

# **SNS COLLEGE OF PHYSIOTHERAPY**

Saravanampatti Post, Coimbatore – 641 035, T.N  
(Affiliated by the Tamil Nadu Dr. M. G. R. Medical University, Chennai.)



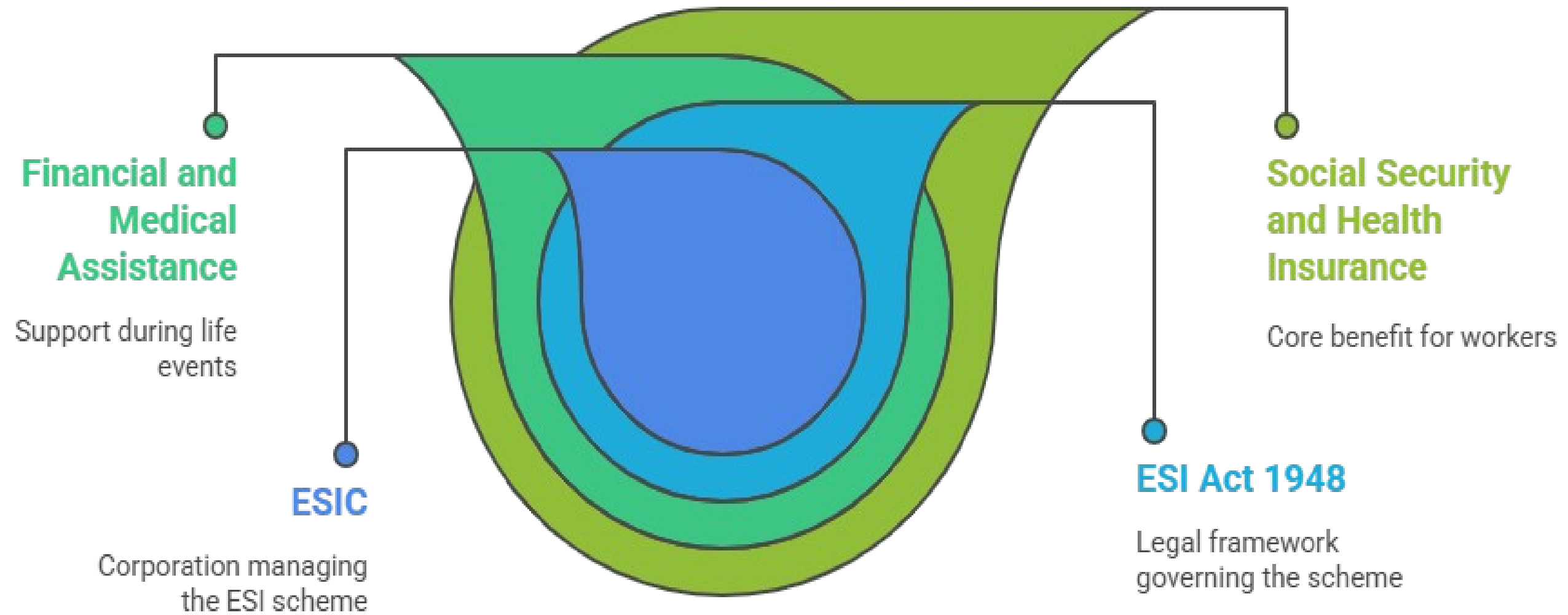
**DEPARTMENT OF PHYSIOTHERAPY- III YEAR**

**SUBJECT NAME- COMMUNITY MEDICINE**

**TOPIC- Employee State Insurance (ESI) Act**

**PREPARED BY- Dr. K. P. BENOSEL PAUL., PT,  
ASSISTANT PROFESSOR,  
SNSCOPT.**

# Introduction:



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# Objectives of the ESI Scheme:



## Social Security

Provides protection in times of need



## Health Insurance

Offers comprehensive medical care



## Financial Assistance

Supports during sickness or injury



## Welfare

Promotes employee well-being

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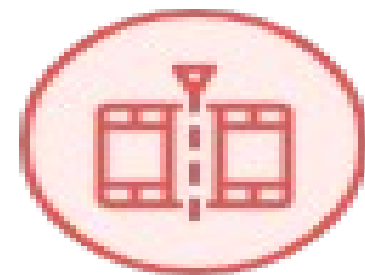
# Eligibility Criteria:



