

wcb

Saskatchewan  
Workers'  
Compensation  
Board



## Information for workers



## How this guide can help you

If you or a member of your family has been injured at work, this guide will help you through the process as you file a work injury claim. It contains information on the types of benefits you may be eligible to receive, how to fill out the Worker's Initial Report of Injury (W1) form to file your claim and more. Keep this guide on hand throughout your claim for easy reference.

## The role of your WCB representative

Please remember this booklet is only a guide. Your situation is personal to you. It's not possible for any guide to answer every question specific to your particular situation. That's where our staff can help.

If you have a question this guide doesn't answer, contact your WCB representative. They are here to help you through the claim process every step of the way. Your WCB representative is here to work in partnership with you, your employer and your health-care providers to ensure you are supported with your recovery and return to work and receive all the benefits to which you're entitled.

Please be assured that your WCB representative will do everything possible to ensure you receive your benefits as soon as possible. Working together, we'll make sure you get the help you need.

For more information, please contact us at 1.800.667.7590.

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# Information for workers

Workers, employers, care providers and the Saskatchewan Workers' Compensation Board (WCB) must work together to prevent work injuries and, when injuries happen, take a collaborative approach to support you back to work as soon as medically safe.

Working together, the partners will address your medical needs, arrange for meaningful work during recovery and provide benefits.

## **If you are injured at work, you have a responsibility to:**

- Seek medical attention immediately if needed.
- Tell your employer immediately about your injury.
- Report your injury to the WCB.
- Follow the treatment program set out for you.
- Work with your employer, WCB and health-care providers to develop a return-to-work plan. Staying and returning to work supports your recovery and reduces the impacts of your work injury.
- Stay in touch with your employer, WCB representative and care provider during your recovery.
- Follow safety regulations on the job to avoid more injuries.

## **Your employer has a responsibility to:**

- Provide a safe and healthy workplace.
- Report each workplace injury that requires medical attention and/or time away from work to the WCB on the Employer's Initial Report of Injury (E1) form within five days of becoming aware of it.
- Keep in touch with you.
- Work with you and the WCB to reduce obstacles to your recovery.

- Modify job duties to accommodate your return to work.
- Set up safety and injury prevention programs to prevent other injuries.

### **Your health-care provider has a responsibility to:**

- Report workplace injuries to the WCB on an initial report form. This is to let the WCB know they assessed you and prescribed appropriate care.
- Develop a treatment plan for you.
- Support the return-to-work process by identifying your abilities and any restrictions you may have while you recover.
- Adjust this information as your condition changes.
- Give you the best care possible.
- Ask the WCB to arrange any services you may need.

### **The WCB has a responsibility to:**

- Work in partnership with you, your employer and your health-care providers to support you with your recovery and return to work.
- Provide earnings loss and other benefits as provided by legislation.
- Respond to inquiries as soon as possible.
- Provide customer care.
- Facilitate your recovery and return to work.
- Arrange special medical appointments and treatment upon request from a care provider.
- Provide an open and honest file review and appeals process.
- Be honest, open and fair in all dealings.
- Treat you, your employer and care providers with dignity and respect.
- Register all businesses and assess fair premiums.
- Help businesses develop and implement safety and prevention programs.

# Injured at work?

If you need medical attention for your injury, you need to tell your employer and file a **Worker's Initial Report of Injury (W1) form** with the **WCB** as soon as you can to prevent delays in decision-making.

There are several ways to report your injury to the WCB:

## 1. Online:

The W1 form can be filled out online by visiting [myaccount.wcbsask.com/online-services/report-an-injury-w1](https://myaccount.wcbsask.com/online-services/report-an-injury-w1). This is the fastest and easiest way to file.

Sign up for automatic access with a [basic WCB online account](#). With a secure WCB online account, you can submit expenses, send information to your WCB representative(s), upload documents and view your claim information. [Sign up today](#) at [wcbsask.com](https://wcbsask.com).

## 2. Email:

Download and complete the W1 form online at [wcbsask.com/documents/workers-initial-report-injury-w1](https://wcbsask.com/documents/workers-initial-report-injury-w1) and email to [forms@wcbsask.com](mailto:forms@wcbsask.com). Please follow these steps when submitting a form by email:

- Fill out all empty fields online.
- Print the form to add your signature.
- Scan and email to [forms@wcbsask.com](mailto:forms@wcbsask.com).
- If the form is not printed and scanned before submitting, it will not be accepted.



- Please submit your information saved as one of these supported file attachments and forward to the WCB in your email. Please ensure that the maximum size does not exceed 28MB.
  - jpeg
  - pdf (excludes HEIC)
  - docx (Microsoft Word)
  - xlsx (Microsoft Excel)
  - png
  - tiff

### **3. By fax or mail:**

Request a W1 form from the WCB office or download a copy from [wcbsask.com/documents/workers-initial-report-injury-w1](http://wcbsask.com/documents/workers-initial-report-injury-w1).

You can complete the form on screen or print it and complete it by hand. See the back cover for the address and fax number.

Once you've filled it out, keep a copy for your records.

Please let us know if you change your address while you have a claim with the WCB.

### **4. Phone:**

Call the WCB at 1.800.787.9288 and a WCB representative will take your information and complete the form for you.

### **To complete the W1 form, you need:**

- your birthdate
- your social insurance number
- your provincial health services card number
- your employer's name, address and phone number
- the name of the health-care provider who is treating your injury

Read more at [wcbsask.com/w1](http://wcbsask.com/w1).

# Work injury

## What is a work injury?

A work injury is an injury that:

- Happens at work, on company property or on company business.
- Needs medical attention.
- May or may not need time away from work.
- Was caused by the job.

## If I am diagnosed with a disease caused by work, does this qualify as a work injury?

If you are unable to work because of illness or disease resulting from exposure to substances or conditions in the workplace, you may submit a claim.

