

2010

WCB facts

Workers Compensation Board of Manitoba

WCB GROUP LIFE INSURANCE

What is the WCB's group life insurance?

The Workers Compensation Board's group life insurance is a life insurance plan established for all workers who receive wage loss benefits for more than 24 months.

When am I eligible?

If your injury occurred after January 1, 1992 and you received more than a combined total of 104 weeks of wage loss benefits, you are automatically covered by the WCB group life insurance plan. You do not have to apply for this insurance.

How much does this insurance cost me?

The WCB group life insurance plan is fully funded by the Workers Compensation Board. The coverage costs you nothing and does not prevent you from having additional life insurance policies through private carriers.

When are benefits paid?

If you continue to receive WCB wage loss benefits after 104 accumulated weeks have been paid and then you pass away, group life benefits will be paid to your estate. This insurance coverage will continue while you are in receipt of wage loss benefits and for up to 90 days after your final wage loss benefit cheque. The benefit is paid regardless of the cause of death.

How much is paid?

Benefit entitlement is \$10,510 in 2010 to your estate if you have no dependants. If you do have dependants, a total of \$40,970 is paid. These amounts increase each year to help keep up with inflation. Benefits are paid to your estate.

How is the benefit claimed?

Your dependants or the person representing your estate must contact us and request payment. To obtain a claim form, please call **954-4922** or toll-free **1-800-362-3340**.