

## Foremost in providing Medical Education to children of the insured workers



The Employees State Insurance Corporation is not only committed towards the health of the insured workers but also for the education of their children. ESIC has reserved some seats for the children of insured workers for admission in graduate (MBBS/BDS/BSc Nursing) courses in medical education institutions. This facility is available in all the 8 medical colleges and hospitals run by ESIC, 2 dental and 2 nursing colleges besides some government medical colleges.

- Children of insured workers can register online on ESIC portal www.esic.gov.in.
- 466 MBBS, 28 BDS, 60 B.Sc (Nursing) and 104 Paramedical seats are reserved for the children of workers.



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# **Maternity Benefit**

Contributing towards the health of insured women workers as well as **honoring motherhood** 



- Payment equivalent to daily wages
- Payment upto 26 weeks in case of delivery of upto two surviving children
- Payment upto 12 weeks for more than 2 surviving children
- Payment upto 12 weeks to commissioning / adopting mother
- Payment upto 6 weeks in case of miscarriage, further extendable on the advice of doctor.

## Process of claiming the benefits:

- In case of pregnancy or miscarriage, visit the nearest ESIC hospital or dispensary
- You can submit the claim form online from home along with the relevant documents and bank account details
- For online claim, visit IP or beneficiary portal at www.esic.gov.in and select Maternity Benefits and file the claim



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# Dependant's Benefit The Foundation of a secure future



In case of death due to employment injury, the payment at the rate of maximum 90% of the average daily wages is given to the dependants

#### **Features**

- Benefit to widow for lifetime or until remarriage
- Benefit to dependent son till the age of 25 years
- Benefit to dependant daughter till her marriage
- Benefit to disabled son and daughter as long as the disability continues

#### Procedure for claiming the benefit

- Submit declaration form 15 and bank account details at ESIC branch office
- Submit Life Certificate to ESIC Branch Office once a year



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# Sickness Benefit

At the rate of 70% of average daily wages is given to the insured worker for 91 days in two consecutive benefit periods



## 🕨 Features <

- Payment at the rate of 70% of average daily wages for 91 days in two consecutive benefit periods
- Enhanced Sickness Benefit: Payment at the rate of 100% of average daily wages for 14 days for female vasectomy and 7 days for male vasectomy which can be extended on medical advice
- Extended Sickness Benefit: Payment for specified disease at the rate of 80% of average daily wages for 124 days during a period of two years which can be extended up to 2 years on medical advice

#### Procedure for claiming the benefits

- Insured workers can submit their claim online by visiting ESIC branch office or by logging into IP portal at www.esic.gov.in
- Medical certificate and bank account details are mandatory



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## **Medical Benefit**

For insured workers and their family members from the first day of entering into employment

- Cashless medical care
- Preventive, promotive and curative medical services
- All kind of laboratory services
- Apart from allopathy, treatment is done through other Indian systems of medicine such as ayurvedic, yoga unani, siddha and homeopathy
- Facility of OPD services by booking online appointment from home through AAA+ mobile app
- Doorstep sample collection and medicine delivery for senior citizen beneficiaries at select locations

#### Process of claiming the benefits:

- Workers should update the names of their dependents in the ESIC database through their employer
- Visit the dispensary or hospital with the Temporary Identity Certificate (TIC) prepared with updated records



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# Disablement Benefit

The foundation of a secure future of insured workers



- In case of permanent disablement, lifelong payment in proportion to the loss of earning member
- In case of temporary disablement, payment at the rate of 90% of the wages till the disability continues

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#### **Procedure for claiming the benefits**

- Submit online accident report on behalf of the employer
- The insured worker or family member should securely keep the claim form and medical documents of the accident
- After verification by the branch manager, cash payment under disablement benefit will be paid directly in the bank account

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## **AADHAAR SEEDING**

Insured workers and their dependents can reap scores of benefits by seeding their Aadhaar number with ESIC







- Easy validation of identity for availing services and benefits
- No need to re-register during change of employment
- No need to carry physical files and reports
- Share health records with different hospitals digitally

## How to seed Aadhaar

- Go to ESI Branch Office, Hospital or Dispensary
- Visit special camp organized by ESIC
- Link your Aadhaar online at ESIC portal www.esic.gov.in
- Visit Employer



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## Payment even in case of unemployment under Atal Beemit Vyakti Kalyan Yojna



- Under the scheme, workers get financial help during unemployment
- Payment of relief amount once in a lifetime for 90 days
- Relief amount at the rate of 50% of the average daily wages of the worker in his/her lastjob
- Relief amount directly in beneficiary's bank account

Procedure of claim

- Visit the IP portal at www.esic.gov.in
- Login and fill the prescribed claim form
- Submit the form along with affidavit, photocopy of Aadhaar card and bank account details
- The form can also be submitted by post or in person at the ESIC branch office



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