

## **Introduction**

Employees' State Insurance Scheme better known as ESI Scheme was promulgated in 1948 by a Central Act known as Employees' State Insurance Act, 1948.

ESI scheme is a **social security scheme** and comes under ministry of labour. The ESI Act 1948 encompasses certain health related eventualities such as sickness, maternity, temporary or permanent disablement, occupational disease or death due to employment injury, resulting in loss of wages or earning capacity-total or partial.

## **Coverage**

The ESI Act 1948 applies to

- Non-seasonal factories **using power** in the manufacturing process and employing 10 or more persons and
- **Non-power** using factories or establishments employing 20 or more persons for wages.

The act contains an enabling provision under which the "Appropriate Government" is empowered to extend the provisions of the act to other classes of establishments-industrial, commercial, agricultural or otherwise. Under these provisions most of the state governments have extended the provisions of the ESI act to the following classes of establishments.

- Shops, hotels, restaurants, cinemas including preview theaters, road motor transport agencies and newspaper establishments etc. employing 20 or more employees.
- Power using Beedi manufacturing units in the implemented areas employing 10 or more employees. A few states have even extended the provisions of the act to non-power using Beedi manufacturing units employing less than 10 persons.
- State pencil-manufacturing units employing 10 or more employees

Employees of the aforesaid factories and establishments in receipt of wages not exceeding Rs.10000/-pm are covered under the act.

**Once covered- always covered** even if no. of employees at later stage falls short of the stipulated no. of 10/20 employees or the manufacturing process ceases to be carried on with the aid of power.

## **Coverage of Establishments**

An establishment is an organised body of men or an institution, not-necessarily confined to a premises or place.

## **Hotels, Restaurants and Clubs**

- Engaged in a manufacturing process
  - 10 or more persons with the use of power
  - 20 or more persons without the use of power
- without any manufacturing process
  - 20 or more persons.

### **Cinemas including Preview Theatres**

Not only the persons employed directly but the persons employed in cycle stand or canteen even if these subsidiaries are run by contractors/Licencees etc.

### **Road Transport Establishments**

The main office may have miniscule staff but most of the employees like drivers, cleaners, mechanics, booking clerks etc. would normally be working outside the premises. All such persons are covered.

### **News Paper Establishments**

Printing press covered as factory. In areas where provisions of the Act have been extended under Section 1(5), employees working in newspaper establishments and falling within the scope of wage ceiling are covered.

### **Shops**

The word shop has not been defined. Coverage not limited to definition of shop under the shops and establishment act. Basically shop is construed as a place where services are rendered to customers.

**Exemption** : Departmental canteens, educational institutions, dispensaries, doctor's clinics, banks, insurance companies are excluded.

### **Organisation/Finances**

At the national level, the ESI scheme is administered by a statutory body called the Employees State Insurance Corporation set up under ESI Act-1948.

The corporation companies representation of employees, employers, the Central Government, State Government, Medical Profession and the Parliament. The corporation has its central headquarter at New Delhi besides regional offices and sub-regional offices in the states and over 800 Local offices at industrial centres throughout the country.

The scheme is primarily funded by contributions raised from insured employees and their employers in the implemented areas at the following rates: -

➤ Employees contribution--1.75% of wages

➤ Employers contribution--4.75% of wages

Total 6.50%

**Exemption:** - Employees in receipt of an average daily wage of Rs.50/- or less are exempted from payment of their share of contribution but are entitled to all social security benefits under the scheme.

### **ESI Fund**

The contributions paid by the employees and employers are deposited in a common pool known as the ESI Fund that is utilised for payment of cash benefits to the insured persons and their dependents, as well as for providing medical facilities to the beneficiaries. The administrative and other expenses of the corporation are also met from this fund.

## **Definitions**

**Factory:-** Factory has been defined as any premises, including the precincts thereof wherein specified no. of employees(10/20) are employed on any day of the preceding 12 months.

