



Psychological **INJURIES**


Everything
you need to know

wcb

Saskatchewan
Workers'
Compensation
Board


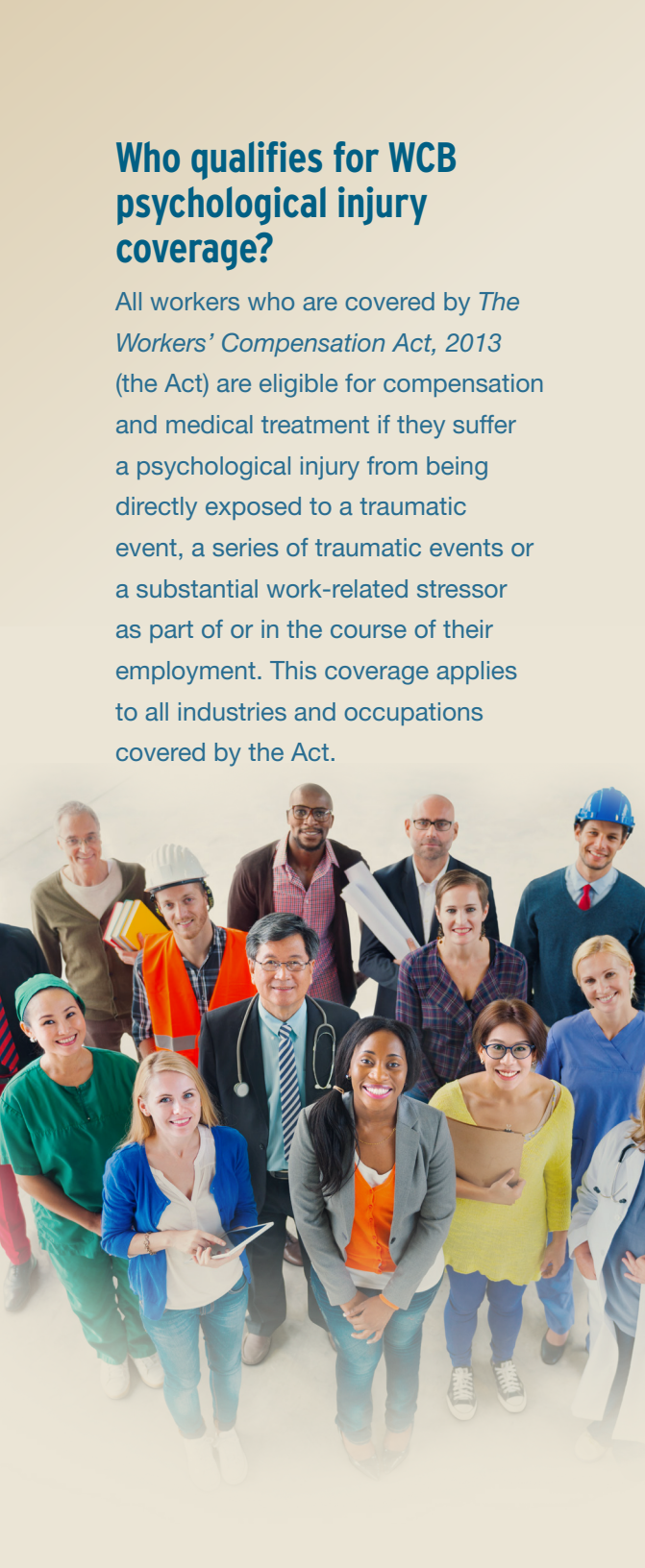
Who qualifies for WCB psychological injury coverage?

All workers who are covered by *The Workers' Compensation Act, 2013* (the Act) are eligible for compensation and medical treatment if they suffer a psychological injury from being directly exposed to a traumatic event, a series of traumatic events or a substantial work-related stressor as part of or in the course of their employment. This coverage applies to all industries and occupations covered by the Act.

A diverse group of smiling workers in various professions, including construction, healthcare, and business, standing together. The group includes a man in a white hard hat and orange safety vest, a man in a blue hard hat, a woman in green scrubs, a man in a white lab coat, a woman in a yellow top holding a clipboard, a man in a suit with a stethoscope, and several other individuals in business casual attire. They are all looking towards the camera with positive expressions.

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What is a traumatic event?

There are many causes of work-related stress. However, not all work-related stress is covered by the WCB. The WCB covers psychological injuries that develop as a direct response to traumatic events. This may include direct exposure to actual or threatened death, serious injury, an event or series of events that are specific or sudden and objectively considered unusually shocking or horrific.

Workload or work-related interpersonal incidents may be considered if the work-related stressor is excessive in intensity and/or duration. These circumstances would generally be considered a substantial work-related stressor: discrimination, bullying or personal harassment, sexual harassment, and/or excessive and long-standing workload issues.

The WCB does not consider claims arising out of normal employment expectations or reasonable action taken by an employer related to management.

It is the employer's responsibility to make decisions concerning hiring/firing employees, performance, corrective actions, delegation of work assignments, transfers, restructuring, promotions, demotions, layoffs, periodic workload fluctuations, assignment changes, timeline pressures, work environment, payroll discrepancies and conflict resolution.

How do I report a psychological injury to the WCB?