Factory  
Workers



Institution  
Workers

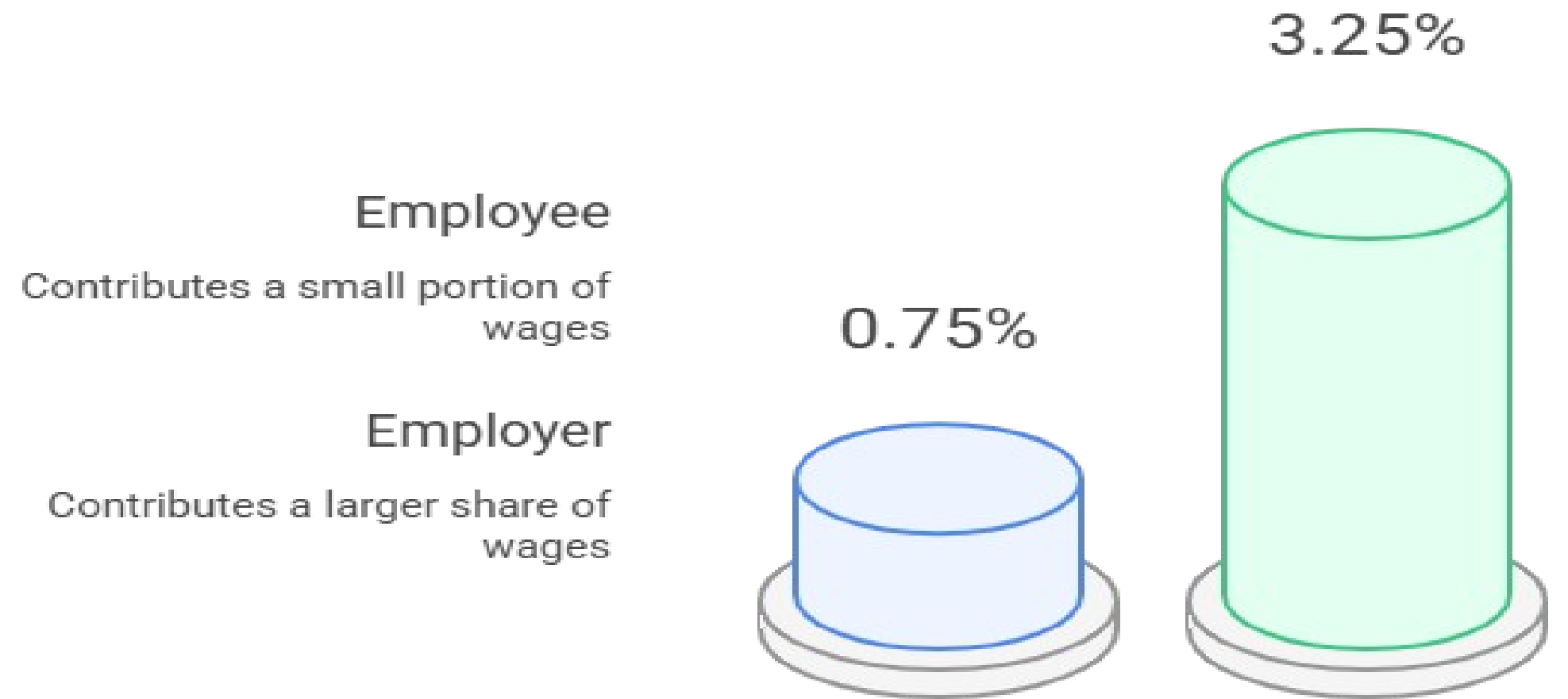


Entertainment  
Workers

# Contributions:

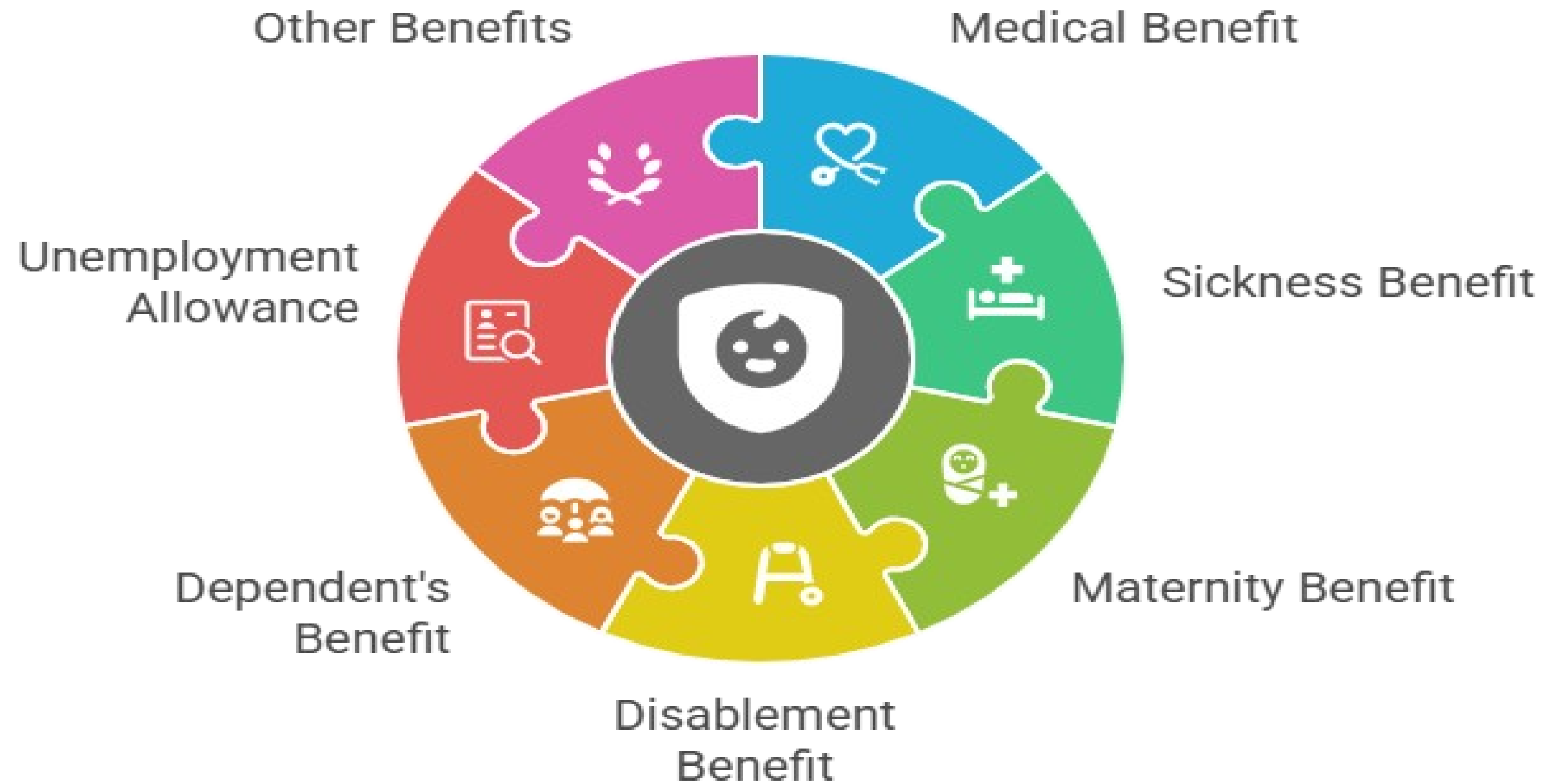


## ESI Contribution Rates



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# Benefits under the ESI Scheme:



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# Medical Benefit:



-  **Full Medical Care**  
Insured employees and their families receive complete medical attention from day one.
-  **Outpatient Treatment**  
Access to outpatient services at ESI dispensaries and hospitals.
-  **Inpatient Treatment**  
Access to inpatient services at ESI hospitals and empanelled hospitals.
-  **Specialist Consultation**  
Access to specialist consultations and diagnostic services.
-  **Supply of Medicines**  
Free supply of medicines and dressings.

# Sickness Benefit:



## Cash Benefit

Insured employees receive cash during certified sickness.



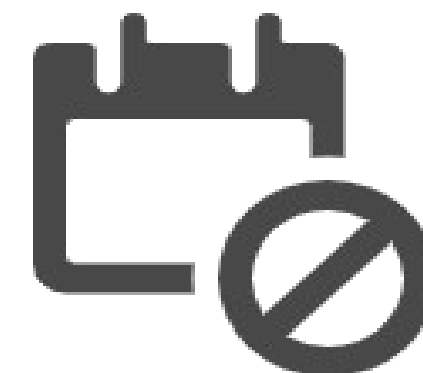
## Eligibility

Employees must contribute for 78 days in six months.



## Benefit Rate

Sickness benefit is about 70% of average daily wages.

