

# Earnings loss benefits

**Full earnings loss:** When you are not working any hours because of your injury, you can expect to receive earnings loss benefits once every two weeks. You will be paid regularly if the WCB has current medical information showing that you can't work because of the work injury.

**Partial earnings loss:** Once you begin a return-to-work program, there may be a delay in receiving your earnings loss benefits. The WCB will need to confirm the hours you worked with your employer before the WCB can pay you the difference between what the employer pays you for returning part time and what you were receiving as your full-time injury benefit.

**Time loss for medical appointments:** If you only miss time from work to attend WCB-related medical appointments, please ask your employer to complete a Time Loss for Medical Care form (EMT), available on the WCB's website.

**NOTE:** If your employer has kept you on payroll, your earnings loss benefits are paid directly to your employer.

**If you have any questions about how your payments are calculated or when/if a payment has been made, please contact your payment specialist.**

## DID YOU KNOW?

You can set up an account online.

Log in anytime to check your account status and to see if or when a payment has been made.

Go to [wcbask.com](http://wcbask.com) to learn more.

# Common forms

1. **Job Information Worksheet (JIW):** you will receive this form in the mail shortly. Please complete this with your employer and return it to the WCB. You and your employer both have to sign this form.
2. **Worker's Progress Report (W3):** you will receive this form once every three to four weeks. Please fill out this form and return it to our office as soon as possible. If we do not receive this form from you, your payments may be temporarily held until we receive it.
3. **Worker's Expense Statement (W6):** this form is for any out-of-pocket travel expenses you incur due to your work injury. Please refer to the travel expense sheet in this folder for more information.
4. **Worker's Medical Expense Statement (WME):** submit this form if you have any out-of-pocket expenses for prescriptions, supplies and/or appliances due to your work injury (braces, crutches, medications, etc.). Please refer to the medical expenses page in this folder for more information.
5. **Direct deposit application:** you will need to complete this form if you wish to set up direct deposit to receive payments from the WCB.
6. **WCB online account:** you can go to [wcb.sask.com](http://wcb.sask.com) to set up a WCB online account to view your important claim information, access forms, see your most recent payment and review forms you have submitted.

All forms can be found on the WCB's website at [wcb.sask.com](http://wcb.sask.com).

## DID YOU KNOW?

You can submit all completed forms and copies of original receipts to the WCB office by email.

Email: [forms@wcb.sask.com](mailto:forms@wcb.sask.com)

# Medical expenses

1. **Prescriptions:** any medications you are taking due to your injury may be covered. Please have your doctor explain in his or her report what medication has been prescribed for you and how it relates to your work injury.

Prescriptions are paid by either:

- **Your pharmacy direct billing the WCB.** Your pharmacy will need to contact your case management support (CMS) for approval and you will need to provide the pharmacy with your claim number.
  - **Keep your original receipts for 12 months from the submission date.** The WCB may request these receipts for audit purposes.
2. **Medical aids:** if your care provider recommends that you purchase any supplies, appliances, or other aids, the expense must be approved with your case management support before you submit the receipt to the WCB.
  3. **Massage:** a maximum of **five sessions** may be approved, if it is recommended by a care provider and only if you are receiving other treatment at that time, such as physiotherapy or chiropractic treatment. The registered massage therapist must be accredited with the WCB and must obtain authorization directly from the WCB before treatment can begin.

**To submit any of the above expenses to the WCB office, please use the Worker's Medical Expense Statement (WME) form and attach original or copies of original receipts for all expenses being claimed.**

Forms can be obtained from the WCB website [wcb.sask.com](http://wcb.sask.com).

# Travel expenses

The WCB covers expenses for your travel outside your home community to attend WCB-directed appointments.

The WCB will pay travel expenses for you to travel to the closest medical centre from your home. If you choose to seek medical treatment in a further centre, the extra travel expenses will be a cost you incur on your own.

Mileage is paid based on the WCB's legislated rates. You do not need to submit fuel receipts. The WCB uses Google Maps to calculate the distance from city centre to city centre.

## **Possible additional expenses (for travel outside the community in which you reside):**

- **Meals:** meal allowance is paid based on the time you are required to be away from home and the time of your WCB appointments for your work injury. When submitting expenses, please indicate the time you leave work or home, the time of your appointment and the time you arrive home. You do not need to submit meal receipts because the WCB has set rates for reimbursement.
- **Accommodations:** if you require an overnight stay due to your WCB appointments, please contact your case management support (CMS) for pre-approval.
- **Hotel:** once approved, your case management support may set up direct billing with a hotel in the area. If direct billing cannot be arranged, you will be responsible to book and pay for your hotel directly. Your original hotel receipt will be required for reimbursement. An advance payment for the hotel may be issued to you if required. If you can't make your appointment, it is your responsibility to contact the hotel to cancel your booking.
- **Private lodging:** if you stay with family or friends instead of at a hotel, you may be entitled to private lodging payment. The private lodging benefit is a nightly fee, paid based on the WCB's legislated rates.

If you have any questions about mileage, meal or overnight expenses, your case management support can help you.

# Responsibilities of the worker

**As an injured worker, you are responsible to keep in regular contact with your case management team about your recovery, treatment and return-to-work plan.**

**You are required to do the following to receive your earnings loss benefits:**

**1. Attend medical appointments and treatments**

As part of your recovery, you are required to attend all medical appointments and treatments arranged or suggested by your care providers and the WCB. If you are unable to attend any appointments, you must notify your customer care facilitator immediately to discuss the reason and what alternate arrangements can be made.

**Please note:** If you do not attend your scheduled appointments and/or treatments, this may result in a disruption of your earnings loss benefits.

**2. Update your employer**

You are responsible to stay in touch with your employer and work with them to return to modified duties when they are available within your current physical abilities until you can return to your pre-injury duties.

**3. Return to work or alternate duties**

You are responsible to contact your customer care facilitator immediately when you return to work on modified duties or when you return to your pre-injury duties.

**What does [The Workers' Compensation Act, 2013](#) (the Act) say about an injured worker's responsibilities?**

**Section 51 of the Act outlines these responsibilities:**

**A worker shall:**

- (a) take all reasonable action to mitigate the worker's loss of earnings resulting from an injury; and
- (b) if the circumstances require, co-operate with the board in the development of a rehabilitation plan that is intended to return the worker to a position of independence in suitable productive employment.

**Section 101(1) states the WCB may stop or reduce payment:**

- (a) if the board determines after the review pursuant to section 100 that the worker's loss of earnings is not related to the effects of the injury; or
- (b) without limiting the generality of clause (a), if:
  - (i) without good reason, the worker is not available or declines to accept a genuine offer of employment in an occupation in which the worker, in the opinion of the board in consultation with the worker, is capable of engaging;
  - (ii) without good reason, the worker fails to co-operate in, or is not available for, a medical or vocational rehabilitation program that has as its objective returning the worker to suitable productive employment;

- (iii) in consultation with the worker, the board has designed and provided to the worker, at the expense of the board, a vocational rehabilitation program, and the worker has been allowed a reasonable time to obtain employment after completing the program;
- (iv) the worker voluntarily:
  - (A) accepts employment in an occupation that has a lower rate of pay than an occupation in which the worker, in the opinion of the board in consultation with the worker, is capable of engaging; or
  - (B) withdraws from the labour force for reasons other than the effects of the injury; or
- (v) the worker fails to comply with section 51.