

Saskatchewan Workers' Compensation Board

The Saskatchewan Workers' Compensation Board (WCB) was established in 1911 because of a historic compromise between Saskatchewan workers and employers. Under that compromise, workers gave up the right to sue their employers and fellow workers for injuries that occur on the job. In return, employers agreed to fund a no-fault insurance system referred to as the compensation system.

Today, the WCB provides compensation to workers for injuries and diseases that occur on the job. The WCB's vision is to eliminate injuries and restore abilities.

Extended services unit

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Your rehabilitation

When you leave the hospital, you may need additional services to recover from your injury. The WCB may provide coverage for the following:

- physical rehabilitation (including treatments at specialized facilities)
- counselling
- prosthetics
- orthotics
- personal and nursing care
- medical supplies and equipment (e.g., a wheelchair or dressings for a wound)
- prescription drugs
- therapeutic treatments (e.g., massage or physiotherapy)

In some situations, the WCB may also pay for:

- home modifications (e.g., ramps and door widening to accommodate a wheelchair)
- vehicle modifications if your injury prevents you from driving a regular car (e.g., hand controls)

Get approval first

Check with your case manager before buying any equipment or getting treatment. Your case manager needs to authorize all of your health care benefits in advance and relies on input from your care providers. If you're billed directly for something that might be covered by the WCB, submit your receipt(s) to your case manager.

When you're ready to return to work

After your injury, you may wonder how you will be able to return to work. A vocational rehabilitation specialist will answer your questions and help you plan your return to work. The vocational rehabilitation specialist will work with you to identify a suitable return-to-work plan.

If you are able to return to work, you will be involved in your return-to-work plan and help set the goals that fit your interests, skills and abilities. Depending on your circumstances, your return-to-work plan may involve goal setting, skill development, retraining, job-search assistance or other support to help you successfully return to work or the community.

We'll help you reach your maximum vocational potential, whether it's through full- or part-time work or volunteer activities. There are many ways you can continue making a meaningful contribution to society.

About this folder

In the weeks ahead, you may have questions about your care, benefits and other support that may be available to you and your family. Living with a serious injury is very difficult and when the injury is because of a sudden incident at work, it can be particularly tough and confusing.

The WCB is committed to helping you. As you embark on your road to recovery, the WCB has a range of services available to you.

To help answer some of your questions, this folder provides some key information about:

- **Your care team** — These are the people who are responsible for directing your care and giving you details about your condition. They include doctors, nurses, therapists and your team at the WCB.
- **Your WCB benefits** — While you're recovering, the WCB will cover the cost of medical treatments, equipment, prosthetics and drugs that have been recommended by your doctor or therapists. For information related to your wage loss, see the page titled, "Your WCB benefits".
- **Your rehabilitation** — The WCB may also cover the cost of rehabilitation services to help you get better, increase your mobility and prepare you for returning to work, if possible. While the WCB is here to provide the resources you need, your recovery depends on you.

As an injured worker, you carry a physical and emotional load that most of us cannot imagine. Many seriously injured workers have told us they feel alone, depressed and angry. What has worked for many people is talking about how they are feeling with friends and family or with other injured workers. If you wish, your case manager can refer you to a professional. Be assured, when you do reach out, you will be heard and supported. Reaching out is an important step in your recovery.

- **Life after your injury** — When you're ready, our team at the WCB is here to help you become more independent and carry on with your life. We know you are special with unique needs and our goal is to treat you as such.

The WCB will continue to assist you when you return home from the hospital. We'll also help you explore new possibilities to regain your independence and reintegrate into your community.

If you disagree with a decision

You have the right to ask for a review of any decisions made by the WCB. In most cases, you can appeal the results of a review. Letters you receive about the decisions will come with information about your options and how to exercise them within set timelines.

Filing an appeal

Appeals can be made in writing or through an online submission form found on our website. Your appeal needs to include the following information:

- The decision you question.
- The date the decision was made.
- The staff member that made the decision.
- Why you disagree with the decision.
- How you think it should be resolved.
- Any other information to support your position.