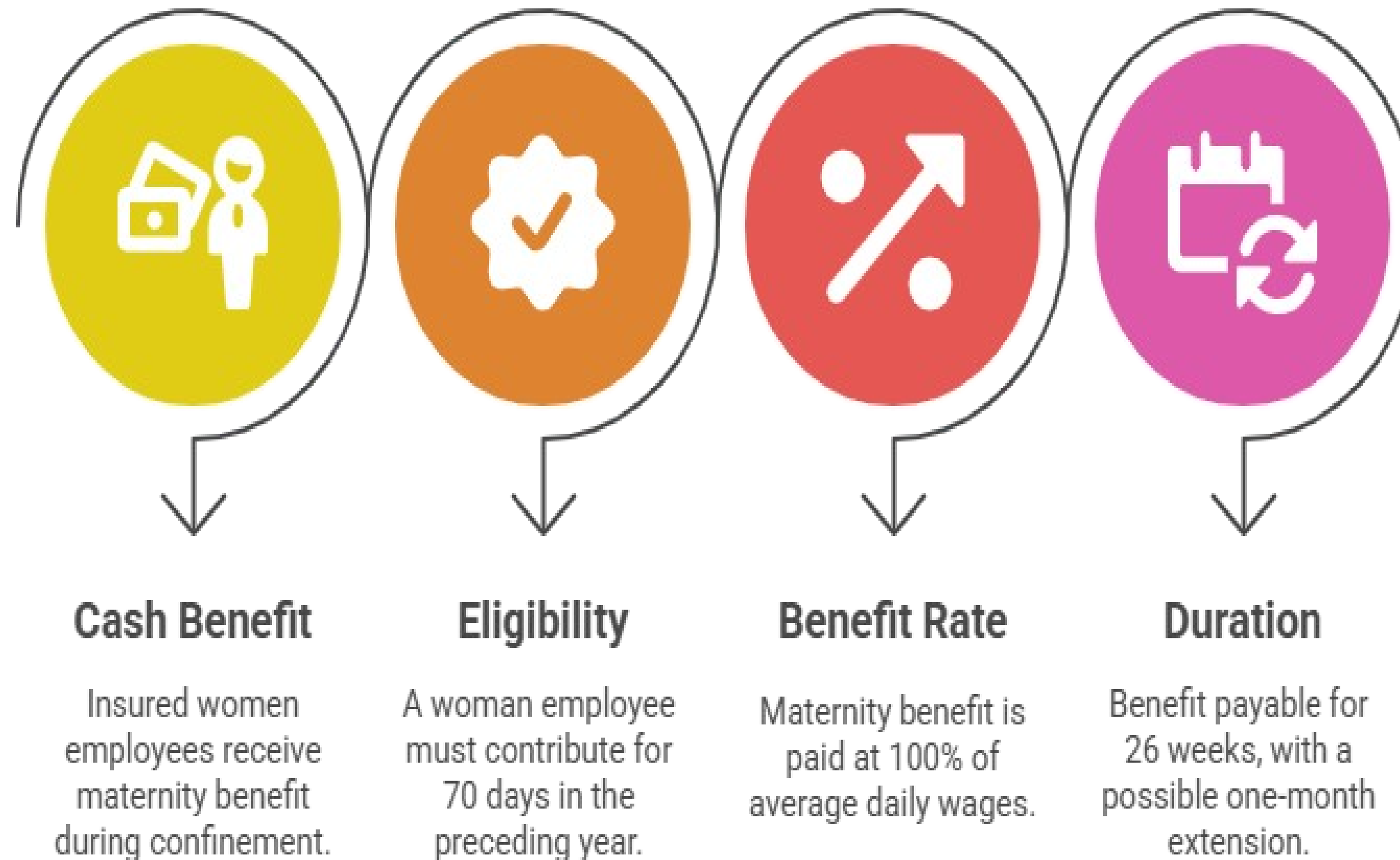


## Duration

Benefit is payable for a maximum of 91 days annually.

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# Maternity Benefit:



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# Disablement Benefit:



## Temporary Disablement

Employees receive benefits for temporary disablement from work injuries.

Employees receive benefits for permanent disablement from work injuries.

## Permanent Disablement



## Benefit Rate

Disablement benefits are approximately 90% of average daily wages.

Disablement benefits can be paid as a lump sum or periodically.

