



BENEFITS GUIDE 2017

This is an outline of WCB benefits available to workers in covered industries in 2017. Each claim is reviewed on its own merit and benefits are awarded accordingly.

Who is covered by WCB benefits?

Workers employed in all Manitoba workplaces except those excluded by regulation are covered by workers compensation legislation. The WCB provides benefits to workers in covered workplaces for work-related injuries or occupational diseases only. Please check your insurance coverage to be sure you are financially prepared for a disability which may occur outside of the workplace.

What medical expenses are paid by the WCB?

Reimbursement of medical expenses, **resulting directly from a workplace injury**, may include:

- ambulance costs to transport you to a facility for healthcare services
- treatment by the physician or chiropractor of your choice
- hospital, medical and physiotherapy costs
- prescribed medication (send original Pharmacare receipt)
- if travel is required for proper treatment, transportation and living allowances may be covered (only the costs incurred over and above normal travel expenses will be considered)
- dental treatment
- artificial limbs, braces, crutches, canes, hearing aids or other aids prescribed by a physician
- orthotic alteration of footwear
- repair of prosthetic device, dentures, eyeglasses or clothing if the incident results in a personal injury and damage to any of these items; lost wages related to the repair of these devices may also be covered.

The WCB does not pay for the repair or replacement of jewelry, tools of trade, or currency lost as the result of an injury.

What if my injury is permanent?

If your injury is permanent, you may be entitled to a permanent partial impairment award (PPI). These awards are paid in addition to other benefits and vary depending on your degree of impairment. Please refer to the Permanent Partial Impairment Award fact sheet for further information.



Can I expect to get 90% of my take home pay?

No. Your regular pay cheque may have several deductions which do not affect your WCB benefits, such as union dues, pension plans, savings bonds, etc. These deductions are not used in our calculations. We use gross earnings and subtract probable deductions for income tax, employment insurance and Canada Pension Plan contributions. The result is your net earnings.

The deduction for probable income tax is based on your dependency status – specifically, whether you are single, married or in a common law relationship, whether or not your spouse/partner works and the number of dependants you claim on your income tax return.

Also, if you qualify to claim tax deductions for child-care expenses, child support payments, and/or spousal support payments, they will be used in the calculation of your probable income tax. We then deduct an amount equal to the probable tax benefit you will receive because of the tax-free status of your WCB benefits. You will receive 90% of this amount.

Do all workers who earn the same amount of money get the same compensation benefits?

No. The WCB considers how many dependants you claim as well as certain tax deductions when calculating probable deductions. This means that the amount paid to a worker with three dependants will not be the same as the amount paid to a single worker with no dependants. Please refer to the Calculation of Wage Loss Benefits fact sheet for more information.

WCB benefits are paid beginning the first working day after the day of the injury. However, your employer is responsible for paying you for the regularly scheduled time you missed on the day of injury.

If a worker is fatally injured, what benefits will their family receive?

Please see the Benefits for Dependants of Fatally Injured Workers fact sheet for more information.

Are there other benefits I am entitled to?

Yes. After you receive wage loss benefits in a total of 104 weeks, you will also be entitled to the WCB's group life insurance plan that is fully funded by the Workers Compensation Board.



A retirement annuity may also be set aside for you after wage loss benefits have been paid in a total of 104 weeks, depending upon the pension arrangements that continue with your accident employer.

To find out more about these benefits, please refer to the WCB Group Life Insurance fact sheet and the Retirement Annuities fact sheet. We will also remind you of these entitlements as your claim approaches 104 weeks.

PLEASE NOTE:

- Please check with the WCB before proceeding with any treatment as all benefits described in this fact sheet must be approved.
- It is a criminal offence to make a false statement to the WCB.

This publication is provided for general information. It is not intended to be legal advice, and should not be relied on as such. For more specific information, see *The Workers Compensation Act and Regulations and WCB Policies*. These documents are available on the WCB website at wcb.mb.ca.