

CATEGORIES OF BENEFIT

1. What are the benefits that the **employees** get out of this Scheme ?

The benefits available under the Scheme to the employees can be categorised under two broad heads, viz., **cash benefits** and non-cash benefit, viz., **medical care**.

Cash Benefits:

1. **Sickness benefit** – for employees during the period of sickness
2. **Maternity benefit** – for employees during the period of confinement
3. **Disablement benefit:**
 - a) Temporary disablement benefit: for employees arising out of employment injury
 - b) Permanent disablement benefit: for employees arising out of employment injury
4. **Dependants' benefit** – for dependants of employees; in case of death of employee due to employment injury
5. **Other benefits:**
 - a) **Funeral Expenses** – to a person who performs the last rites of the deceased employee
 - b) **Rehabilitation allowance** – for employee who is disabled due to employment injury
 - c) **Vocational rehabilitation** - for employee who is disabled due to employment injury
 - d) **Medical Bonus** – for insured woman / wife of employee during confinement

Medical Care:

Employees and their dependants are administered medical care, through ESI dispensaries, hospitals, etc.; in case the requisite facilities are not available in the ESI hospitals, the employees are referred to premier private / government hospitals for medical treatment on '**cashless**' basis. The employees / dependants of the employees are also entitled for super specialty treatment, **without any ceiling** on the cost of medical treatment.

Old age medical care: For retired employee and spouse on payment of Rs.120 per year; the beneficiaries are entitled to all medical facilities available in ESI hospitals (not eligible for referral to & treatment at tie-up hospitals).