## What about a death at work?

If a worker's death was the result of a work injury, it's presumed that the death was work-related unless proven otherwise. The worker's family may be eligible for benefits (see page 26).

Read more about what qualifies as a work injury at [wcbask.com/what-qualifies-work-injury](http://wcbask.com/what-qualifies-work-injury).

# General information

## What is workers' compensation?

Workers' compensation is an insurance system for workplace injuries funded by employers. It's a no-fault system. This means that fault doesn't have to be proven for workers to get benefits. Workers receive earnings loss benefits on 90 per cent of what they were earning when they were injured up to the maximum insurable amount (see page 18). They don't have to pay for these benefits themselves or sue their employers to get them.

## Who pays for workers' compensation?

Employers pay for the cost of the workers' compensation system. Every year, employers are charged premiums to cover the costs of work injury claims, including lost wages, vocational rehabilitation, medical treatment, prescription drugs, hospital care and other health-care services. Saskatchewan Health does not cover these costs for work injury claims. Premiums also cover the costs of administering WCB programs and services.

## What is the WCB?

The WCB is an independent agency that manages Saskatchewan's workers' compensation system. The WCB operates under a provincial law known as *The Workers' Compensation Act, 2013* (the Act). The WCB is governed by a board made up of a chair and board members who represent workers and employers. They make sure that WCB policies follow the Act and they consider appeals. A chief executive officer manages the WCB's day-to-day operations. Learn more about the WCB at [wcbsask.com/about-us](http://wcbsask.com/about-us).

## Privacy

Your employer will be given basic information about the status of your claim. If your employer asks to have a decision on your claim reconsidered, they can ask the WCB, in writing, for relevant information from your file for the purposes of that reconsideration.

If you want help with your claim, you can appoint someone to represent you by filling out the Authorization Letter of Representation (WREP) form at [wcb.sask.ca/documents/authorization-letter-representation-wrep](https://wcb.sask.ca/documents/authorization-letter-representation-wrep). You can also give the WCB permission to release your information to that person. Anyone who sees this information must agree to keep it private.

If you have any questions, contact the Privacy Office (see [wcb.sask.ca/requesting-information-and-privacy-concerns](https://wcb.sask.ca/requesting-information-and-privacy-concerns)).

## What services does the WCB provide?

If you're injured at work, the WCB will usually:

- Pay for the costs of medical treatment and supplies.
- Pay you earnings loss benefits if you're off work because of the injury beyond the day you were injured.
- Work collaboratively with you in your recovery and help your care providers arrange appropriate treatment programs.
- Work in partnership with you, your employer and care providers to develop and set up a return-to-work plan to help you get back to work as soon as it's medically safe. When possible, the WCB works to get you back to the employer you had when you were injured.

The WCB's goal is to help you remain at work, or when off work, return you to work as soon as it's medically safe.

That's why it's important for you to get medical attention immediately and to let your employer know that you've been injured. Learn about your recovery and return to work at [wcbask.com/your-recovery-and-return-work](https://wcbask.com/your-recovery-and-return-work).

## WCB coverage

### Who's covered by workers' compensation?

Coverage for most industries is mandatory under the Act. All workers in mandatory industries are covered, including those 65 years and older.

Business owners may or may not be covered, depending on how their business is set up.

### Am I covered if I work part time or only part of the year?

All full-time, part-time, temporary and seasonal workers are covered by the WCB, except for workers who are in occupations or industries excluded under WCB regulations. If you aren't sure whether you are covered, check with your employer or with the WCB.

### Am I covered if I work past age 65?

Yes. You are covered regardless of your age. If you suffer a work injury at age 63 or older, you are entitled to medical benefits related to your work injury, although earnings loss benefits are limited to a maximum of two years, provided you are unable to earn all or part of your earnings because of your injury.

### If the injury was my fault, am I still covered?

Yes. It doesn't matter what caused your injury. You can still be eligible for benefits from the WCB unless you caused your injury on purpose.

## Can I sue my employer or the person who was responsible for my injury?

No. If your employer is covered by the WCB (and most employers are), you can't sue them or any other worker or employer covered by the WCB.

## If you're injured

### Get medical attention

If you need to, get first aid or medical attention (see page 16). You can go to any physician, nurse practitioner, dentist, chiropractor, optometrist, psychologist, physical therapist or any other care provider who's registered or licensed in Saskatchewan, or is a WCB-approved provider.

Usually, the first care provider you see becomes who the WCB calls your primary care provider. If you change your primary care provider later, make sure you tell your WCB representative.

Tell your care provider that you were injured at work and ask them to report your injury to the WCB.

You should ask your care provider to fill out your company's return-to-work form. If your company doesn't have a form, ask your care provider to:

- Make a list of current abilities or any temporary or permanent limitations on what you can do because of your injury.
- Give a date when you should be able to return to work.

Give this information to your employer. Using this information about your abilities and limitations and your skills and education, your WCB representative will work with you and your employer to set up a return-to-work plan so you can work while you recover (see page 29). This plan might include changes to your duties or to your workstation.

Your care provider might also send you to another care provider, a specialist or a treatment centre.

### **Tell your employer immediately**

If you needed medical attention for your injury, the WCB needs your employer to fill out and send a form called the Employer's Initial Report of Injury (E1) within five days of being told about the injury. Give your employer as much detail as you can about your injury.

### **Report your injury to the WCB immediately**

You must file a Worker's Initial Report of Injury (W1) form with the WCB if your injury required medical attention. By reporting your injury to the WCB as soon as possible, you can speed up the process. See pages three to four for details on how to file a W1 form on the WCB's website or by phone, mail or fax.

### **Co-operate with medical treatment and return-to-work plans**

This includes staying in touch with your employer, care provider and WCB representative. The WCB will work with you and your employer to establish a suitable return-to-work plan as soon as it's medically safe.

