

## Permanent functional impairment independence allowance

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, permanent disfigurement, or permanent loss of vision due to an injury.

We pay a worker a financial award for a permanent functional impairment:

- This is a one-time award.
- You 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 permanent functional impairment awards. You can receive a permanent functional impairment award after age 65.

The dollar amount of the award is based on how much function you have lost and the minimum and maximum permanent functional impairment award amounts established through [The Workers' Compensation Act, 2013](#) (the Act) at the time of your permanent functional impairment assessment.

- We wait until you reach maximum medical improvement before determining the degree of lost function. This is because this is a one-time award. The payment may not cover your true impairment if we pay the award before you reach maximum recovery.
- We use medical information on your claim file to determine when you reach maximum recovery.
- We also use standard recovery timelines for your type of injury.
- We may give you a physical examination too.
- In some cases, we use a panel of medical specialists to help make the decision.
- The amount of impairment is a percentage estimate of your loss of activity or normal function.

Each permanent functional impairment award is a percentage of the maximum award. No single award can be less than the minimum or more than the maximum established through the Act at the time of your permanent functional impairment assessment.

### Review

We may review your condition if your level of impairment changes. You may receive an additional award if we find an increase in impairment. We will not ask you to repay us if your condition has improved.

### Independence allowance

You may qualify for an independence allowance to help you:

- Cover the cost of regular home upkeep, like shovelling snow or mowing lawns, or
- Pay for items that help you maintain your independence, such as a taxi service if you can no longer drive.

The independent allowance is an annual benefit, paid to you each year.

For more information on this policy and procedure, visit our website or email [askwcb@wcbask.com](mailto:askwcb@wcbask.com).