### **Geographical Proximity not essential**

Premises need not be in a single building. A number of buildings or even an open space or a shed might constitute a premises.

Separate Buildings located apart or at a distance when used for one continuous manufacturing process shall also constitute a single manufacturing unit.

### **Manufacturing Process**

Definition same as in factories Act, 1948

“**Manufacturing process**” means any process for...

- i) Making, altering, repairing, ornamenting, finishing, packing, oiling, washing, cleaning, breaking up, demolishing or otherwise treating or adapting any article or substance with a view of its use, sale, transport, delivery or disposal.
- ii) Pumping oil or water or sewerage or any other substance.
- iii) Generating, transforming or transmitting power, or
- iv) Composing types for printing, printing by letter press, lithography, photo-gravure or other similar processes, or book binding or
- v) Constructing, reconstructing, repairing refilling, finishing or breaking up ships or vessels;  
or
- vi) Preserving or storing any articles in cold storage;
- vii) Tapping, collecting, cross matching and keeping in bottles, the blood or whole human blood.

### **Power**

The term power means electrical energy, gas or any other form of energy, which is mechanically transmitted and is not generated by the human or animal energy.

### **Employees**

Employees include

- Who are on leave or without wages.
- Substitute/badli worker employed for wages.
- Casual or part time employees, employed for wages.
- Directors on pay roll of the company and drawing wages upto Rs.7500/- p.m.
- Employees working in branch offices, Sales offices etc.
- Employees employed by or through a contractor,(but not the contractor himself) and working under the direct supervision of the contractee.
- Workers employed for construction/repair/maintenance and extension of factory building, machinery or for purpose of loading/unloading and movement of raw material or finished goods.

Apprentice not engaged under the Apprentices Act,1961, or under the standing orders of the establishment.

**Contribution Period**

1<sup>st</sup> April to 30<sup>th</sup> Sept.

1<sup>st</sup> Oct. to 31<sup>st</sup> March  
year following

**Corresponding Benefit Period**

1<sup>st</sup> Jan. to 30<sup>th</sup> June of the year

following

1<sup>st</sup> July to 31<sup>st</sup> Dec of the Calendar of the  
year

In case a persons becomes an employee within the meaning of the Act for the first time, the first contribution shall start from the date he enters into insurable employment and his corresponding benefit period will commence on the expiry of nine months from the date of such employment.

In case of new employee, the employer will ascertain whether the employee was previously registered under the ESI Act. In such case no fresh declaration from is required to be filled.

### **Registration of a Factory Establishment**

Statutory responsibility of the employer under section 2-A of the act read with Regulation 10-B. The employer has to apply in Form 01 (a declaration of registration) within 15 days of the applicability. In addition to this, the employer will have to indicate in a separate sheet, the name and address of the factory/establishment, no. of employees, nature of duty and name, designation and address of the manager, controlling such persons in respect of any other office(s) situated outside the premises of the Factory/Establishment.

Address of Regional Office in Jammu & Kashmir is.....  
.....

**Code Number** :- on receipt of Form 01 and Survey report submitted by the inspector regional office allots a code to the factory /establishment.

**Sub Code-Number** :- Branch /Sales office either within the same state or outside that state. In all such cases the Principal Employer is required to furnish necessary details to the regional director concerned for allotment of sub-code number.

Form for the sub-code

Return of contribution is required to be submitted separately for the main code number and each sub-code number. The employees working in the branch can draw/claim benefit locally from the nearby local office. Similarly medical benefit may be availed from the nearby ESI dispensary in that state.

### **Registration of Employees**

For registration of employees coverable under the Scheme, the Employer shall submit Employees Declaration Form (Form 1) in respect of every individual employee separately for further necessary action by the ESIC Local office/Regional office.