Returning to work can help you recover quicker. You may return to your regular duties or your employer may modify your duties while you recover (see page 28). It is important you attend all medical appointments and treatment to help support your recovery. If you make the choice to not participate in your medical care or treatment plan, the WCB may need to reduce or stop your benefits.

If there are situations that prevent you from attending medical care or treatment, please contact your WCB representative.

## What to expect if you're injured at work

If you are injured at work, seek medical attention immediately if needed. Make sure your employer knows about the injury. You, your employer and your care provider file separate injury reports. Ask your employer for a form, or you can file online or by the WCB inquiry line. The injury reports arrive at the WCB by internet, WCB inquiry line, fax or mail.



### **NO TIME LOSS** **No earnings loss benefits are paid**

The WCB gathers information from you, your employer and care provider to validate your claim.

The WCB communicates with you and your employer letting you know you whether your claim is accepted or denied.

You send receipts to the WCB for medical items, prescriptions and travel expenses you have because of your injury.

The WCB receives the receipts and issues payment to you for allowable expenses.

## Injury to report?

The WCB makes it easy to file a Worker's Initial Report of Injury (W1) form:

- **Online at [myaccount.wcbsask.com/online-services/report-an-injury-w1](https://myaccount.wcbsask.com/online-services/report-an-injury-w1) – the fastest and easiest way to file.**
- By email – downloading and completing the W1 form online and email to [forms@wcbsask.com](mailto:forms@wcbsask.com).
- By phone – calling the WCB inquiry line at 1.800.787.9288.
- By fax or mail.
- You can also apply for a WCB online account to see details about your claims and other business transactions with the WCB.

See pages three to four for details.

This chart provides a general outline of the claims process only. Timelines and benefits will vary with individual circumstances.

All parties are responsible for maintaining communication throughout the claims process.



## TIME LOSS

The WCB gathers information from you, your employer and care provider to validate your claim.

The WCB communicates with you and your employer letting you know whether your claim is accepted or denied.

You send receipts to the WCB for medical items, prescriptions and travel expenses you have because of your injury.

The WCB receives the receipts and issues a payment to you as soon as possible.

The WCB sends your first earnings loss payment, as well as letters to you and your employer explaining action on your claim.

If you sign up for direct deposit when you submit your W1 form, or if you have a claim history and your direct deposit information is on file, your first payment will be through direct deposit. The first payment on a straightforward claim is generally made within 14 days from the acceptance of your claim, if the necessary information is received promptly.

The WCB pays your care provider for their services.



You continue to send your receipts for medical items, prescriptions and travel expenses to the WCB.

The WCB issues payments to you for allowable medical and travel expenses.

The WCB continues to pay your earnings loss benefits usually every two weeks until you are back at work.

The WCB continues to pay your care provider for their services.



The WCB reviews your medical treatment and current abilities for returning to employment. You will work together with the WCB, your employer and your care provider to plan your return to work.

If your recovery exceeds expected durations, or is serious in nature, your claim is reassessed as long term and your claim is assigned to a case management team. Most time-loss claims are short term, with the worker returning to work soon after injury.

The WCB continually reviews claims to determine ongoing responsibility. Once you recover from your accepted injury, your benefits will end.

You maintain contact with your employer, care provider and WCB customer care facilitator.

The WCB works with you, your employer and care provider to support your recovery and return to work and keeps everyone informed on next steps and status of your claim.

## What should my employer do if I'm injured?

Your employer must:

- Make sure you get the first aid you need and arrange for transportation to a qualified care provider.
- Fill out and send an Employer's Initial Report of Injury (E1) form to the WCB within five days of becoming aware of your injury.
- Keep an accurate record of your injury, even if you don't lose any time from work.
- Co-operate with you, your care provider and the WCB to return you to work as soon as you are medically fit.
- Make changes, if necessary to your workspace or to the work tasks you performed before your injury, so that you can work while you recover.

## Can my employer and I agree to not report my injury?

No. You and your employer are legally required to report to the WCB all injuries that need medical attention even if you don't miss any time from work. Any agreement to not report an injury is illegal.

Care providers are also required to report to the WCB every work injury they treat.

Learn more about what to expect if you're injured at work at [wcb.sask.ca/what-expect-if-youre-injured-work](https://wcb.sask.ca/what-expect-if-youre-injured-work).

# Supporting you with your claim

## Management services

If you require additional support your claim may be assigned to a customer care facilitator. Your customer care facilitator and supporting staff are located in the WCB's Regina and Saskatoon offices. Each team consists of:

- a team leader
- customer care facilitators
- case management support
- vocational rehabilitation specialists
- administrative support and payment specialists

Once you've been assigned to a customer care facilitator, you will be given their name and their contact information. Your customer care facilitator and the rest of the team will work with you, your employer and your health-care providers to support you in your recovery and return to work. We will work together to help you get back to productive work as soon as its medically safe.

Read more about management services at [wcbask.com/management-services](https://wcbask.com/management-services).

## Vocational services

If your injury requires specialized return-to-work services or leaves you with work restrictions where a job change may be needed, the WCB can provide vocational services.

These services may include:

- career counselling
- job-finding skills development
- help with job searches
- opportunities for on-the-job training
- formal vocational training

To reduce the effect of the injury, the WCB could pay for modifications to your home, vehicle or workstation. Vocational allowances available are shown on line 17 of the benefits table. Review the benefits table at [wcb.sask.ca/policy-and-procedure/consumer-price-index-cpi-annual-increase-2024-pro-192023](https://wcb.sask.ca/policy-and-procedure/consumer-price-index-cpi-annual-increase-2024-pro-192023).

Read more at [wcb.sask.ca/vocational-services](https://wcb.sask.ca/vocational-services).

## Health services

Your primary health-care provider decides what treatment is necessary for your injury and reports regularly to the WCB on your progress. If you don't recover as expected, the WCB can help your care provider arrange continuing care. This may include services such as assessments by specialists, diagnostic tests and rehabilitation.

