



Social security relief to dependents of workers passing away due to COVID-19

The Ministry of Labour and Employment has announced additional benefits for workers through ESIC and EPFO schemes to address the fear and anxiety of workers about well-being of their family members due to increase in incidences of death due to COVID-19 pandemic.

Benefits under Employees' Deposit Linked Insurance Scheme

Current benefits under EPFOs EDLI scheme:

- a. All surviving dependent family members of the members of this scheme are eligible to avail benefits under present scheme.
- b. The benefits require no minimum service for payments of gratuity; family pension is paid as per provisions under EPF & MP Act; Sickness benefit of 70% of wages for 91 days in a year is paid in the event of worker falling sick and not attending office.
- c. Minimum assurance benefit of INR 2.5 Lacs is available to eligible family members of deceased

employees who remain in continuous employment in the same establishment for 12 months.

Proposed amendment under EPFOs EDLI scheme:

The following amendments are announced to extend these welfare measures to provide support to the families of workers who have died due to COVID-19:

- a. The maximum benefit has been enhanced from INR 6 Lacs to INR 7 Lacs.
- b. Minimum assurance benefit of INR 2.5 Lacs will be now available to the eligible family members of deceased employees who was a member for a continuous period of 12 months in **one or more establishments** preceding his death. This will benefit contractual/casual labourers who lose out on benefits due to condition of being in continuous employment in the same establishment for 12 months.
- c. Restoration of provision of minimum INR 2.5 Lacs compensation retrospectively w.e.f. 15-02-2020.

Benefits under Employees' State Insurance Act for dependent of Insured Persons (IPs) Current Provisions under ESIC:

Post death/disablement of an insured persons due to employment injury, pension equivalent to 90% of avg. daily wage drawn by the worker is available to the *spouse* and *widowed mother* for life long and for *children*¹till they attain the age of 25 years.

Proposed amendments under ESIC:

All dependent family members of IPs who have been registered in the online portal of the ESIC prior to their diagnosis of COVID disease and subsequent death due to the disease, will also be entitled to receive the same benefits and in the same scale as received by the dependents post death/ disability of the IPs due to employment injury subject to the following eligibility conditions:

- a. The IP should have been registered on ESIC online portal at least three months prior to the diagnosis of COVID disease resulting in death.
- b. The IP is employed for wages and contributions for at least 78 days should have been paid or payable in respect of deceased IP during a period of one year immediately preceding the diagnosis of COVID disease resulting in death.

The scheme will be effective for a period of two years from 24.03.2020.

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¹ For the female child, the benefit is available till her marriage.