## Payment Options



# Dependent's Benefit:



## Cash Benefit

Financial support for dependents

## Eligibility

Includes spouse, children, and parents

## Benefit Rate

Approximately 90% of average wages

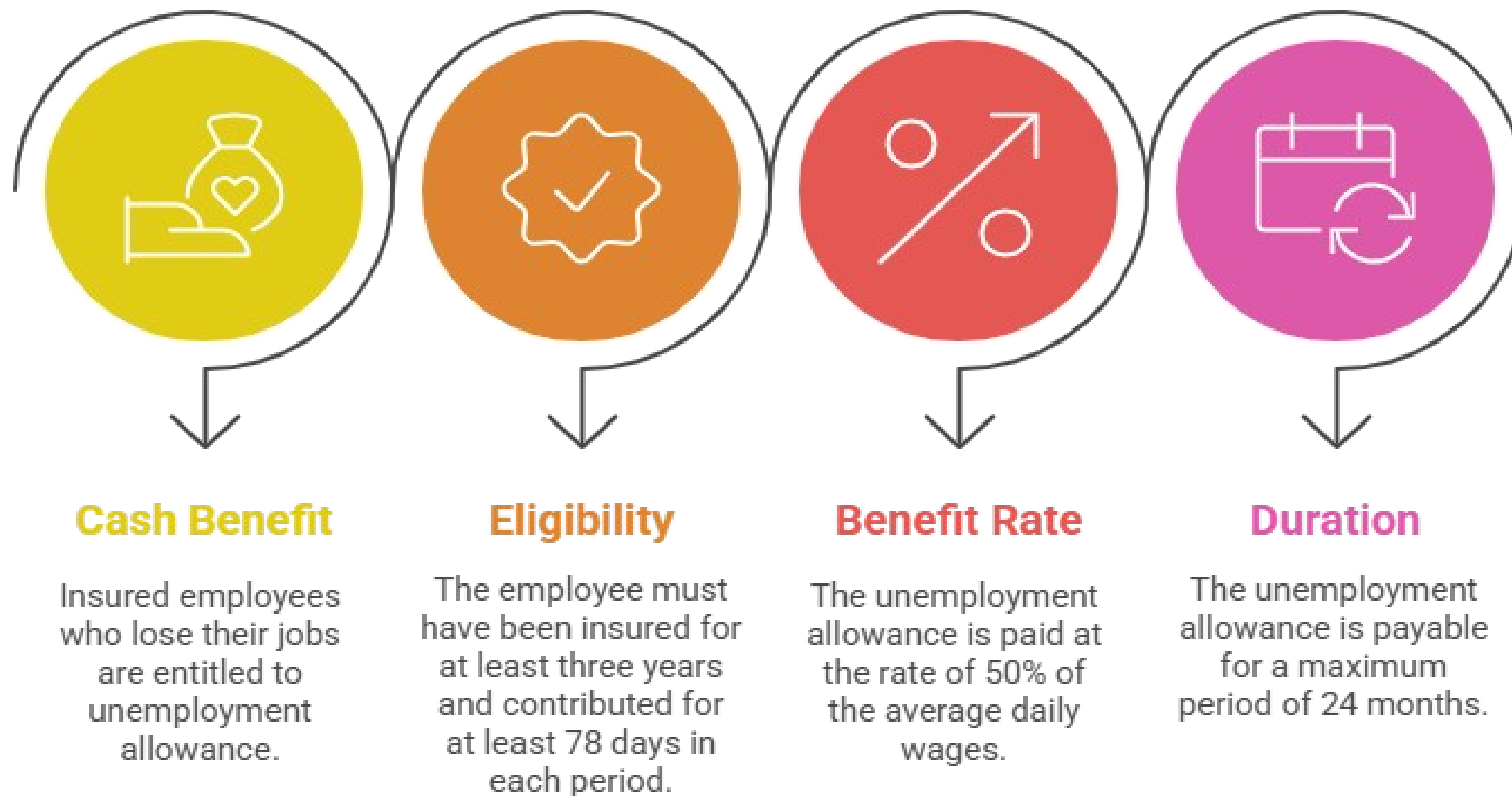
## Distribution

Distributed in a specified manner



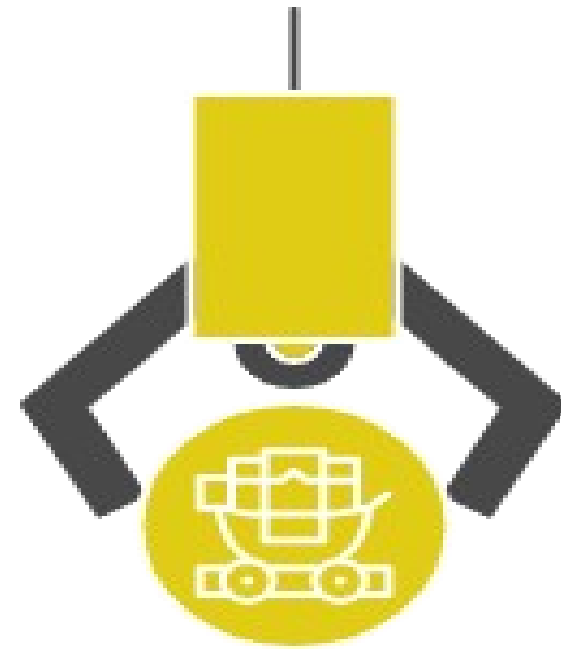
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# Unemployment Allowance:



