

MATERNITY BENEFIT

1. What is maternity benefit ?

Maternity Benefit is cash payable to an insured woman for a specified period of abstention from work, due to confinement, miscarriage or sickness arising out of pregnancy, pre-mature birth of child or miscarriage or confinement. 'Confinement' connotes labour resulting in the delivery of a living child or labour after 26 weeks of pregnancy whether the resultant issue is alive or dead. 'Miscarriage' means expulsion of the contents of a pregnant uterus at any period prior to or during the 26th week of pregnancy. Criminal abortion or miscarriage does not entitle the insured woman the benefit.

2. What are the conditions subject to which maternity benefit is payable ?

The conditions for availing maternity benefit are as follows:

- Payment of contribution for not less than 70 days in the immediately preceding two contribution periods.
- Confinement should actually occur or expected to occur in a benefit period relevant to the insured woman, i.e., if she actually confines or expected to confine before the start of the first benefit period, is not entitled to claim, even though, a part of the maternity leave will fall within her first benefit period.
- If an insured woman's actual date or expected date of confinement, falls within her first benefit period, she will be entitled to maternity benefit even if a part of the maternity leave may fall before the start of the first benefit period.
- Upto 12 weeks in the case of normal delivery, upto 6 weeks in the case of mis-carriage. Extendable by 4 weeks on medical advice.
- Benefit payable at almost 100% of average daily wages.
- Benefit is paid only if the insured woman does not work for remuneration during the period for which benefit is claimed irrespective whether she received any leave wages also for the days of abstention or was on strike during the same period.

3. What is medical bonus?

Medical Bonus is lump sum payment made to an insured woman or an insured person in respect of his wife towards confinement expenses, if the confinement occurs at a place where facilities under the ESI Scheme were not available. An amount of Rs.5000/- are payable for each confinement and are restricted upto only two confinements