While submitting the employees Declaration Forms to the appropriate office, it has to be ensured that:-

- (i) All particulars therein are legibly and properly filled in as per the requirements of each column.
- (ii) The details of family viz., name age relationship, mark of identification etc. should invariably be indicated to enable the members of family obtain medical care in the hour of need.
- (iii) The particulars of nominee should always be filled in all the cases.
- (iv) The Declaration Form of female employee must be rubber stamped female.
- (v) After the Declaration Form has been filled up and signed by an employee, it should be countersigned by the employer and forwarded to an 'appropriate office' with a statement in duplicate known as the Return of Declaration Forms, separately for Male and Female employees. The Declaration Form must be submitted within 10 days of the date of entry of an employee in to insurable employment.
- (vi) Two postcard size family photographs of every individual employee should be furnished alongwith the Declaration Form.
- (vii) The appropriate office will allot the Insurance No. and return one copy of return of Declaration Form indicating Insurance Numbers alongwith the Temporary Identification Certificates. The employer shall enter the Insurance Nos. in the

- register in Form 7 maintained under Regulation 32 of ESI (General) Regulations, 1950.
- (viii) The employer on receipt of the documents mentioned above shall hand over the Temporary Identification Certificates (TICs) to the employees to enable them to avail medical treatment from designated ESI dispensary or panel clinic etc. The said certificate is valid for three months and can be revalidated for a further period of three months by the appropriate office/employer, in case the Permanent Identity Card is not received within three months.
- (ix) On receipt of Permanent Identity Cards from the appropriate office, the employer will hand over the same to those employees continuing in employment for three months or more and obtain their signature/thumb impression on Identity Card in the space provided. The temporary Identification Certificate/Permanent Identity Card of a person who leaves service before three months should be returned to the local office registration. If the Temporary Identification Certificate is also not received and any insured person or his/her family member needs medical treatment, Form ESIC-86 may be issued by the employer which also remains valid for three months.
- The prescribed Forms relating to registration of an employee, etc. can be obtained from the appropriate office free of cost.

**Manner and Time Limit for making payment of Contribution**

On or before 21<sup>st</sup> of the following month in any of the authorised branches of Banks.

## **ESIC FORMS & STATIONERY: USED BY THE EMPLOYERS**

The Local Offices of the Corporation supply all Forms used by the employers to meet their obligations under the Act free of cost. Employer has to make an indent for the requisite number of Forms to the appropriate Local Office, indicating therein the number of employees covered. Forms generally required to be filled in by the employers are as under: -

<b>Form No.</b>	<b>Title</b>	<b>Purpose</b>
01	Employers Registration Form	To be submitted by the employer at the time of initial coverage, within 15 days of the applicability of the Act.
01A	Form of Annual Information	To be submitted by the employer on an annual basis in case the unit is already registered
1	Family Declaration Form	To be submitted to the appropriate Local Office/Regional Office within 10 days of the Of entry into insurable employment.
2	Change in the family particulars of the of employees	This form is to be submitted whenever there is a change in the family particulars of an IP or when an insured person acquires family.
3	Return of Declaration Form	This is a covering letter for the declaration form to be submitted in duplicate to the appropriate office.
5	Return of Contributions	This has to be submitted in quadruplicate to the ESIC Local Office along with the Challans of deposit of contribution within 42 Days of the end of every contribution period. A 'NIL' return is to be submitted if there are no employees in any contribution Period.
5-A		In case contributions have been paid in advance.
10	Abstention Verification	Initiated by the Local Office and to be filled in by the employer and returned to the Local Office.
12	Accident Report	To be filled in triplicate (The original copy to Local Office another to IMO/IMP and third as office copy). The reports are to be submitted within 24 hours in ordinary cases and immediately in death cases or serious injury cases.

