

<u>Life Insurance</u> - <u>Health Insurance</u> - <u>Investments</u> - <u>Wealth Management</u> - *Loans* - <u>Mediclaim</u> - <u>India</u>

Domestic Workers to Get Cover Under RSBY in Haryana

The Haryana state government has announced to provide health insurance cover to domestic workers under the Rashtriya Swasthya Bima Yojna (RSBY). Under the scheme, domestic workers will get the benefit of cashless health insurance cover of Rs 30,000 per annum for a family of five on family floater basis.

In addition, all pre-existing diseases will be covered, including hospitalization expenses, taking care of most of the illnesses, maternity benefits, transportation cost of Rs 100 per visit (maximum of Rs 1,000 per annum), said a spokesperson of ESI health care department.

The scheme, which is being run by the Central government in association with the corresponding state governments, the Centre contributes 75% of the annual premium while the remaining 25% is borne by the concerned state government. The smart card cost of Rs 60 is borne by the Centre.

As per the Central government, domestic worker is a person who is employed for remuneration whether in cash or kind, in any household through any agency or directly, either on a temporary basis or permanent, part-time or full-time to do the household work but does not include any member of the family of an employer. He/she should have been have completed 18 years of age.

For identification of domestic workers, a certificate by registered Residents' Welfare Association to the effect that a person is working as a domestic worker in the area; employer certificate; certificate from a registered trade union or a police verification certificate would be treated as evidence.