The WCB is here to support you in your recovery and return to work. As a partner in this process, it is important that you attend all medical appointments and treatment to help support your recovery. If you make the choice to not participate in your medical care or treatment plan, the WCB may need to reduce or stop your benefits.

Learn more at [wcb.sask.ca/health-services](https://wcb.sask.ca/health-services).

# Medical, travel and personal expenses

The WCB will pay for expenses related to your work injury and recovery. This includes medical and hospital costs, medical expenses incurred as a result of the injury, as well as other personal and travel expenses associated with your treatment and rehabilitation. For more information, visit [wcbsask.com/medical-treatment-and-expenses](http://wcbsask.com/medical-treatment-and-expenses).

## Medical costs

You can go to any physician, dentist, chiropractor, optometrist, psychologist, physical therapist or any other health-care provider who's registered or licensed in Saskatchewan during your initial visit. However, once your claim is accepted you are required to go to health-care providers approved by the WCB. Tell your health-care provider that your injury happened at work. They'll bill the WCB directly.

The WCB pays for approved expenses that result from your injury, including things like:

- Ambulance transportation.
- Braces, crutches, wheelchairs.
- Orthopedic aids.
- Prosthetic aids such as artificial limbs.
- Prescription medication and medical supplies.
- Expenses for travel (mileage, bus fare, etc.) and accommodations (such as a hotel room) related to your medical treatment.

If you need to someone to accompany you to your appointments because your injury prevents you from travelling alone, the WCB will reimburse that person for travel and other expenses. Please speak to your WCB representative if you need this support.

Keep your receipts when you buy prescription drugs and medical supplies to treat your work injury.

Keep your original receipts for one year from submission date, as the WCB may request them for audit purposes.

You can send your receipts by fax (1.888.844.7773) or email them to [forms@wcbask.com](mailto:forms@wcbask.com). Please ensure your claim number is identified on the receipts.

If you want to have bills for prescriptions and medical supplies sent directly to the WCB, please speak to your WCB representative to set up direct billing with your pharmacy or medical supply provider.

## Travel costs

Before you leave the province or your home community for medical appointments and treatment, make sure you talk about travel expenses with your WCB representative.

The WCB will repay you for travel expenses if you have to go to another community for medical appointments and treatment. For the amount payable, see line nine of the benefits table at [wcbask.com/policy-and-procedure/consumer-price-index-cpi-annual-increase-2024-pro-192023](http://wcbask.com/policy-and-procedure/consumer-price-index-cpi-annual-increase-2024-pro-192023). If you have to pay for parking, please keep track of these costs and your receipts and submit so you can be reimbursed. For more information, visit [wcbask.com/travel-expenses](http://wcbask.com/travel-expenses).

### Who pays my travel expenses when I'm asked to come to a WCB office?

If you're asked to travel out of town to a WCB office, the WCB may pay you for your time and allowed travel expenses. Your expenses won't be paid if you visit the WCB without being asked.

## Meals

If you have to travel to attend a medical appointment, the WCB may pay for your meals while you are away. Please discuss your situation with your WCB representative to determine if you are eligible. The amount payment is shown on line 10 of the [benefits table](#).

## Accommodations

If you need to stay at a hotel while undergoing medical care or treatment, the WCB will pay for the cost of hotel. Many hotels offer corporate WCB rates. Please contact your WCB representative to discuss hotel approval. If you need support with booking and direct billing, your WCB representative is here to help.

If you prefer to stay with a friend or relative, the WCB will pay a fixed amount for private accommodation. The amount payable is shown on line 11 of the benefits table. Learn more at [wcb.sask.ca/policy-and-procedure/consumer-price-index-cpi-annual-increase-2024-pro-192023](https://wcb.sask.ca/policy-and-procedure/consumer-price-index-cpi-annual-increase-2024-pro-192023).

## Benefits

### Earnings loss benefits

If you are only off work on the day of your injury, the WCB will only pay for medical treatment. If you miss work after the day of your injury, the WCB will pay benefits for lost earnings, provided you have medical support that is taking you off work.

To calculate the amount of earnings loss benefits you'll receive, the WCB gets your employment earnings from your employer.

Your earnings loss benefits are based on what you were earning when you were injured, or 52 weeks of earnings, whichever is higher, up to a maximum insurable amount. Visit [wcb.sask.ca/earnings-loss-benefits](https://wcb.sask.ca/earnings-loss-benefits) for current amounts or see the maximum insurable amount on line one of the [benefits table](#). If your yearly gross wage is over the maximum, the WCB will use the maximum insurable amount as your yearly gross wage.

Your earnings loss benefits will be 90 per cent of the net employment earnings if you hadn't been injured.

Earnings loss benefits are calculated as follows:

Gross employment earnings	—	Probable deductions (CPP, EI, income tax)	=	Net employment earnings
Net employment earnings	X	90%	=	Amount of earnings loss benefits

You can look at your record of benefit cheques on your WCB online account. To register for an account, visit [wcbask.com](http://wcbask.com), click on “Log in to account” in the top-right corner of the website and follow the instructions.

### **What if I earn other income while I’m getting benefits?**

Your earnings loss benefits are based on your employment income. While you are getting earnings loss benefits you must tell your customer care facilitator if:

- You go back to work for the same employer you had before your injury or start work with a new employer.
- You earn any other income.
- You start a business or are already self-employed or involved in a work partnership from which you receive income.

### **Do earnings loss benefits keep up with inflation?**

The WCB bases your earnings loss benefits on 90 per cent of what you were earning when you were injured, up to the maximum insurable amount. The WCB adjusts the annual maximum wage rate in accordance with changes to Saskatchewan’s average weekly wage. The WCB also reviews and adjusts earnings loss benefits annually to keep up with changes in the Consumer Price Index (subject to the maximum insurable amount). This is completed during the worker’s annual review of their claim.

