-abled persons in ESIC hospitals. The details are as following:-

- **Electronic Health Records of ESI Beneficiaries:** Under the Project 'Panchdeep', the ESI Corporation has undertaken the computerization of its core activities and its records. The health records of the ESI Beneficiaries (Insured Persons covered under the ESI Act and their family members), are being preserved in electronic form. Now, these health records will be made available to the IP & his/her family members on-line. The records will also include laboratory reports in digital form and there will be no need to visit the hospital for getting the required information.
- **Abhiyan Indradhanush:** change of bedsheet according to VIBGYOR pattern in ESIC Hospitals: To give more emphasis on hygiene and cleanliness in the ESIC Hospitals, bed sheets are

being changed in the OPD and wards every day. For each day of the week specific colour of bed sheet has been fixed based on VIBGYOR pattern, as given below:-

Day	Colour of Bedsheet
Sunday	Violet
Monday	Indigo
Tuesday	Blue
Wednesday	Green
Thursday	Yellow
Friday	Orange
Saturday	Red

- **24X7 Medical Helpline Number in all ESIC Hospitals :** A 24x7 Medical Helpline No.1800 11 3839 have been set up for attending the calls of Insured Persons and their family members who wish to seek advice and guidance from casualty/emergency of ESIC Hospitals. This helpline will be toll free and will also be available in regional languages.
- **Special OPD for Sr. Citizens and differently-abled persons in ESIC hospitals:** ESIC has also started Special OPDs for senior citizens and disabled persons for hassle free treatment in its hospitals. All hospitals of ESIC are operating Special OPD everyday in the afternoon for senior citizens/differently abled patients.

- **Covering all the construction workers under ESI Scheme:** Construction site Workers has also been covered to avail benefits under the ESI Scheme w.e.f. 1<sup>st</sup> August, 2015.

Some of the other salient features of ESIC 2.0 are as given below. These Reforms Agenda will be implemented within the stipulated time frame:-

- (i) Starting ESI Scheme in Arunachal Pradesh, Mizoram, Manipur, Andaman & Nicobar Island.
- (ii) At present, ESI Scheme is being implemented in industrial/ commercial clusters. Now, the target is to cover whole of the 393 districts, where these clusters are located.
- (iii) Opening Health Scheme for selected group of unorganized workers like rickshaw pullers/auto rickshaw drivers in selected urban/metropolitan areas, on pilot basis.
- (iv) Up-grading dispensaries to six bedded hospitals in phases.
- (v) Providing appropriate cancer detection/treatment facilities at different levels of hospitals.
- (vi) Providing appropriate cardiology treatment facilities at different levels of hospitals.
- (vii) Providing dialysis facilities in all ESIC Model Hospitals on PPP Mode.
- (viii) Providing all possible pathological facilities in hospital premises by outsourcing or by up-grading.

- (ix) Tracking each and every mother and new born child of IP family to achieve 100% immunization as well as safe delivery.
- (x) Creating at least one Mother Child care hospital with higher facilities in every State.
- (xi) To start setting up State ESI Corporations/Societies in all States as subsidiary of ESI Corporation.
- (xii) Appropriate Queue Management System in every Hospital for helping in registration and pharmacy.
- (xiii) To provide behavioral training to para-medical and other staff of the hospitals guiding them to provide due courtesy in dealing with the patients/attendants.
- (xiv) To provide facility for Reception and 'May I Help You' in each hospital to guide the patients/attendants.
- (xv) To provide for a feedback system for all indoor patients.
- (xvi) To put in place proper and attractive signages at the required places in all ESIC Hospitals for guidance and proper communications to the visitors.
- (xvii) To provide yoga facilities in all ESIC Hospitals.
- (xviii) AYUSH facilities to be extended up to the dispensary level in phases.
- (xix) To create tele-medicine facilities for the beneficiaries in phases.





Inauguration of New Building of Sub-Regional Office, ESIC, Vijayawada on 30-5-15



Inauguration of ESI Hospital, Kandivali, Mumbai on 17-8-2015



Published by  
Director General

**कर्मचारी राज्य बीमा निगम**  
**Employees' State Insurance Corporation**

Panchdeep Bhavan : C.I.G. Marg, New Delhi-110 002

Website: [www.esic.nic.in](http://www.esic.nic.in), [www.esic.in](http://www.esic.in)

Compiled & Produced by  
Public Relation Branch, ESIC