Access to your file

You can ask for a copy of your claim file to help you decide what to do next.

To request a copy of your file, you must fill out a **Worker's Request for Copy of File (WROI)** form. You can ask your case manager to send you a copy of the form or you can find it on our website at www.wcbask.com/workers/worker-resources.

Once you have your appeal written and your **WROI** form completed, if you want a copy of your file you can submit it in one of two ways:

Email: appeals@wcbask.com

Mail: Appeals department
Saskatchewan Workers' Compensation Board
200 -1881 Scarth St.
Regina SK S4P 4L1

Independent advice

If you disagree with or have questions about a claim decision, you may get help about what to do next. Free advice independent of the WCB is available in one of three ways:

1. If you're a union member, you can contact your union representative.
2. If you are thinking about appealing the decision, you can contact the Office of the Workers' Advocate (OWA).

The OWA is a program within the Ministry of Labour Relations and Workplace Safety that assists injured worker and their families when dealing with compensation issues. They can answer your questions, offer guidance, help settle disagreements and assist you with appeals.

You can reach the OWA by:

- **Toll free phone:** 1.877.787.2456
- **Email:** workersadvocate@gov.sk.ca
- **Online:** www.saskatchewan.ca

3. If you have questions about the decision and/or the policies and procedures used by the WCB in making the decision, you can contact the Fair Practices Office (FPO). The FPO is independent office within the WCB that provides impartial assistance to the worker and their families, the employer and the general public. As an independent office, the FPO is separate from the WCB departments responsible for the decisions. Inquiries to the FPO are confidential unless you request we speak directly to WCB staff about your concerns. In these instances, you will be asked to waive confidentiality.

You can contact the FPO by:

- **Toll free phone:** 1.888.787.8651
- **Email:** fairpracticeoffice@wcbask.com
- **Online:** www.wcbask.com/about-wcb/who-we-are/fair-practices-office

You also have the right to consult, at any time, with a friend, family member or lawyer about your claim decision. For privacy reasons, however, the WCB will only speak to individuals designated as your authorized representative. An authorized representative is someone you designate as representing you and who can speak on your behalf.

Reporting your injury

To access our services without delay, you, a family member or your representative should contact us as soon as possible following your injury. If you need help, ask a hospital social worker to assist you. To start a claim for you, we'll need some information about your injury.

Complete the WCB's Worker's Initial Report of Injury (W1) form immediately to report your injury.

You can file your injury claim in one of the following ways:

Online: www.wcbsask.com/W1

Mail: Print a copy of the form from our website, fill it in using a pen, make a copy for yourself and mail the signed copy to:

200-1881 Scarth St.
Regina SK S4P 4L1

Phone: 1.800.787.9288

A WCB representative will take your information and complete the form for you.

Life after your injury

Only you know what it's like to live with the aftermath of your injury. The WCB has heard from other workers who have been severely injured that they want to find a new purpose in life. Doing something that's meaningful to you — whether it's volunteering, a new sport, a hobby, a social activity or returning to paid employment — is one of the most important aspects of your recovery. When you're ready to explore your options, we can assist you in finding services in your community that will help you achieve your goals.

You've been there ... no one knows better

If you're interested, and when you're ready, you may want to share your story and experiences to help others stay safe or recover from their injuries.

If you're in distress

If you or your family members are having a hard time coping with your injury, please call your WCB team. We may be able to provide additional services or connect you with other social services that can help.

Your road to recovery

This package was written for seriously injured workers and their families.

If you've been seriously injured on the job, we're here to help you on your road to recovery. This information outlines how the WCB can assist you. Feel free to share this information with your family or anyone else who's helping you.

Your main contact at the WCB will be the case manager who handles your claim. This is someone you'll get to know. Whenever you deal with your case manager or anyone else at the WCB, it's a good idea to have your claim number handy.