### **When do benefits start?**

Benefits are calculated from the first day you lose wages after the date of your injury. The first



payment on a straightforward claim is generally made within 14 days if the necessary information is received promptly.

The rest of your payments are usually made every two weeks, for as long as you are medically unable to return to any form of work.

The WCB usually pays your earnings loss benefits directly to you. However, your employer might agree to continue to pay your wages and to be reimbursed by the WCB.

### **How long can I get benefits?**

Most benefits, except earnings loss, continue as long as they're required by your injury, regardless of your age. If you're injured prior to age 63, your earnings loss benefits will stop when you reach 65. If you suffer a work injury at age 63 or older, earnings loss benefits can be paid beyond age 65, but only for a maximum of two years from the date those earnings loss benefits begin, provided you're unable to earn all or part of your earnings because of your injury.

### **What if my job ends before I can go back to work?**

You can still get earnings loss benefits for as long as you're medically unable to return to work or as long as you still lose some earnings because of your injury. Earnings loss benefits stop at age 65, except where it's noted in the Act. You will be eligible for other benefits such as medical and travel expenses as long as you need them.

### **How does getting insurance benefits from somewhere else affect my WCB benefits?**

Only disability benefits under the Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) will reduce your earnings loss benefits from the WCB. Twelve months after your injury caused a loss of earnings, 50 per cent of any CPP or QPP disability payments you receive for that same injury will be treated as earnings and will be deducted from future WCB earnings loss benefits.

Your WCB earnings loss benefits aren't affected by any income you get from social assistance, employment insurance or other insurance plans. However, these other sources may reduce what they pay you while you're getting WCB earnings loss benefits. To make sure you don't have to repay any overpayments, let these other sources know as soon as you start getting WCB benefits.

In the event of a workplace motor vehicle collision, the WCB is the first insurer. If you think your collision is related to your employment, you must first submit your report to the WCB. If it is determined that the collision is not related to your employment, then you can pursue an application with SGI. Learn more at [wcbask.com/motor-vehicle-collisionssgi](http://wcbask.com/motor-vehicle-collisionssgi).

### **Can I travel out of the province if I'm getting benefits?**

If you're going to need medical treatment, or if you're already getting it, contact your customer care facilitator before leaving the province. Your customer care facilitator will let you know how this might affect your compensation benefits.

### **What happens if I move out of the province while I'm getting benefits?**

Moving out of the province can affect your benefits and your medical treatment or rehabilitation. Before moving, contact your WCB customer care facilitator for details on how it could affect your claim.

### **Do I get anything for loss of pension after age 65?**

A workplace injury can affect your retirement income. If you get earnings loss benefits for more than 24 months in a row, the WCB will put away extra money to help you build retirement income.

In the 25<sup>th</sup> month, the WCB will set aside an amount equal to 10 per cent of the earnings loss benefits you have been paid up to that time. The WCB will continue to put away an extra 10 per cent of your earnings loss benefits for as long as you stay on compensation. The WCB holds these funds and the funds earn interest.

When you reach age 65, this money must be used to buy an annuity (a sum of money paid out at regular intervals), which will give you retirement income. If all the funds held on your behalf are less than a specific amount annually set by policy, you will have the option of taking a lump-sum payment instead of purchasing an annuity. This option is not available before age 65.

Annuities are available from life insurance companies, trust companies and other eligible financial institutions of your choice. If the amount set aside in your annuity program (including any interest it has earned) is less than the minimum stated in our policy, you can either buy an annuity or have the full amount paid out as cash (see the annuity program webpage found at [wcbsask.com/annuity-program](http://wcbsask.com/annuity-program)).

## Other expense benefits

### Personal care allowance

If you are unable to perform activities of daily living because of your injuries, you may be eligible to receive financial support to pay for personal care assistance due to the severity of your work injury or to assist with recovery from a work-related surgery. Vocational services staff regularly review eligibility.

What are “activities of daily living?”

- getting in and out of bed
- mobility
- getting dressed and undressed
- bathing and hygiene
- eating

The amount WCB will cover will depend on the type of assistance you need. The amounts payable are on line 14 of the [benefits table](#).

If you have any questions, please discuss with your WCB representative. They are here to help you understand your benefits and ensure you are receiving all the benefits to which you are entitled to. Read more about personal care allowances at [wcbsask.com/personal-care-allowances](http://wcbsask.com/personal-care-allowances).

### **Temporary additional expenses**

If you have additional expenses because of your work injury that are over and above what you normally would have paid while working, you may be entitled to be reimbursed. Consideration is determined based on these injury-related circumstances:

- severity of the work injury
- hospitalization
- recovery from surgery
- attending secondary or tertiary treatment and return-to-work programs
- traveling for medical appointments

These expenses may include things like:

- child care
- meal preparation
- house cleaning
- yard care
- snow removal

If you are unsure if you qualify for temporary additional expenses, please discuss with your WCB representative. These expenses must be pre-approved and the WCB needs copies of original receipts. Learn more at [wcbsask.com/temporary-additional-expenses](http://wcbsask.com/temporary-additional-expenses).

### **Clothing allowance**

The WCB may give you an allowance for clothes worn or damaged by an artificial limb, brace or wheelchair supplied by the WCB because of your injury.

There are circumstances under which the WCB may pay for replacement or repair of dentures, eyeglasses, artificial eyes or artificial limbs that were broken when you were injured and/or during an incident that occurred in the course of employment.

### **Family support**

The WCB will also provide support to the families of workers who are seriously or fatally injured. Such support could include travel, counselling and child care. Read more at [wcbask.com/counselling-support-families-workers](http://wcbask.com/counselling-support-families-workers).

### **Translation services**

Services may be provided by internal WCB staff fluent in your language. If unavailable, the WCB will arrange for external translation services depending on your needs (written, oral or visual translation). If you prefer to provide your own translator, the translator may be reimbursed for actual earnings loss not to exceed maximum wage rate.

