



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 or a series of traumatic events, as part of or in the course of their employment. This coverage applies to all industries and occupations covered by the Act.



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, from a public perspective, unusually shocking or horrific.

Workload or work-related interpersonal incidents may be considered, but must show highly aggressive, threatening or discriminatory behaviour over an extended period of time.

The WCB does not consider claims arising out of normal employment expectations and recognizes that reasonable action taken by an employer related to management is not considered a traumatic event.

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 or a series of traumatic events 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@wcbask.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 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.
- The psychologist or psychiatrist 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 consulted with a psychologist or psychiatrist and you've suffered a psychological injury from a traumatic event at work, 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 awaiting 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, you will be notified as soon as possible by phone and in writing.



- If it is immediately evident that your situation is not covered, the WCB will notify you 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 further investigate your claim. 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 (MHA)?

MHAs 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 jurisdiction, the WCB will arrange travel expenses and booking arrangements for you.

MHAs are based on the Diagnostic and Statistical Manual of Mental Disorders



(DSM). They are done by a WCB accredited psychologist or psychiatrist to determine if you meet the criteria for a DSM diagnosis.

The testing and evaluation process of the MHA helps determine the predominant cause of the diagnosis, a treatment plan, barriers to recovery and recommendations for return-to-work planning.

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

Some of the costs directly related to your workplace psychological injury that may be covered 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 workplace injury.

What to do if your psychological injury claim is disallowed?

- 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 <https://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 over 5,000 listings of social, community, non-clinical health and government services across the province.
- You also have the option to appeal the adjudication decision. Information on appealing a claim decision will be included with your decision letter. You can review the appeals fact sheet found on our website: www.wcbsask.com.

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

Email: askwcb@wcbask.com

Phone: 306.787.4370

Toll free: 1.800.667.7590

Website links noted throughout this brochure:

1. *The Workers' Compensation Act, 2013*:
<https://pubsaskdev.blob.core.windows.net/pubsask-prod/77104/W17-11.pdf>
2. W1 online reporting: <https://myaccount.wcbask.com/online-services/report-an-injury-w1>
3. W1 (Worker's Initial Report of Injury) PDF version: <http://www.wcbask.com/wp-content/uploads/2013/11/W1-WrkFrm.pdf>
4. WMROI: <http://www.wcbask.com/wp-content/uploads/2013/11/WMROI-WrkFrm.pdf>
5. Mobile Crisis numbers: <http://www.mobilecrisis.ca/cold-weather-alert/>
6. Appeals fact sheet: <http://www.wcbask.com/wp-content/uploads/2013/11/Injured-Worker-Appeals.pdf>
7. Employment Insurance (EI) sickness benefits: <https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

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