

Permanent Functional Impairment Independence Allowance

A permanent functional impairment (PFI) happens when there is a permanent loss of physical or mental abilities because of a work injury. An example is the loss of finger or permanent brain damage.

We pay an injured worker a financial award for a PFI:

- This is a one-time award. You receive it only once unless your condition becomes worse.
- You receive the award even if we are not paying you wage loss benefits, and even if you are getting Canada Disability Plan payments.
- There is no age limit on PFI awards. You can receive a PFI award after age 65 years.
- The minimum financial award is \$2,200. The maximum is \$45,200.

The dollar amount of the award is based on how much full function you have lost.

- We wait until you reach maximum recovery before determining the degree of lost function. This is because this is a one-time award. The payment may not cover your true loss 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.
- Your loss of function is expressed as a percentage of full body function.

Each PFI award is a percentage of the maximum award. No single award can be less than the minimum (\$2,200) or more than the maximum (\$45,200). A total PFI award can be more than the maximum if you have more than one work injury claim.

Review

Your condition may be reviewed 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. The review will help us decide if you qualify for Independence Allowance and other benefits.

Independence Allowance

You may qualify for an Independence Allowance to help you:

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

The Independent Allowance is an annual benefit, paid to you each year.

Other Related Policies

There is a different policy for disfigurement. For more information on these policy and procedure, visit our website or email askwcb@wcbask.com.

