

EMPLOYEES' STATE INSURANCE SCHEME



INTRODUCTION:

Employees' State Insurance (ESI) Act is a private hnuiaia thawkte hamthatna atan India Sawrkar in kum 1948 khan a dina. He Act hnuiaia inziak lut te leh an chungten damlohna, naupai leh nauneih chungchangah te, hnathawhna avanga ramtuileilo hna leh thihna hial tawh thlenga hamthatna (Social Security) an dawn theihna atana duan ani.

Hemi dan hnuiaiah hian sumdawna hmun engpawh – hotel, thingpui dawr, cinema hall, chanchinbu chhutna hmun, dawr, zirnain, damdawiin leh a dangte, mi 10 aia tlem lo hnathawktu awmna- te chu an in register vek tur ani. Heng hmun a thawk, thlakhata cheng ₹21,000/- aia tam lo hlawhte chuan ESI Act hnuiaia hamthatna hrang hrang an dawng thei ani.

ESI Scheme hnuiaia in zia klutte hian hnathawktu (Employee) in a hlawh atangin 0.75% leh a chhawrtu (Employer) in hnathawktu hlawh atanga 3.25% thlatin a chhunluh angaia. Hnathawktu, nikhata cheng ₹137/- hlawhtling lo te chu hnathawktu hlawh atanga pek tur 0.75% hi chhunluh ve a ngailo ani.

ESI ACT HNUAIA HAMTHATNA AWMTE:

1. Medical Benefits :- ESI hnuiaia hnathawktu in zia klut leh an chungte chuan, an in ziahluh ni atangin he hamthatna hi a hmang nghal thei a. Hnathawktu (Insured Person) chungte, he hamthatna dawngtheite chu:

- a) Nupui/Pasal – hnathawktu kawppuite.
- b) Hnathawktu fate, amah rinchhana khawsa te
 - i) Fapa zirlai kum 21 a tlin hma
 - ii) Fanu – pasal neih hma zawng.
- c) Hnathawktu khawsakpui, amah hringtu nu leh pa, thlakhata ₹9,000/- aia tamlo la lutte.

Damlote hi a thlawna en anni a, damdawi pek an ni vek bawk. Test chi hrang Tie-up Laboratory ah a thlawna tihtir vek anni a, Tie-up hospital ah cashless in an awm thei bawk a ni.

2. Sickness Benefit :- Hnathawktu (Insured Person) in kumkhat chung in ni 91 a dam lohna avangin chawlh a la thei a, hemi chung hian pawisa faiin a nikhat hlawh atanga 70% a dawng thei ani.

- a) **Extended Sickness Benefit :-** He hamthatna hi natna khirkhkan zual leh natna benvawn chi 34 (TB, AIDS, lung tha lo, Cancer, ruhtliak, kalthalo leh a dangte) nei, chawlh mamawh tan kumhnih chung an hlawh atanga 80% ESI atangin pek theih ani.

b) **Enhanced Sickness Benefit:-** Hmeichhia nau nei tawhlo tura a insiam in ni 14 a chawl thei a, mipa a insiam ve thung chuan ni 7 a chawl thei a, an chawlh chhungin an hlawh zawng zawng pek theih ani.

3. Maternity Benefit:- Hnathawktu in nau a neih a chawlh a lak chhungin, a hlawh bi kimin a hnuaia hun chhung tarlan ang hian pek theih ani.

- a) Fa hmasa ber leh a pahnihna atan- kar 26.
- b) Fa pathumna atangin- kar 12.
- c) Fa Sawrkar dan leh hrai hnuaia fa a lak (adopt)in- kar 12.
- d) Nau chhiat avangin- kar 6.

4. Disablement Benefit:-

a) **Temporary Disablement Benefit :-** Hnathawktu in engvang pawha, a hnathawhna hmunah tawh sual (accident) a tawh a, a hna a chhunzawm leh theih hma chu a hlawh atanga 90% a natna in a kiansan hma chu a dawngthei.

b) **Permanent Disablement Benefit:-** Hnathawktu in a hnathawhna hmuna tawhsual a tawh a, ramtuileilova a awma, Medical Board ten hnathawk chhunzawm theiloa an puan chuan a hlawh atanga 90% thla tin a damchhung zawng a dawngthei ang.

5. Dependants Benefit :- Hnathawktu in a hnathawhna hmunah emaw a hnathawhna kaihhnawih engvang pawha ,nunna a chanin, amah rinchhan a khawsa a chhungte hnenah thla tin a hlawh atanga 90% pek tur ani.

6. Funeral Expenses:- Hnathawktu a thihin a chhungte hnenah vuina senso atan cheng ₹15,000/-pek theih ani.

7. Rajiv Gandhi ShramikKalyan Yojana :- He unemployment allowance scheme hi 01.04.2005 atanga hman tan ani a. Hnathawktu, a hnathawhna hmun khar avanga hna nei ta lo emaw, hnathawhna kaihhnawih nilo a ramtuileilova a awmin he hamthatna hi a dawng thei.

8. Medical care to retired Insured Person :- ESI hnuaia Insured Person pension tawhte, hnathawktu a hnathawhna a chesuala hnathawk chhunzawm thei lo te, hnathawktu thi tawh nupui/ pasalte, hnathawktu nupui/ pasal dependant benefit la ten kumkhat chhungin ₹120/- ESI ah chhunglut in he hamthatna hi an dawngthei a ni.

Hrechiang duh tan ESI Branch Office, RZ Lalbuaia Annexe (near Solomon's Cave) emaw ESI Dispensary, Zaluta Building, Venghlui ah emaw phone no. 0389-2325156 ah zawhfiah theih ania, website: www.esic.nic.in ah en theih ani bawk. In register duh tan online in shramsavidha.gov.in ah in register tur a ni.