If you have any questions about any of these benefits, please discuss with your WCB representative. They are here to help you understand your benefits and ensure you are receiving all the benefits to which you are entitled.

## **Permanent functional impairment benefits**

If your work injury results in a part of your body not functioning as it did before the injury, you may have a permanent functional impairment and be eligible for a lump-sum payment. A permanent functional impairment happens when there is a permanent loss of physical or mental abilities because of a work injury. An example is the loss of a finger or permanent brain damage. Permanent scarring from a work injury may also result in a permanent functional impairment.

You might be eligible for a permanent functional impairment award plus your earnings loss benefits.

## **What is a permanent functional impairment award?**

A permanent functional impairment award is a lump-sum payment based on your level of impairment. This is a one-time award. You receive it only once unless your condition worsens. You will receive the award even if we are not paying you earnings loss benefits and even if you are getting Canada Disability Plan payments. There is no age limit on PFI awards. You can receive a permanent functional impairment award after age 65.

The amount of a permanent functional impairment award will be looked at again only if it can be shown medically that there's been an increase in the permanent effects of the injury. For more information, visit [wcbask.com/permanent-functional-impairment-benefits](http://wcbask.com/permanent-functional-impairment-benefits).

To allow for maximum healing, the WCB will usually complete an assessment of your impairment no sooner than two years after the injury or final surgery.

## **If I'm permanently impaired, do I automatically get the WCB's vocational services?**

Not necessarily. Your impairment may not keep you from going back to your job or being able to earn your pre-injury earnings. If you have limits that make it necessary for you to change jobs, you can get vocational assistance.

## **What is an independence allowance?**

If you have a permanent functional impairment of 10 per cent or greater because of a work injury, you may be able to receive an annual independence allowance to help you live independently. The independence allowance is a percentage of the PFI award.

For the current amounts, visit [wcbask.com/permanent-functional-impairment-benefits](http://wcbask.com/permanent-functional-impairment-benefits).

Read more about an independence allowance at [wcbask.com/independence-allowance](http://wcbask.com/independence-allowance).

## Death benefits (work-related injury)

If a worker's death is the result of a work injury, the worker's family can get benefits. Read more at [wcbask.com/work-related-deaths-information](http://wcbask.com/work-related-deaths-information).

### Burial expenses

As soon as it's decided that the death is a result of a workplace injury, the WCB makes a lump-sum payment to the worker's estate to help with the necessary expenses of the death of the worker, including burial. If the death happens away from the worker's home community, the cost of transporting the body could also be covered. For more information, visit [wcbask.com/burial-expenses](http://wcbask.com/burial-expenses).

### Spousal benefits

A dependent spouse or common-law spouse of a deceased worker could be eligible for a range of benefits. Remarriage has no effect on these benefits. Learn more at [wcbask.com/spousal-benefits](http://wcbask.com/spousal-benefits).

- **Earnings loss benefits**

A dependent spouse may be paid monthly spousal benefits equal to 90 per cent of the deceased worker's average net weekly earnings. These benefits are paid for up to five years or until the youngest child turns 16, regardless of other earnings. If a dependent child is a full-time student at a high school or post-secondary school, benefit payments will continue until the child turns 18.

Benefits are adjusted every year to keep up with the Consumer Price Index. For more information, visit [wcbask.com/earnings-loss-benefits](http://wcbask.com/earnings-loss-benefits).

Compensation benefits are not affected by benefits from private life insurance companies.

- **Vocational benefits**

The dependent spouse can take advantage of all of the WCB's vocational services to increase their chances for a better-paying job. This includes vocational counselling, skills assessment and career planning.

It also includes tuition, books, fees and other expenses while in a WCB-approved job training program.

For more information, visit [wcbask.com/vocational-benefits](https://wcbask.com/vocational-benefits).

- **Retirement benefits**

The WCB will help the surviving spouse build retirement income using the same formula as for workers (see page 19). For more information, visit [wcbask.com/annuity-program](https://wcbask.com/annuity-program).

## **Benefits for dependent children**

- **Education benefits**

At age 18, each dependent child who's a full-time student at a high school or post-secondary school can get a monthly allowance, plus the costs of tuition, books and other required educational fees. Each dependent child will be eligible for these benefits for up to three years between the ages of 18 and 25.

Read more at [wcbask.com/dependent-children-benefits](https://wcbask.com/dependent-children-benefits).

## **Death benefits (not work-related injury)**

If a worker dies while receiving compensation (earnings loss benefits, earnings replacement benefits) and the death is not related to the work injury, the worker's family may be entitled to some benefits.

If the worker was receiving compensation for two years or less, the worker's dependent spouse will receive that same amount of monthly compensation for three months. If there is no dependent spouse, that same payment can be made to another recognized dependant.

If the worker was receiving compensation for more than two years, the worker's dependent spouse will receive that same amount of monthly compensation for 12 months. If there is no surviving dependent spouse, these benefits will transfer to dependent children.



# Returning to work

The WCB will work with you and your employer to develop a suitable return-to-work plan. This plan will include your current abilities as provided by your health-care provider. Read more at [wcb.sask.ca/your-recovery-and-return-work](https://wcb.sask.ca/your-recovery-and-return-work).

## Accommodation in the workplace

Under Saskatchewan labour standards and human rights legislation, you can't be dismissed or treated differently by your employer because of an injury or illness. Your employer has a legal duty to accommodate, which means that they must make every reasonable effort, short of undue hardship, to identify and eliminate from the workplace anything that discriminates against workers or puts them at a disadvantage, including in situations involving disability. This is true whether the disability is work-related, temporary or permanent.

For more information on your rights, visit the Human Rights Commission websites, [chrc-ccdp.ca](https://chrc-ccdp.ca) or [saskatchewanhumanrights.ca](https://saskatchewanhumanrights.ca).

Under the Act, workers also have a legal obligation to keep their loss of earnings to a minimum by helping to develop rehabilitation and return-to-work plans and by participating in those plans.

