

# Claim review process

After submitting your claim, the WCB will review it. The <u>6 steps</u> in the review process typically include:

**Initial review** 

The WCB evaluates your claim to ensure all necessary information is included and to determine the next steps. This typically includes your first medical report, your report of injury (W1) and the employer's report of injury (E1). **This typically takes one to two days.** 

## **Additional review**

The WCB may reach out to you, your employer and your health-care provider to understand your injury and obtain any additional information required to make a decision.

## **Claim adjudication**

INSURANCE

POLICY

The WCB makes a decision regarding the eligibility of your claim based on the information provided. The WCB will assess if your injury was related to employment, **confirm that your employer has WCB coverage and review the medical evidence of injury.** 

### What qualifies as a work injury?

A work injury is the result of any work-related event that causes a need for medical treatment and/or time away from work. <u>Find out</u> what types of injuries most compensation applies to, including catastrophic, hearingloss, motor vehicle, psychological and repetitive strain injuries, as well as occupational diseases and work-related deaths.



## **APPEALS**

Workers and employers can appeal decisions made on their claim. 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.

# WHERE CAN YOU FIND MORE INFORMATION?

- Visit our website wcbsask.com for more information on our policies, procedures and legislation. Workers can log into their WCB online account to view claim information and submit expenses.
- Workers can also call 306.787.4370, toll free 1.800.667.7590 or email <u>claims@wcbsask.com</u> for information about their claim.

# **Communication of decision**

The decision is communicated to you verbally and in writing. Claim status can also be viewed in your WCB online account at any time. If the claim is accepted, the WCB will outline the benefits and supports available. As the WCB works with you in your recovery and return to work, your key contact at the WCB will be identified who will partner with you in your return to wellness. **Decisions are typically made with 14 days, depending on the complexity of the claim and the available information.** 

### Benefits you may get:

- Most medical costs to do with your injury are covered, including prescriptions and medical supplies. Your care provider must be registered with the WCB before we will cover the cost of your treatment. Care providers bill the WCB directly, so you do not have to pay. The WCB must pre-approve some treatments, like massage therapy, first.
- Travel costs are covered if you are required to travel outside your home community for treatment.
- Earnings loss benefits equal to 90 per cent of your net earnings if you miss work because of your injury.

## Payment

If you receive earnings loss benefits, these will be issued to you as quickly as possible, based on medical confirmation of the need to be off work. If your injury requires longer term earnings loss benefits, these will be issued on a regular biweekly schedule.

# Collaborative work recovery and return-to-work planning

The WCB will work with you to develop a personalized work recovery plan to support you in your recovery. The WCB will also work with you, your employer and your health-care providers to partner together to develop a suitable return-to-work plan. This is typically done in-person for more serious injuries or through a collaborative virtual video or telephone call. **Your return to work will be monitored to ensure a successful and sustainable return to work, and return to wellness.** 

### Your role:

- Work with all partners which includes your employer, health-care providers and WCB to develop a return-to-work plan.
- Return to work as soon as suitable alternate or modified work is arranged.
- Attend all medical appointments. 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.
- Keep in contact with your employer about your progress and updated medical abilities or restrictions.
- Keep in regular contact with your WCB representative as we partner in your recovery and return to work.
- Report all income to the WCB while you are receiving WCB earnings loss benefits.

### Your employer's role:

- Stay in contact with you to keep up-to-date with your recovery progress and your return-to-work planning.
- Work with you, WCB and your health-care providers to identify different work or modified duties and develop a return-to-work plan that is suitable and safe.