

This guide outlines WCB benefits available to covered workers. 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 automatically covered by workers compensation legislation. The WCB provides benefits to workers in covered workplaces for work-related injuries or occupational illnesses only. Workers in excluded workplaces may also be covered if their employer has applied for coverage. Similarly, other excluded groups, such as independent contractors, owners and directors, may also apply for coverage. Please check your insurance coverage to be sure you are financially prepared for an accident, illness or injury that occurs outside of the workplace.

What expenses are paid by the WCB?

Payment or reimbursement of expenses, **resulting directly from a covered workplace injury**, may include:

- ambulance costs to transport you to a facility for healthcare services
- treatment or services provided by a recognized health care provider of your choice
- hospital costs
- prescribed medication (with the original pharmacy receipt)
- transportation and living where travel is required for proper treatment
- dental treatment
- artificial limbs, braces, crutches, canes, hearing aids or other aids prescribed by a physician
- orthotic alteration of footwear
- repair of prosthetic devices, 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 accident or injury. Note: To ensure that your expenses will be paid please check with the WCB before incurring costs or proceeding with any treatment.

What if my injury is permanent?

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



What if I miss time from work because of my injury?

Wage loss benefits are designed to replace your wages if you miss work because of a workplace injury. In most situations, your wage loss benefit rate is based on 90% of your take-home pay (net pay). Wage loss benefits for injuries or recurrences that happened on or after January 1, 2022 are subject to a maximum insurable earnings cap. Maximum insurable earnings for 2023 is \$153,380.

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

No. Your regular pay cheque may have several deductions such as union dues, pension plans, savings bonds, etc. that do not affect your WCB benefits. These deductions are not included in our calculations. To calculate your net earnings, we subtract probable deductions for income tax, employment insurance and Canada Pension Plan from your gross earnings.

The deduction for probable income tax is based on your marital status and family situation – specifically, whether you are single, married or in a common-law relationship, whether or not your spouse/common-law partner has taxable income and the number of dependents you claim on your income tax return.

Childcare expenses, child support payments and/or spousal support payments are included in the calculation of your probable income tax **if you qualify to claim the deductions for income tax purposes**. We then deduct an amount equal to the probable tax benefit you will receive because of the tax-free status of your WCB benefits.

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

No. The WCB considers your personal family situation, including 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 link: <https://www.wcb.mb.ca/calculation-of-wage-loss-benefits> fact sheet for more information.

If you miss time from work for a work-related injury, WCB benefits are payable 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 <https://www.wcb.mb.ca/calculation-of-wage-loss-benefits> for more information.

Are there other benefits I am entitled to?

Yes. After you receive wage loss benefits for more than 24 months, you may also be entitled to the WCB's group life insurance plan, which is fully funded by the WCB.

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

To find out more about these benefits, please refer to the link: <https://www.wcb.mb.ca/wcb-group-life-insurance> and the link: <https://www.wcb.mb.ca/retirement-annuities>. We will also remind you of these entitlements as your claim approaches 104 weeks.