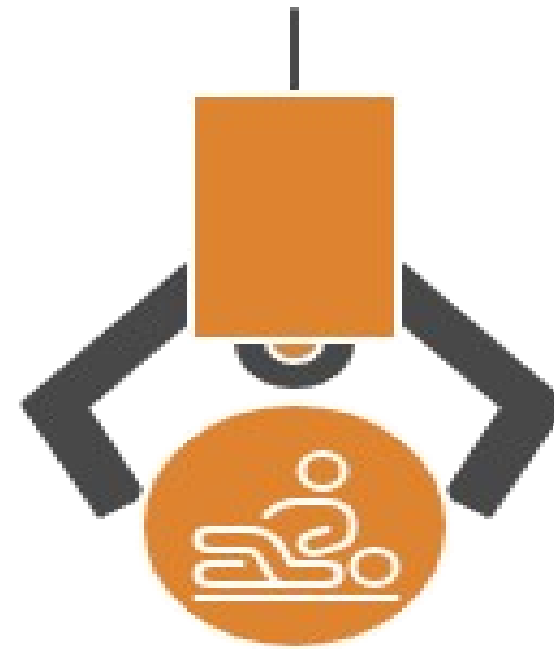
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# Other Benefits:



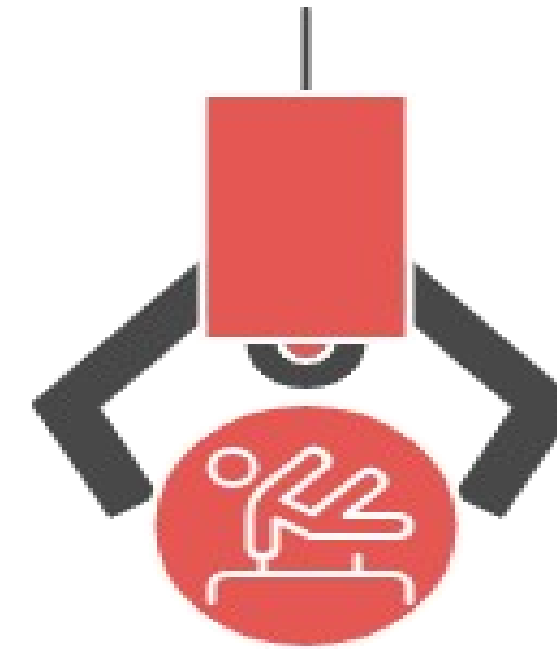
## Funeral Expenses

Payment for last rites of deceased employee.



## Vocational Rehabilitation

Helping disabled employees regain earning capacity.