For more information, visit [wcb.sask.ca/accommodation-workplace](https://wcb.sask.ca/accommodation-workplace).

## Return-to-work information

Ask your care provider to provide your current abilities to assist with your return-to-work planning. Have your care provider give this to you in writing to provide to your employer. The WCB representative will work with you, your employer and your care provider to establish a suitable return-to-work plan for you based on your current abilities, skills and education.

This plan may include changes to hours of work and/or job duties so you can keep working while you wait for treatment or surgery. As you recover, your hours and duties will gradually increase to help you return to your normal work activity.

## **Return-to-work plan**

A return-to-work plan is based on your injuries and what you can or can't do at work. The plan helps your employer fit your job to what your injury lets you do.

This plan includes:

- A checklist of what job duties you can safely do with your injury.
- New job duties that you can safely do with temporary or permanent limits because of your injury.
- Training for new job duties or for other jobs with the same employer.
- Training to help you match your job goals.
- Changes to your workspace.
- Follow up services to help you and your employer adjust to your new work arrangement.

### **Your involvement is important**

You play an important role in your return-to-work planning. Together with your employer, the WCB and health-care provider, we will partner together to support you to remain at work or develop a return-to-work plan.

### **Do benefits continue if I refuse to go back to work?**

If you choose to not return to work, when you are considered fit to return work, your WCB benefits will end.

### **Will the WCB find me a suitable job?**

If you are unable to return to the job you had when you were injured due to permanent changes to your abilities, the WCB will work with you and your employer to find another job with the same employer.

If you have to change jobs because of your injury, the WCB isn't responsible for actually finding you a job. However, your case management team can help you with your job search by providing vocational services (see page 15).

### **If I can't find suitable work after I recover, can I still get compensation?**

No. Not finding a job doesn't mean you can stay on compensation.

### **What if I'm asked to take a job at lower pay while I'm injured?**

The WCB will pay you the difference between what you earn at the lower rate of pay and the earnings loss benefits based on your regular pay.

### **What if the effects of my injury come back?**

Even after you return to work and your earnings loss benefits stop, the WCB must make sure your work injury is treated until you fully recover. If the effects of your injury come back, see your health-care provider right away and have them send a report to the WCB about your medical condition.

Also, write or call your customer care facilitator and tell them what's happening to you and why you think it's related to your original injury. If the WCB decides that the problems you are having now are because of the original injury, the WCB will assess what benefits you are entitled to based on the medical information provided. For more return-to-work plan information for workers, visit [wcbask.com/return-work-plan-information-workers](http://wcbask.com/return-work-plan-information-workers).

# The WCB appeal process

## Step 1: Initial review

If you have questions or disagree with a decision, contact the staff member who made the initial decision on your claim. They will be able to explain the decision and answer your questions. If you have new information that could affect your claim decision, let them know. They may be able to reconsider the decision.

### If you need help

Before considering an appeal, try the Fair Practices Office (FPO) or the Injured Worker Appeal Services. They may be able to help.

The FPO is an independent office within the WCB that provides impartial assistance to anyone who has concerns or questions about the services they received from the WCB. Contact information for the FPO is set out on the back cover of this brochure.

The Injured Worker Appeal Services provides free and independent advice about your injury claim and your appeal.

Phone: 877.787.2456

Email: [appealservices@gov.sk.ca](mailto:appealservices@gov.sk.ca)

Online: [saskatchewan.ca](http://saskatchewan.ca)

## Step 2: Appeals department

If you have completed step one and disagree with the decision made after an initial review, you can appeal to the appeals department, which is independent of the WCB's claims operations division. Once your appeal is received, you will receive a letter confirming registration of your appeal.

You can submit an appeal by:

Email: [appeals@wcbsask.com](mailto:appeals@wcbsask.com)

Online: [wcbsask.com/worker-appeals](http://wcbsask.com/worker-appeals)

Mail: 200-1881 Scarth St., Regina, SK S4P 4L1

Your appeal will be assigned to an appeals officer, who will research relevant legislation and policy, weigh evidence and make a decision on your appeal.

## Step 3: Board Appeal Tribunal

If you have completed step two and disagree with the decision of the appeals department, you can appeal to the Board Appeal Tribunal (the tribunal). This is the final level of appeal. Once your appeal is received, board services staff will send you a letter confirming registration of your appeal.

You can submit an appeal by:

Email: [boardappeal@wcbsask.com](mailto:boardappeal@wcbsask.com)

Online: [wcbsask.com/board-appeal-tribunal](http://wcbsask.com/board-appeal-tribunal)

Mail: 200-1881 Scarth St., Regina, SK S4P 4L1

An assistant to the board will summarize your claim for the tribunal. If they require additional medical or other information, they will request this from you or your care providers.

You may request for your appeal to be heard in person, by video or by telephone and the tribunal will consider your request. If you do not request a hearing, the tribunal will make a decision based on the information in your claim file.

Read more about the Board Appeal Tribunal for workers at [wcbsask.com/board-appeal-tribunal-workers](http://wcbsask.com/board-appeal-tribunal-workers).

## **Medical Review Panel**

Once the tribunal has rendered its final decision, in some instances a worker may qualify for a Medical Review Panel. For more information, including qualification criteria, visit our website [wcbask.com/medical-review-panel](https://wcbask.com/medical-review-panel) or contact board services by emailing [boardappeal@wcbask.com](mailto:boardappeal@wcbask.com).

## **Resources, tools and forms**

For more information on the appeal process, forms and fact sheets, please visit our website at [wcbask.com/worker-appeals](https://wcbask.com/worker-appeals).

# Injured Worker Appeal Services

The Injured Worker Appeal Services can help if you are having a problem with your WCB claim or appeal. The Injured Worker Appeal Services is completely independent from the WCB, but has full access to your claim file to help you.