ESIC 37	Certificate of Re-employment/ Continuing employment	This form is to be given by the employer to an IP on re-entry into insurable employment provided he has earlier been debarred from medical benefit or where he has been disentitled for medical benefit due to non submission or delay in submission of Return of Contribution. This card will help the I.P. in getting the medical benefit.
ESIC 53	Application for change	This is required for effecting any change in dispensary, residential address, Code No., Local Office etc.
ESIC 71	Wage/Contributory record	Initiated by the Local Office for the employer to ascertain the contributory particulars in the absence of Return of Contributions.
ESIC 72	Application for duplicate identity card	To be filled in by Insured Person and countersigned by the employer and submitted of the Local Office.
ESIC 86	Certificate of employment Issued to an IP by an employer	For entitlement Medical Benefit to newly appointed employees before their identity cards/temporary identification certificates are received.
ESIC 105	Certificate of entitlement For medical treatment	To be given to an Insured Person going to outstation on temporary duty or on leave to enable him and his family to obtain medical benefit at out-station.
S-III	(Cash Challans)	To be filled in quadruplicate for depositing payment in the State Bank of India or any other authorised Bank within 21 days following the end of the calendar month in which contributions falls due.
S-IV	(Cheques Challans)	
	Certificate of contribution payable	Where the employer has not deposited contribution, as prescribed under the regulations, he has to furnish this certificate contribution period or within 7 days from the receipt of requisition from the Regional/ Local Office.

**REGISTERS/ FILES REQUIRED TO BE MAINTAINED BY THE EMPLOYERS**

- i) Register of Employees in form –6 (under Regulation 32).
- ii) Accident Book in Form-11 (under Regulation 66).
- iii) Inspection book (under Regulation 102A).
- iv) File for copies of Return of Declaration Forms.
- v) File for copies of Return of Contribution, Challans etc.
- vi) File for general correspondence with the Regional Office regarding coverage, inspection etc. and other important circulars.
- vii) File for copies of Accident Reports and correspondence in connection therewith.



## AIDS TO ESI RECORD KEEPING

### 1. Rubber Stamps

- i) Rubber Stamps of about 2.5 Cm size for Employer's Code Number.
  - For affixing on all correspondence, Returns, forms and documents
- ii) Rubber stamps showing the name and designation of the Officer who has to countersign various document.
  - To be affixed on the Declaration Forms. Temporary Identification Certificates, Return of Declaration Forms, Returns of contributions, Accident Report etc.
- iii) Rubber stamp showing name, address and Code No. of the employer
  - To be affixed on the Declaration Forms. Temporary Identification Certificates, Return of Declaration Forms, Returns of contributions, Returns Accident Report, Certificate of employment, abstention verification, particulars of contribution etc.
- iv) A rubber stamp with the word 'Female'
  - For affixing on Declaration Forms, Return of Declaration Forms and other documents in respect of female employees.

**Submission of returns of Contributions: -**

At the end of each contribution period, the employer will take action as detailed below:-

- (i) Complete the Register of Employees maintained in (Form 6) which also shows the records of contribution.
- (ii) Fill up four copies of the Return of Contribution, in (Form 5), by entering insurance numbers in the ascending order and then drawing totals.
- (iii) Attach third copy of Challans of monthly payments with the Return of Contributions.
- (iv) Submit four copies of Return of Contributions and copies of Challan to the concerned Local office by the due date i.e. within 42 days of the end of the contribution period; i.e. 12<sup>th</sup> May/11<sup>th</sup> November every year.
- (v) Fill the copy of Return of Contributions bearing acknowledgement received from the Local office for record and produce it before the Insurance Inspector at the time of inspection of records. It is important to note in the remarks column of Form 6, the date of appointment as “A...” and the date leaving as “L...”. For example, if a person is appointed on 10.4.2000, write A-10.4.2000 against his name in the remarks column. Similarly, if an insured person left employment on 20.6.2000 write L-20.6.2000. If this is not done, the employee may be denied both, the medical benefit and the sickness benefit.
- (vi) Indicate in Col. 8 of the Return of Contribution whether the employee is continuing in service or not.
- (vii) Return of Contribution is required to be submitted separately for the main Code No. and Sub Code Nos.