Any time you have questions about your benefits — whether the WCB can fund an expense, what decisions have been made about compensation and rehabilitation, or if we might be able to help in any other way — ask your case manager.

No matter what the question, don't hesitate. Just call.

Make a note ...

Case manager: _____

Phone number: _____

Claim number: _____

Family members of injured workers

Helping your loved one

When someone you love is badly hurt at work — your son or daughter, your husband, wife or partner — it's serious. Everything that was certain about your life suddenly seems to have completely changed. It can be a difficult time and the WCB is here to help.

It is not your role to be a caregiver to your injured loved one. That is the job of doctors, nurses, therapists and other professionals.

Still, you have a big part to play. The WCB knows from experience that the involvement of loved ones is critical. It is important for family and friends to stay close and to encourage your loved one to work through their recovery.

Your loved one's feelings

People who have been seriously injured experience a lot of emotional responses to their incidents — anger, anxiety, depression or grief. As a result, you may be faced with anger or sadness, withdrawal or unreasonable demands. Some of these emotions can overlap, come and go many times and continue for long periods throughout your loved one's recovery. It can be hard for family members or friends to deal with these feelings.

Your support and feelings

Your feelings may be similar to those of your injured loved one. Even though you're not hurt physically, you've definitely experienced a traumatic experience. You may carry a double emotional load — handling your own feelings while supporting your loved one.

Your support role can be hard. There's no script to follow, but here are some suggestions that may help:

- **Listening** — Listening is important and reassuring. Be sympathetic even if your injured loved one is negative.
- **Being too helpful** — Be aware that too much assistance may not be helpful in the long run. As your loved one gets better, they can do more and more for themselves, but some resist. So even if your family member insists, don't continue helping with things that they may be capable of doing themselves. Being firm may be difficult, but giving in to them can slow their recovery and cause them to become overly dependent on others.
- **Being united** — Get family and friends to agree to this approach of acceptance, reassurance and, when appropriate, boundary setting.

Take care of yourself

It is important that you take care of yourself and avoid burnout. Here are some approaches that may help:

- **Develop your own support system** — This can include relatives, friends, members of your religious and cultural community, or your doctor. Talking to others helps avoid using your injured family member as a sounding board for your own feelings.
- **Stay active** — Physical activity is good for you and those you love.
- **Find humour** — Try to maintain and share a sense a humour. Think of it as medicine for you and everyone around you.

The WCB's role

The WCB focuses on the injured worker and assistance to families or friends is limited by WCB law and policy. Depending on the situation, we may be able to help you by:

- Paying for travel expenses, if they are for hospital, treatment or rehabilitation centre visits.
- Covering treatments or consultations for travelling with your injured family member, if it is medically required.
- Paying temporary child care expenses, in certain circumstances, to allow a parent to visit an injured husband, wife or partner.

Get approval

Your case manager will let you know if other support benefits are available. All assistance must be approved in advance by the case manager working on the claim. Keep all your receipts. You may need to submit them for approved out-of-pocket expenses.

Your care team

Your medical team

No matter when we learn about your incident, you and your family can rest assured that you will get the medical attention you need, even if your claim has not been accepted.

You may have many different care providers during your recovery — doctors, nurses, social workers and your team from the WCB. Your medical team may include:

- **Occupational therapists and physiotherapists (therapists)** — Therapists evaluate your need for prosthetics, medical equipment and modifications to your home and vehicle. They consult with local providers to ensure your treatment plan addresses any challenges you may have with your mobility.
- **Psychologists and social workers** — If you're having difficulty coping as a result of your injury, this team will arrange for services to help you. Your team can organize counselling or refer you to support services in your community.

