

## Benefits for Families When a Fatality Happens

When a worker dies because of a work injury, the worker's family can get WCB benefits. Family members may also be provided with support. **Family members** include spouse, parent, legal guardian, grandparent, child, grandchild or sibling. Please refer to our fact sheet "[Fatally & Seriously Injured Workers Family Support](#)."

### Death Benefits

We may pay the full cost of moving the body to the worker's home community from anywhere in Canada. We also pay an amount to assist with funeral costs. The amount given for the funeral changes every year with inflation.

### Spousal Benefits

If a fatally-injured worker leaves a dependent spouse, the spouse can get benefits:

- **Earnings-loss Benefit**

The spouse may be paid a monthly payment. This payment is non-taxable and continues even if the spouse remarries.

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

- The monthly payment is 90% of the deceased worker's average net weekly earnings.
- If the worker had no earnings at the time of death, the spouse will receive minimum compensation.
- The spouse can be given help to take training, enter the workforce, or change their present work situation.

**After five years or when the youngest child is 16 years of age (or 18, if registered in high school or post-secondary education):**

- If the spouse can work, we will top up their salary to the amount of the monthly payment, to the age of 65.
- If the spouse is able to work, but chooses not to, we will estimate what they could earn, and take that amount from the monthly payment. Both the estimate and payment are indexed every year.
- If for good reason the spouse is not able to work, the full monthly payment will continue until age 65.

- **Retirement Benefit**

After the dependent spouse receives earnings loss benefits for 24 months, we will put away 10% of the total earnings loss benefits that have already been paid to provide retirement income. We will continue to put away 10% of earnings loss benefits as long as the spouse receives benefits. At age 65, the dependent spouse must use this money, plus interest, to buy an annuity (a sum of money paid out on regular basis). If the amount, including interest, is less than the minimum stated in policy ([POL 13/2013](#)), the spouse can either buy an annuity or have the full amount paid out as cash.



### **Benefits for Dependent Children**

At age 18, each dependent child who is a full-time student at either a high school or post-secondary school will receive a monthly allowance plus reimbursement of costs such as tuition, books and other required educational fees.

Each dependent child is eligible to receive this benefit for up to three years between the ages of 18 and 25.

### **Other dependants**

If there were people other than a spouse or children who were financially dependent on the deceased worker, they may also be eligible for benefits. If the worker has a dependent spouse and one or more dependants who do not live together as a family, the WCB may divide the spousal benefits among those dependants.

### **Canada Pension Plan Benefits**

Under WCB legislation, after 12 months, half of any federal monthly survivor's pension and children's benefits received under this plan is considered income, and that amount will be taken from the WCB benefits payable to the dependent spouse or children.

For more information on benefits, please visit our website to review sections 80 to 94 of [The Workers' Compensation Act, 2013](#) or contact us at 1.800.667.7590.

**Note:** The Workers' Compensation Act, 2013 and WCB Policy are default in cases of discrepancies.