The employer should ascertain from the employees and indicate in the remarks column of the Return of Contributions, the name/code number of the dispensary/IMP to which the employee is attached.

Employers, who fail to pay the contribution and are thus unable to submit the Return of Contributions in time are required to submit a ‘Certificate of Contributions Payable’ giving complete particulars of the wage paid and amount of contribution payable. This ‘Certificate of Contribution Payable’ has been introduced to avoid harassment to the insured persons working in the defaulting units and to dispense with the necessity of issuing of (ESIC 37) and ‘Certificate of Contribution Paid/Payable’ (ESIC71).

## **OBLIGATIONS OF THE EMPLOYERS**

(AT A GLANCE)

Obligations of the employers under the ESI Act and Rules and Regulations made thereunder are summarised as under:-

1. Get your factory/establishment registered within 15 days after the Act becomes applicable. Submit 'Form 01' to the Regional Office for the purpose. Obtain employer's Code No. for use in all ESIC Forms/documents and correspondence with the offices of the ESI Corporation.
2. Fill up Declaration Forms in respect of all coverable employees and submit the same to the Regional Office/Local Office of the Corporation well before the 'Appointed Day' and obtain Insurance Numbers from the concerned Local Office/Regional Office. In respect of newly appointed employees, fill up the Declaration Form soon after appointment of such employees and submit the same to the Local Office concerned.
3. Pending receipt of identity cards/identity certificates you may issue 'Certificate of employment' in Form 86 to the covered employees enabling them to avail cash/medical benefits.
4. Pay ESI contributions (Employer's share @ 4.75% of the wages and the employees' share @ 1.75% of the wages) within 21 days of the month following, in which the wages fall due.
5. Maintain an 'Accident Book' as prescribed under the Factory Act/ESI Act.
6. Submit an "Accident Report" to the Local Office/ESI Dispensary concerned immediately in respect of accidents that could result in death or disablement and within 24 hours of its occurrence otherwise. Minor accident which do not cause absence from work need not be reported.
7. Grant leave to insured employees on the basis of sickness certificates issued by any authorised ESI doctor.
8. Maintain the following records/registers properly for purpose of inspection:-
  - (i) Attendance Register in respect of all the employees including employees engaged through immediate employer/contractor.
  - (ii) Wage Register.
  - (iii) Register under Regulation-32
  - (iv) Accident Book
  - (v) Cash Book/Books of Account, Ledgers, petty cash book including bills and vouchers.
  - (vi) Other relevant records to show the labour charges paid to the labour engaged in construction, repair & maintenance etc.
  - (vii) Inspection Book.
9. Submit return of contribution within 42 days of the expiry of contribution period.
10. Furnish any requisite information promptly as and when asked for by the Regional Office/Local Office/any other office of the Corporation/Scheme.
11. Facilitate proper inspection of factory/establishment by any authorised officer of the Corporation and produce before him all relevant records on demands.
12. Intimate the date of closure or shifting (temporary or permanent) of the factory establishment to the Regional Office/Local Office within seven days of its closure or shifting.
13. Promptly report any change in the business activity, ownership of the concern or its management.
14. Ascertain the liability towards ESI dues, while taking over the ownership of any factory/establishment by purchase, gift, lease or license or in any other many whatsoever as new owner is liable to discharge the past liabilities if any.
15. Maintain proper sanitation for a hygienic and healthy environment within the workplace and in residential quarters if allotted to the insured persons.

## **Benefits to Employees**

### **Medical Benefit:** -

- for self and family
- 5 occupational Disease centers New Delhi, Chennai, Kolkata, Madhya Pradesh and Chinenwad(Pune).
- Extension of medical coverage to retired and disabled insured persons and their spouses on pre-payment of a nominal contribution of Rs.120/- p.a. per couple.  
Condition: Continuous insurable employment for at least five years before retirement.