If you've been exposed to a traumatic event(s) or have experienced a substantial work-related stressor(s) at work and suffer from psychological symptoms:



1. Seek immediate medical attention. This can include a psychologist, general practitioner or psychiatrist and have them report to the WCB.
2. Report the traumatic event(s) to your employer right away. Your employer is required to report all work injuries to the WCB within five days of becoming aware of an incident that requires medical attention or time away from work.
3. Fill out a Worker's Initial Report of Injury (W1) form as soon as possible. You DO NOT need to wait for your employer to file with the WCB first. You can submit your W1:
 - Online: [W1 online reporting](#).
 - Email: [W1 PDF](#) and email to forms@wcbsask.com.
 - Contacting a representative of our office at 1.800.667.7590.
4. Complete and submit the Authorization to Release Information and Documentation ([WMROI](#)) form. This will allow the WCB to access relevant medical information necessary to help make a decision on your claim.

What does the WCB require from your care provider?

- If you've already consulted with a psychologist, general practitioner (family doctor, nurse practitioner or counsellor), or psychiatrist about the traumatic event, have them report to the WCB. Tell your care provider you have filed a WCB claim and give them your claim number.
- Your care provider should identify any restrictions resulting from your injury and give them to you in writing. You need to let your employer and the WCB know your restrictions as soon as possible.

What to do if I have not received any treatment?

If you have not sought medical attention and you've suffered a work-related psychological injury, the WCB may arrange for psychological treatment. This can include:

- A mental health assessment to help determine a diagnosis.
- Psychological counselling with an accredited psychologist.
- A mental health program that involves counselling and an exercise program.

What to do while I am waiting for a decision with the WCB?

If you are missing work because of your injury, you may want to ensure your finances are covered while waiting for a response from the

WCB. Some options may include sick leave through your employer, disability benefits through your employer or Employment Insurance (EI) sickness benefits.

What you can expect after you've submitted your claim?

- The WCB reviews the information to determine if the events leading to your claim fall within the scope of our coverage.
- If it is immediately evident that your situation is covered, the WCB will let you know as soon as possible by phone and in writing.



- If it is immediately evident that your situation is not covered, the WCB will let you know as soon as possible by phone and in writing. You may be asked to provide a copy of your WCB decision letter to your disability provider as proof that the WCB has reviewed and denied your claim.
- If it is unclear whether or not your situation would be covered, the WCB will gather additional information. Further development may include:
 - Obtaining relevant medical information. This may include medical information that pre-dates the work event(s).
 - Speaking to other people who may be able to provide further clarification.
 - Completing a file review (done by a medical consultant).
 - Sending you for a mental health assessment.

What you can expect during a mental health assessment?

Mental health assessments can be done at several locations throughout the province or outside of the province. If you are required to attend an assessment outside of your home community, the WCB will provide travel expenses.

Mental health assessments are one by a WCB accredited psychologist or psychiatrist to determine if you meet the criteria for a psychological diagnosis.



The testing and evaluation process of the mental health assessment helps determine a diagnosis (in accordance with the Diagnostic and Statistical Manual of Mental Disorders), a treatment plan, any barriers to recovery and recommendations for return-to-work planning.

What types of benefits does the WCB offer for psychological injuries?

Some of the benefits that may be covered for your work-related psychological injury include:

- Earnings loss benefits if you had to miss work due to your injury.
- Counselling services.
- Medication.
- Other health care costs directly related to your work-related injury.

What to do if your psychological injury claim is denied?

- If you are in immediate distress, please visit your nearest hospital or call the Crisis Suicide Helpline: 306.525.5333. For less urgent care, call your local Mobile Crisis Helpline (website link to your area's mobile crisis helpline can be found at the end of this brochure).
- If you are missing work, speak to your employer about your other options for financial assistance. If you are not eligible for sick leave or disability benefits, you may qualify for Employment Insurance (EI) sickness benefits.
- While the WCB may not be funding your treatment, there are a number of free mental health services across Saskatchewan. Your WCB adjudicator can suggest some options.
- You can visit sk.211.ca. 211 Saskatchewan is a free, confidential, 24/7 service that connects individuals to human services in the province by telephone, text, or web chat, plus a searchable website with more than 5,000 listings of social, community, non-clinical health and government services across the province.
- You also have the option to appeal the decision to deny your claim. Information on appealing a claim decision will be included with your decision letter. You can review the appeals fact sheet found on our website: wcbsask.com.

For more information, please contact the Workers' Compensation Board:

Email: askwcb@wcbsask.com

Phone: 306.787.4370

Toll free: 1.800.667.7590

Website links noted throughout this brochure:

1. *The Workers' Compensation Act, 2013*:
[pubsaskdev.blob.core.windows.net/
pubsask-prod/77104/W17-11.pdf](https://pubsaskdev.blob.core.windows.net/pubsask-prod/77104/W17-11.pdf)
2. W1 online reporting: [myaccount.wcbsask.
com/online-services/report-an-injury-w1](https://myaccount.wcbsask.com/online-services/report-an-injury-w1)
3. W1 (Worker's Initial Report of Injury) PDF
version: [wcbsask.com/documents/workers-
initial-report-injury-w1](https://wcbsask.com/documents/workers-initial-report-injury-w1)
4. WMROI: [wcbsask.com/documents/
authorization-release-information-and-
documentation-injured-worker-wmroi](https://wcbsask.com/documents/authorization-release-information-and-documentation-injured-worker-wmroi)
5. Mobile Crisis numbers: [mobilecrisis.ca/
emergency shelters](https://mobilecrisis.ca/emergency-shelters)
6. Appeals fact sheet: [wcbsask.com/
documents/injured-worker-appeals](https://wcbsask.com/documents/injured-worker-appeals)
7. Employment Insurance (EI) sickness
benefits: [canada.ca/en/services/benefits/ei/
ei-sickness.html](https://canada.ca/en/services/benefits/ei/ei-sickness.html)

