

Benefits and Services for Injured Workers



If you're
hurt at work,
we're
here to help.

If you're hurt at work, we're here to help.

Important

- You have a right to make a WCB claim if you are hurt at work. It is illegal for your supervisor to ask you not to file a claim.
- If you get into trouble by reporting an injury to the WCB, our Compliance Services staff are here to help. Call **204-888-8081**, toll free **1-844-888-8081** or email Compliance@wcb.mb.ca.

wcb.mb.ca

This publication is provided for general information only.
The Workers Compensation Act of Manitoba and Regulations, and WCB policies, are the final authority for coverage and claim administration.

Benefits and Services

No one expects to get hurt at work, but all too often, workplace injuries do happen. Fortunately, the WCB is here for you. If you are hurt at work, know that you have the insurance you need.

Your workplace pays the entire workers compensation premium to ensure that you receive benefits when you are injured at work. Your workplace must also pay you for the full day on the day you were hurt at work, not just up to the time of your injury.

The WCB pays a portion of your wages and pays your healthcare expenses if you are hurt at work.



What Does the WCB Pay?

Below are examples of some of the benefits available to injured workers. For specific information on whether you are entitled to any of the following, speak to your WCB contact person.

- **wage loss**
- **medical treatment and medication costs**
- **dental treatment**
- **chiropractic or physiotherapy treatments**
- **vocational rehabilitation services**
- **lump sum payments for permanent impairments**
- **pensions**
- **death benefits**



Wage Loss

- Entitlement to wage loss begins the next working day after you are hurt if there is a loss of earning capacity.
- You receive 90 per cent of your net loss of earning capacity. In some cases, your wage loss benefit may be calculated at 100 per cent of your net loss of earning capacity or 100 per cent net of WCB's established minimum annual earnings level. For more information refer to the *Calculation of Wage Loss Benefits* fact sheet available at wcb.mb.ca.
- We calculate 90 per cent or 100 per cent of net (or take home amount) by taking your earnings and subtracting likely deductions, such as income tax, CPP and EI. Income tax deductions are based on marital status and number of dependants. Your benefit may also be affected by other factors, such as overtime, bonuses, occasional or regular layoffs, and income from other sources, including self-employment.
- WCB benefits are tax free; therefore, we also deduct an amount equal to the tax benefits you might receive.
- Finally, if you have other insurance plans that will pay you while you are off work, any amount you receive over 100 per cent of your net loss of earning capacity **will be deducted** from what you receive from the WCB. It is your responsibility to make your WCB contact person aware of such additional benefits.

Other Costs

When you get hurt at work, you may need to go to the hospital or require prescription drugs.

If these costs are directly linked to your workplace injury, they may be paid by the WCB. Check with your WCB contact person to determine if the costs will be paid by the WCB.

Paid healthcare expenses include:

- hospital expenses
- medication (including prescriptions)
- dental treatment
- artificial limbs, braces, crutches, canes, hearing aids and other aids
- orthotics or footwear
- replacement or repair costs of prosthetics, eyeglasses or dentures where there has been an injury
- replacement cost of clothing damaged in a workplace injury
- transportation and living allowances if you have to travel for treatment.



Permanent Impairment Payments

You may be given a lump sum payment if you have a rateable permanent impairment as a result of a workplace injury.



Other Services Available at the WCB

Return to Work Services

The WCB will work with you to ensure you get the support you need to return to work. Returning to work is a planned process involving you and your healthcare provider, along with your employer, and in some situations, your union representative. Your workplace may already have a return to work program.

Vocational Rehabilitation Services

If you are no longer able to work with the employer where you were hurt due to the effects of that injury, you may be eligible for vocational rehabilitation services through the WCB.

Vocational rehabilitation helps you to return to employment that respects your work capabilities. This could include helping you find alternative work through a variety of services ranging from re-employment to retraining.

Re-employment Obligations

Legislation requires employers who have 25 or more full time or regular part time workers to re-employ injured workers who worked for them for at least 12 continuous months before being injured. For more information on re-employment obligations visit wcb.mb.ca or call 204-954-4321 or toll free 1-855-954-4321 to request a *Re-employment Obligations* brochure.

Fair Practices Advocate

The Fair Practices Advocate is an independent office that works to ensure fair practices at the WCB. The office acts as an ombudsman for injured workers, their dependants, and employers to resolve issues they may have with the WCB, while also helping the WCB improve its quality of service. They can be reached at 204-954-4467 or toll free 1-855-954-4321, ext. 4467.

Claim File Copies

You can request a copy of your claim file at any time. Ask your WCB contact person or call our File Access Department at 204-954-4453 or toll free 1-855-954-4321, ext. 4453. Employers and advocates can also request copies of a file. First time file copies are free.

Appeals

If you want to appeal a decision(s) made on your claim by the WCB, discuss the decision with your WCB contact person first.

If you still disagree with the decision, contact:

1. Review Office: Complete a *Request for Review* form available at **wcb.mb.ca**. A Review Officer will review the claim and provide a decision. For more information, refer to the *Review Office* fact sheet available at **wcb.mb.ca**.
2. The Appeal Commission: If you are not satisfied with the Review Office decision, you can appeal to the WCB's Appeal Commission, which is the final level of appeal. Information on submitting an appeal application is found at **appeal.mb.ca**. Appeals can be put forward by you or, if you wish, your representative.

If you need help making an appeal to the Review Office or Appeal Commission, you can contact the Worker Advisor Office. The Worker Advisor Office can also give advice and/or an independent opinion regarding WCB issues or decisions.

Worker Advisor Office

406 – 401 York Avenue

Winnipeg, MB R3C 0P8

Phone 204-945-5787

Toll free 1-800-282-8069, ext. 5787

Fax 204-948-2020

Email wao@gov.mb.ca



General information about the WCB

- Your workplace pays for all WCB insurance benefits – they are not deducted from your pay nor are they funded by tax dollars.
- The WCB is governed by a Board of Directors comprised of a neutral Board Chairperson, three representatives of workers, three representatives of employers and three representatives of the public interest.
- The WCB is committed to providing service that is fast, easy, caring, right and clear.



**If you're
hurt at work,
we're
here to help.**

How to Reach Us

The Workers Compensation Board of Manitoba
333 Broadway, Winnipeg, MB R3C 4W3

Email us at
wcb@wcb.mb.ca

For more information, visit
www.wcb.mb.ca

or call us at
204-954-4321

or toll free
1-855-954-4321

Report fraud and non-compliance

Call 204-888-8081 or toll free 1-844-888-8081
Email **Compliance@wcb.mb.ca**

SAFE Work is everyone's responsibility.
Preventing injuries is good for employers and
workers. To learn more, go to:

safemanitoba.com

or call 204-957-SAFE (7233) in Winnipeg
or 1-855-957-SAFE (7233) outside Winnipeg