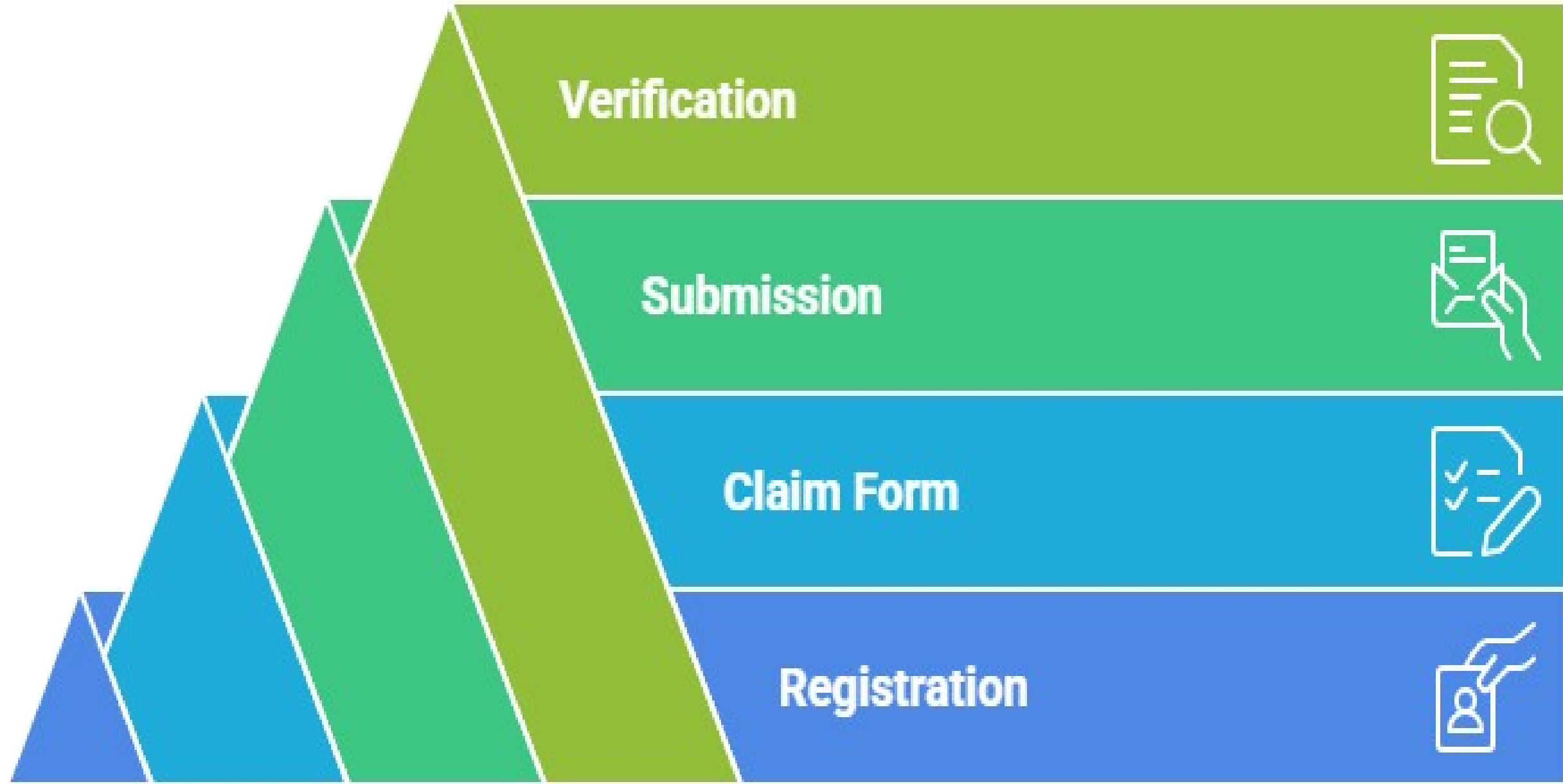


## Physical Rehabilitation

Improving physical functioning of disabled employees.

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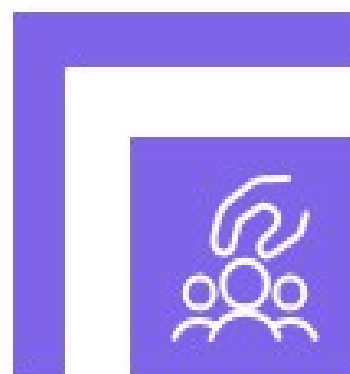
# How to Avail ESI Benefits:



# Significance of the ESI Scheme:

## Social Justice

Provides a safety net for vulnerable workers, promoting fairness.

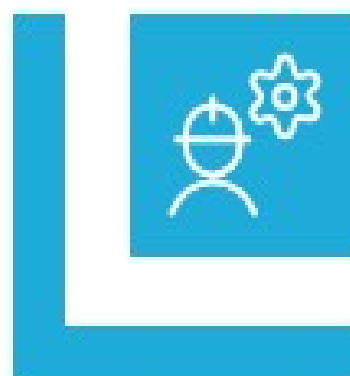


## Financial Relief

Reduces financial strain during life's challenges.

## Productivity Boost

Enhances employee productivity through security and well-being.



## Health Improvement

Ensures access to quality medical care for better health.

