

## Benefits in Case of Fatality

When a worker dies as the result of a work injury, the worker's family is eligible for WCB benefits. These benefits are adjusted each year to reflect changes in the Consumer Price Index.

### Death Benefits

The WCB will pay the full cost of transporting the body to the worker's home community from anywhere in Canada, and a funeral allowance. The funeral allowance is indexed annually. For deaths occurring in 2008, the allowance is \$11,167.00.

### Spousal Benefits

If a worker is survived by a dependent spouse, the spouse is entitled to benefits:

- **Wage-loss Benefit**

The spouse will be paid a monthly allowance. This allowance is non-taxable and continues even if the spouse remarries. Certain conditions apply.

**For the first five years, or until the youngest child is 16 years of age (or 18, if the child is enrolled in a secondary or post-secondary institution):**

- The monthly allowance is 90% of the deceased worker's average net weekly earnings.
- If the worker had no earnings at the time of death, the spouse is eligible for minimum compensation, which is one-half of the average industrial wage as of June in the preceding year.
- The spouse is encouraged to take training as needed to enter the workforce.

**After five years, or when the youngest child is 16 years of age (or 18, if enrolled in a secondary or post-secondary institution):**

- If the spouse is able to work, the WCB will top up their employment earnings to the amount of the monthly allowance, both indexed annually, to the age of 65.
- If the spouse is able to work, but chooses not to, the WCB will estimate what they could earn, and deduct that amount from the monthly allowance payable to age 65. Both the estimate and allowance are indexed annually
- If for good reason, the spouse is not able to work, the full monthly allowance will continue until age 65.

- **Retirement Benefit**

After the dependent spouse has received wage-loss benefits for 24 months, the WCB will set aside an amount equal to 10% of the total wage-loss benefits paid up to that time to provide retirement income, and will continue to set aside 10% of wage-loss benefits as long as the spouse is eligible for them. At age 65, the dependent spouse must use this money, plus interest, to buy an annuity (a sum of money paid out at regular intervals). If the amount, including interest, is less than \$20,000, the spouse can either buy an annuity or have the full amount paid out as cash.

### Benefits for Dependent Children

Children aged 18-25, who are attending a secondary or post-secondary institution full-time, receive a monthly allowance plus tuition and books for a maximum of 36 months.

### Canada Pension Plan Benefits

Under WCB legislation, after 12 months, one-half of any Canada Pension Plan monthly survivor's pension and children's benefits received under that plan must be considered as income, and that amount will be deducted from the WCB benefits payable to the dependent spouse or children.

For more detailed information on benefits, please visit our website to review Sections 82 to 98 of The Workers' Compensation Act, 1979 or contact us at 1-800-667-7590.

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