

IC-37 -HEALTH INSURANCE OPERATIONS

Original Text in book

Chapter.6, Page no. 175

4 Contribution

Employees in receipt of an average daily wage up to Rs.137/-, are exempted from payment of their share of contribution but are entitled to all social security benefits under the Scheme. Employers would, however, contribute their share.

The State Governments, as per provision of the Act, contributes 12.5% of expenditure on Medical Care on ESI Beneficiaries in their respective states within the ceiling of Rs.1, 200/- per Insured Person family unit per annum.

Revised text as below

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4 Contribution

Employees in receipt of an average daily wage up to **Rs.176/-**, are exempted from payment of their share of contribution but are entitled to all social security benefits under the Scheme. Employers would, however, contribute their share.

The State Governments, as per provision of the Act, contributes 12.5% of expenditure on Medical Care on ESI Beneficiaries in their respective states within the ceiling of **Rs.1,500/-** per Insured Person family unit per annum.

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4 Contribution

The scheme is primarily funded by contributions raised from insured employees of covered factories and establishments and their employers in the implemented areas as specified percentage of wages payable to such employees.

Diagram 1: Rates of ESIC contribution



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2. Contribution

The scheme is primarily funded by contributions raised from insured employees of covered factories and establishments and their employers in the implemented areas as specified percentage of wages payable to such employees.

Diagram 1 : Rates of ESIC contribution



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Summary

- m) Rates of ESIC contribution are 6.50% as follows: 1.75% of the wages as employees' contribution and 4.75% of the wages as employers' contribution.

Revised text as below

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Summary

- m) Rates of ESIC contribution are 4.00% as follows: 0.75% of the wages as employees' contribution and 3.25% of the wages as employers' contribution.

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Question 4

What per cent of wages are considered as employees' contribution in ESIC rates?

- I. 1.75%
- II. 4.75%
- III. 6.50%
- IV. 5.00%

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Question 4

What per cent of wages are considered as employees' contribution in ESIC rates?

- I. 0.75%
- II. 4.75%
- III. 6.50%
- IV. 5.00%

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Answer 4

The correct option is I.

1.75% of the wages as employees' contribution

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Answer 4

The correct option is I.

0.75% of the wages as employees' contribution