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# MCQ:



1. The Employees' State Insurance (ESI) Act was enacted in the year:

- A. 1946
- B. 1948
- C. 1950
- D. 1952

2. The ESI Act mainly provides protection to employees against:

- A. Old age problems
- B. Occupational hazards only
- C. Sickness, maternity, and employment injury
- D. Accidental death only

# MCQ:



3. The Employees' State Insurance Scheme is administered by:

- A. Ministry of Labour
- B. State Government
- C. Employees' State Insurance Corporation
- D. Insurance Regulatory Authority

4. Which of the following is NOT a benefit provided under the ESI Act?

- A. Sickness benefit
- B. Maternity benefit
- C. Disablement benefit
- D. Pension after retirement

# MCQ:



5. Medical benefits under the ESI Act are provided to:
- A. Employees only
  - B. Employees and their dependents
  - C. Employers only
  - D. Contract workers only

# MCQ:

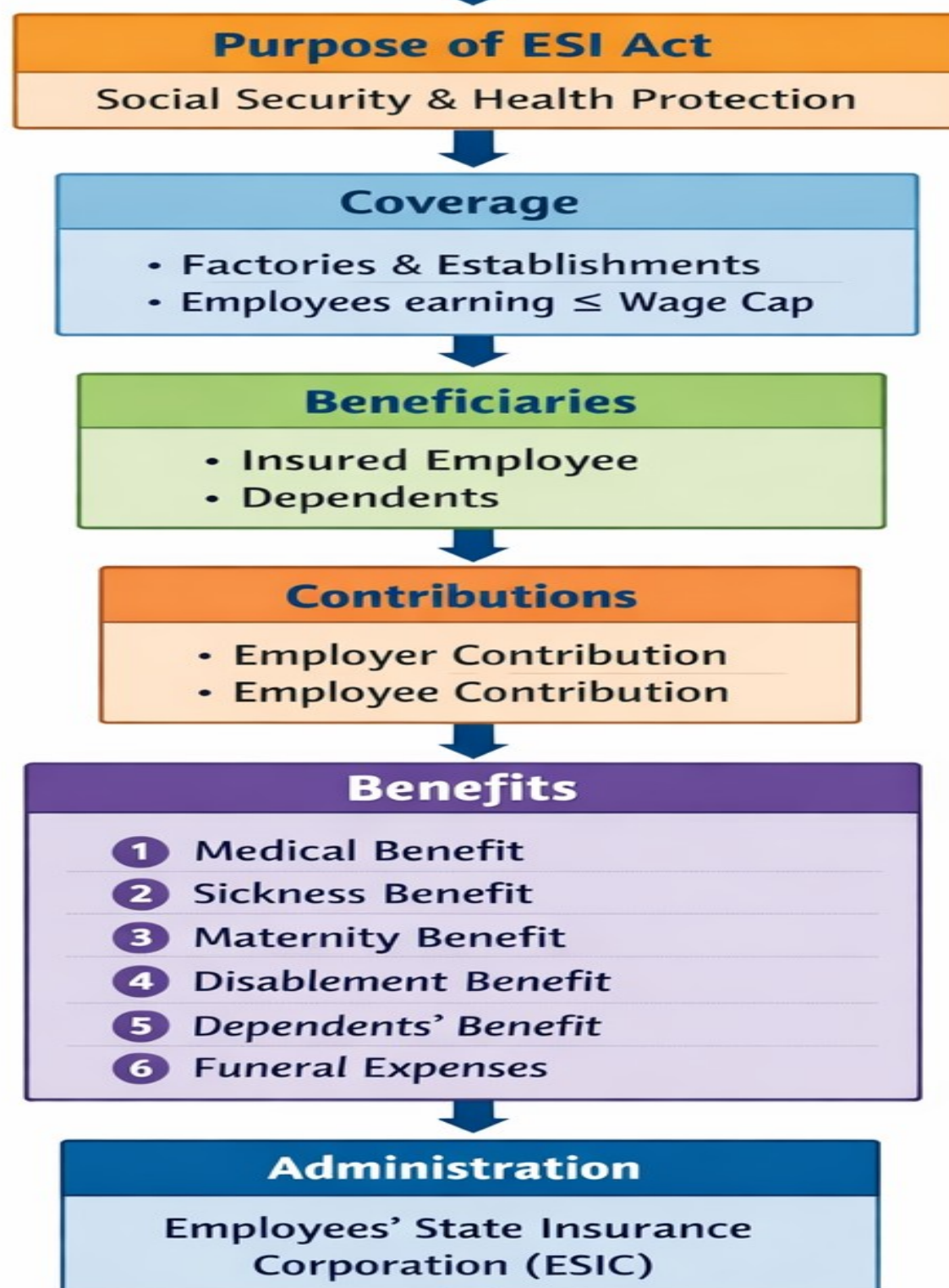


Answer:

1. B
2. C
3. C
4. D
5. B

# SUMMARY

## EMPLOYEES' STATE INSURANCE (ESI) ACT, 1948



**THANK YOU**