## 2. **Cash Benefits**

### ➤ **Sickness Benefit:** -

#### Conditions:-

- (1) At least nine months in insurable employment.
- (2) Contribution payable for at least 78 days in the relevant contribution period.
- (3) Maximum duration-91 days in two consecutive benefit periods. There is a waiting period of 2 days which is waived if the insured person is certified sick within 15 days of the last spell for which sickness benefit was last paid.

**Benefit:** - Sickness benefit is paid at standard rate for 32 wage slabs the rates of payment vary from Rs. 14 to Rs. 145 per day averaging just above 50% of the daily wages.

Extended sickness benefit after 91 days – in case of a person suffering from TB/Leprosy/mental and malignant diseases or any of the 34 specified diseases, Extended sickness benefit is payable at a rate that is 40% over and above the standard sickness benefit rate for a further period of 124/309 days/two years provided he is in continuous employment for two years or more.

### **Maternity Benefit:-**

Contribution payable for not less than 70 days in the immediately preceding two consecutive contribution periods corresponding to the benefit period in which the confinement occurs or is expected to occur. The daily rate of benefit is double the standard sickness benefit rate i.e. almost full wages.

#### **Normal Benefit Period :-**

12 weeks – confinement

6 weeks –MTP

one additional month- in case of sickness arising out of confinement .

### **Disablement Benefit**

#### i) **Temporary disablement benefit-**

- No contributory conditioned
- Incapacity should last for 3 days or more
- Rate not less than 70% of daily average wages.

#### ii) **Permanent Disablement Benefit-**

- No contributory conditions.
- For life upto 140% of the standard sickness benefit rate.
- Commutation:- Ceiling Rs. 10000/- ( Rs. 30000/- in case of daily rate of benefit is upto Rs.5.)

### **Dependent's Benefit :-**

Widow- Monthly pension for life or until re-marriage equivalent to 3/5<sup>th</sup> of the disablement benefit rate

Widowed mother: 2/5<sup>th</sup> of the disablement benefit rate

Each dependent child-2/5<sup>th</sup> till the age of maturity i.e.18 years

Provided the total benefit to dependents does not exceed full rate of disablement benefit.

### **Other Benefits**

- i) Funeral Expenses:- Rs.2500/- towards cremation payable to eldest surviving member or in his absence to the person who actually incurs the expenditure on the funeral.
- ii) Rehabilitation Allowance:- for each day on which they remain admitted in an artificial limb centre on the rates which generally confirm to double the standard sickness rates i.e. almost 100% wages.

These benefits are not assignable or attachable. Where a person is entitled to more than one benefit, he shall be entitled to choose which benefit he shall receive.

### **STANDARD SICKNESS BENEFIT RATES**

The revised Schedule of Standard Sickness Benefit Rates is produced below for 32 wage group:-

<b>S.No.</b>	<b>Average Daily Wage</b>	<b>Daily Standard Rates</b>
1	Below Rs.28/-	Rs.14/-*
2	Rs.28/- and above but below Rs.32/-	Rs.16/-
3	Rs.32/- and above but below Rs.36/-	Rs.18/-
4	Rs.36/- and above but below Rs.40/-	Rs.20/-
5	Rs.40/- and above but below Rs.48/-	Rs.24/-
6	Rs.48/- and above but below Rs.56/-	Rs.28/-
7	Rs.56/- and above but below Rs.60/-	Rs.30/-
8	Rs.60/- and above but below Rs.64/-	Rs.32/-
9	Rs.64/- and above but below Rs.72/-	Rs.36/-
10	Rs.72/- and above but below Rs.76/-	Rs.38/-
11	Rs.76/- and above but below Rs.80/-	Rs.40/-
12	Rs.80/- and above but below Rs.88/-	Rs.44/-
13	Rs.88/- and above but below Rs.96/-	Rs.48/-
14	Rs.96/- and above but below Rs.106/-	Rs.53/-
15	Rs.106/- and above but below Rs.116/-	Rs.58/-
16	Rs.116/- and above but below Rs.126/-	Rs.63/-
17	Rs.126/- and above but below Rs.136/-	Rs.68/-
18	Rs.136/- and above but below Rs.146/-	Rs.73/-
19	Rs.146/- and above but below Rs.156/-	Rs.78/-
20	Rs.156/- and above but below Rs.166/-	Rs.83/-
21	Rs.166/- and above but below Rs.176/-	Rs.88/-
22	Rs.176/- and above but below Rs.186/-	Rs.93/-
23	Rs.186/- and above but below Rs.196/-	Rs.98/-
24	Rs.196/- and above but below Rs.206/-	Rs.103/-
25	Rs.206/- and above but below Rs.216/-	Rs.108/-
26	Rs.216/- and above but below Rs.226/-	Rs.113/-
27	Rs.226/- and above but below Rs.236/-	Rs.118/-
28	Rs.236/- and above	Rs.125/-