Contact:

Injured Worker Appeal Services

300-1870 Albert Street

Regina SK S4P 4W1

Toll free: 1.877.787.2456

Email: [appealservices@gov.sk.ca](mailto:appealservices@gov.sk.ca)  
[saskatchewan.ca](http://saskatchewan.ca)

# Fair Practices Office

The Fair Practices Office (FPO) is an independent office within the WCB that provides impartial assistance to workers and their dependants, employers, the general public and the WCB. The FPO does not take sides, but assesses each situation based on its own merits and works toward a fair resolution and improved services. The FPO can make recommendations to the WCB to help correct a problem. They cannot make or change a decision on a claim file or employer account or set aside WCB legislation and/or policies. The FPO cannot become involved in matters that have been registered for appeal through the appeals department and/or the Board Appeal Tribunal.

Issues the FPO can deal with:

- Delays in decision-making, communication, payment, etc.
- Written and verbal communication.
- Staff conduct.
- Implementation of appeal and board decisions.
- Payments of earnings loss benefits, medical and travel expenses, independence allowances, permanent functional impairment (PFI) benefits, etc.
- Vocational rehabilitation services.
- Employer classification, assessments, experience rating, etc.
- Application of policies and procedures.

Inquiries to the FPO are confidential, unless you ask that the FPO speaks with the WCB about a claim or employer file or your experience with the WCB. Inquiries can be made in person, in writing, by phone, online, by fax or by email. The FPO is located in the WCB's Regina and Saskatoon offices (see back cover for contact information). Read more about the FPO at [wcbask.com/fair-practices-office](http://wcbask.com/fair-practices-office).



# Injury prevention

*The Saskatchewan Employment Act* says that everyone in the workplace must work together to eliminate health and safety hazards.

Every workplace, large or small, needs a system to:

- identify safety hazards
- identify what causes those safety hazards
- make changes to reduce or eliminate them

The WCB's prevention department can help you and your employer develop safety programs for your workplace.

## Safety in the workplace

All injuries are preventable. Take responsibility for your own safety and the safety of your co-workers by identifying hazards and using the safety equipment required by your job.

## WorkSafe Saskatchewan

WorkSafe Saskatchewan is the partnership between the WCB and the Ministry of Labour Relations and Workplace Safety. Formed in 2002 out of a need to reduce the number of workplace injuries and fatalities, the partners work through an integrated provincial injury prevention strategy to deliver programs that move Saskatchewan toward zero workplace injuries.

WorkSafe Saskatchewan works to:

- Create public awareness of workplace safety as a social issue.
- Provide education and support to employers to improve workplace safety.
- Set up partnerships to provide injury prevention resources in the workplace.
- Target specific high-cost, high-frequency injuries.

Visit [worksafesask.ca](https://worksafesask.ca) or see back cover for contact information.

# Reporting suspected program abuse

## What is fraud/program abuse?

Program abuse may, but does not necessarily, amount to fraud. Fraud is deliberate dishonest conduct that causes a loss to the WCB.

## What are some examples of program abuse?

Examples of program abuse are:

- Exaggerating the effect of an illness or injury.
- Causing a worker to pay for the cost of compensation.
- Double billing or over billing by a service worker.
- Returning to work without notifying the WCB.

Program abuse does not include actions that are innocently or inadvertently taken as a result of unfamiliarity with the workers' compensation system. The WCB recognizes its responsibility to ensure that stakeholders are aware of their obligations and entitlements under the *The Workers' Compensation Act* (the Act).

## How do I report suspected program abuse?

Workers, employers and health-care providers all have specific rights and responsibilities within the workers' compensation system. You can report fraud directly to WCB investigators on the Fraud TIPS line, by email or by mail (see back cover for contact information).

Learn more at [wcb.sask.ca/fraud-and-abuse](https://wcb.sask.ca/fraud-and-abuse).

## Contact information

To help us respond to inquiries quickly and effectively, please include your name, firm name and number, phone number, email address and claim number when applicable.

### Head office

200-1881 Scarth St.  
Regina, SK S4P 4L1  
[wcbask.com](http://wcbask.com)

### Saskatoon office

800-122 1st Ave. S.  
Saskatoon, SK S7K 7E5

### Report an injury

Online: [wcbask.com/w1](http://wcbask.com/w1) or  
WCB inquiry line: 1.800.787.9288 or  
Email: [forms@wcbask.com](mailto:forms@wcbask.com)

### Report suspected fraud

Online: [wcbask.com/fraud-and-abuse](http://wcbask.com/fraud-and-abuse)  
Fraud TIPS line: 1.877.595.2541  
(Direct line to WCB investigators)  
Email: [fraud@wcbask.com](mailto:fraud@wcbask.com)  
Mail: c/o Director, Internal Audit (address above)

### Fair Practices Office inquiries

Online: [wcbask.com/fair-practices-office](http://wcbask.com/fair-practices-office)  
Phone: 306.787.8651  
Toll free: 1.888.787.8651  
Email: [fairpracticeoffice@wcbask.com](mailto:fairpracticeoffice@wcbask.com)

### All other phone inquiries

Phone: 306.787.4370  
Toll free: 1.800.667.7590

### Fax and email inquiries

- **Claims inquiries**  
Fax: 306.787.4311  
Toll free fax: 1.888.844.7773  
Email: [askwcb@wcbask.com](mailto:askwcb@wcbask.com)
- **Appeal inquiries**  
Fax: 306.787.4311  
Email: [appeals@wcbask.com](mailto:appeals@wcbask.com)

### WorkSafe Saskatchewan

Email: [worksafeinquiry@wcbask.com](mailto:worksafeinquiry@wcbask.com)  
[worksafesask.ca](http://worksafesask.ca)

### Other websites

Occupational Health and Safety: [saskatchewan.ca](http://saskatchewan.ca)  
Office of the Workers' Advocate: [saskatchewan.ca](http://saskatchewan.ca)