Your WCB team

Here is a list of people at the WCB that you may work with during your claim:

- **Case managers** — Your case manager will be your first point of contact for all matters related to your claim. He or she determines your benefits, helps access services and manages your claim on an ongoing basis. Our specialized staff review your needs for allowances, equipment, appliances and prosthetics. They answer your calls and help arrange for some of the services you'll receive.
- **Vocational rehabilitation specialists** — Your vocational rehabilitation specialist from the WCB helps you find employment that is suitable and safe for your circumstances. If you're not able to return to work, he or she can assist you in other areas of your life, like helping you integrate back into your community.
- **Case management support** — The case management support person will assist your case manager in the ongoing management of your claim. They will also answer questions if your case manager is unavailable.
- **Payment specialist** — The payment specialist is responsible for ensuring your wage-loss benefits are correct and paid in timely manner. As well, they process all expense payments.

We are all behind you as you recover from your injury.

It's important for you to be involved in your own care and treatment. Ask questions and communicate with us regularly about what you need.

Frequently asked questions

We have created this frequently asked questions sheet based on questions we regularly receive. If you do not find your answer here, please contact your case manager.

Q: Are my benefits affected if I caused the incident?

A: No. The WCB is a no-fault system. That means if your claim is accepted, you will receive compensation no matter who was responsible for the incident — you, your employer or another worker.

Q: Can I sue my employer for my injuries?

A: No. *The Workers Compensation Act, 2013* (the Act) prevents workers and employers from suing one another. However, employers may be subject to penalties if they violate the Act or *The Occupational Health and Safety Act, 1993*. If employers don't meet their legal obligations under the Act, Occupational Health and Safety (OHS) can:

- Issue formal orders requiring them to fix unsafe conditions and obey the Act and OHS.
- Impose fines.
- Recommend that they be prosecuted for serious violations of the Act or OHS.

Q: How does the WCB protect my privacy?

A: All personal information held by the WCB is protected against unauthorized use or disclosure by *The Freedom of Information and Protection of Privacy Act*. If you have questions regarding your privacy, contact your case manager.

Q: Can someone else deal with the WCB for me?

A: Yes. The WCB will deal with any representative that you authorize to act on your behalf. You can choose a family member, friend, union representative or someone else you trust. If you decide to choose a representative, you need to sign a letter of authorization addressed to your WCB case manager or fill out a form called **Authorization Letter of Representation (WREP)**, available on our website at www.wcbsask.com/workers/worker-resources.

If you are unable to give authorization because of a medical condition, the WCB may provide the nearest relative with the information they need to help with your claim.

Your WCB benefits

Wage-loss benefits

Every two weeks from the start of your claim, you will receive wage-loss benefit payments equal to 90 per cent of your average net earnings up to our legislative maximum amount. Your case manager will explain this process to you.

While you're eligible for wage-loss benefits immediately, your employer is responsible for covering your wages for the day you were injured. Wage-loss benefits from the WCB start on the first scheduled shift after the day of your injury. Your health care costs are covered on the day of injury and onward.

You will receive wage-loss benefits until you are able to return to work or have recovered from your injury. If your employer, or a different employer, can offer you light or modified duties and they are within your restrictions, you will be able to return to work. Please notify our office of any return to work offers as this may affect your benefits.

Paying for your medical care

Your WCB team will monitor your progress and pay for necessary medical care related to your claim. The WCB is billed directly by the hospital, other care providers and companies supplying medical equipment. We may reimburse you directly for other treatments and expenses, such as prescription drugs and medical supplies, that may not be directly billed to the WCB.

Always contact your case manager before starting any treatments or buying any equipment or supplies. He or she can tell you if the treatments or purchases are covered by the WCB and let you know whether we can arrange direct billing to save you time and effort.

If you need to pay for approved expenses yourself, save all the original receipts so we can reimburse you. We'll do our best to ensure you're never out of pocket for costs related to your claim.

Travel costs for out-of-town visitors

If your condition is critical because of a work-related injury, the WCB may cover the cost of travel, accommodations and meals for family members or a companion.

We will try our best to pay directly for travel and accommodation so your visitor does not incur out-of-pocket expenses. When direct payment is not possible, please submit the travel receipts to your case manager.

We may be able to provide other assistance, depending on your circumstances. To find out more, talk with your case manager.

For questions about your claim

Your case manager is your best contact for all questions related to your claim.