Four more slabs added taking the benefit to Rs.145 w.e.f.1.4.2004

\*or full average daily wage whichever is less.

## **BENEFITS & CONTRIBUTORY CONDITIONS**

Benefit	Contributory conditions	Duration	Rate
1. (a) Sickness Benefit	Payment for atleast 78 days in the relevant contribution periods.	91 days in any two consecutive benefit periods.	Standard benefit rate (not less then 50% of wages)
(b) Extended Sickness Benefit (for 34 specified long term diseases).	Continuous employment for a period of two years and payment of contribution for atleast 156 days in four contribution periods.	309 days duration has been extended beyond 400 day (91 days S.B. plus 309 days E.S.B.) to two years in deserving cases.	140% of the standard benefit rate (But not less than 70% of the wages).
(c) Enhanced Sickness benefit (for under going sterilisation).	Same as for Sickness Benefit at (a) above.	7 days for Vasectomy and 14 days for tubectomy.	Twice the Standard Benefit Rate but not less than full wages.
2. Disablement Benefit (Employment injury or occupational disease).			
(a) Temporary Disablement Benefit	No condition	Till the incapacity lasts.	140% of the Standard Benefit rate.
(b) Permanent Disablement Benefit	No condition	For Life	Upto 140% of the Standard Sickness Benefit Rate.
3. Dependents Benefit (For death due to employment injury or occupational disease).	No condition	To immediate dependants.	140% of the Standard Sickness Benefit Rate.
4. Maternity Benefit	Payment of contribution for 70 days in immediately preceding two consecutive contribution periods.	12 weeks of which not more than six can precede the expected date of confinement; 6 weeks for miscarriage.	Double the Standard Benefit Rate (Not less than full wages).
5. Medical Benefit	No Condition (insured person and his family is eligible from the date of entry of insured person into insurable employment).	To start with for a period of 3 months or till the spell of treatment lasts whichever is later and thereafter based on payment of contribution.	Full Medical care (all) facilities including Hospitalisation for insured persons and nos. of their family.
6. Other Benefits			
(a) Funeral Expenses	No condition (i.e. merely by virtue of being an insured person).		Actual expenditure on funeral not exceeding Rs.2500/- w.e.f. 1.10.2000

(b) Rehabilitation allowance	No condition	For each day on which insured person remains admitted in Artificial Limb Centre for fixation/repair or replacement of artificial limb.	Double the Standard Sicknes Benefit Rate but not less than full wages.
(c) Vocational & Rehabilitation	Insurable employment upto 40% permanent disablement And below 45 years age.	Till such training lasts at a recognised centre/institute.	
(d) Medical Benefit to Retired and Disabled insured persons.	On Payment @ of Rs.10/- per month in lump-sum for one year in advance.	Period for which contribution is paid.	Full Medical Care for self and spouse only.
(e) Medical Bonus	No condition other than insurable employment of self/spouse.	Rs.1000/- is paid as a lumpsum grant towards confinement expenses to an insured woman, wife of insured person.(w.e.f. 1.4.2003)	At places where necessary medical facilities are not available under the ESI Scheme.