



The **Saskatchewan** Workers' Compensation Board

# Psychological injury policies

## overview

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Workers' compensation insurance is a provincial responsibility. Each Canadian province and territory has its own workers' compensation legislation. The Saskatchewan Workers' Compensation Board (WCB) operates like an insurance company. We provide guaranteed benefits and programs to injured workers in industries covered by *The Workers' Compensation Act, 2013* and we protect registered employers from lawsuits when a workplace injury happens.



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# Overview

At the Saskatchewan Workers' Compensation Board (WCB), we recognize that psychological health is an important part of workplace safety. Psychological injuries can happen when someone experiences a traumatic event or a series of events at work or is impacted by significant work-related stressors, such as bullying or harassment.

Our policies are designed to ensure that when a worker's psychological health is affected by their job, they receive fair, timely and compassionate support. In some situations, such as when a diagnosed psychological injury follows a traumatic work event, the injury may be presumed to be work-related. In other cases, we look closely at the worker's experience and the events in the workplace to understand whether work played a meaningful role.

**Our goal is simple: to make the process clear, supportive and focused on helping workers get the care, stability and recovery they need.**

The Saskatchewan WCB recognizes psychological injuries under a rebuttable presumption model (Section 28.1). This means that if a worker is diagnosed with a psychological injury after a traumatic event at work, the injury is presumed to have arisen from employment unless proven otherwise.

For those who do not meet the presumption criteria under Section 28.1, the WCB will consider the general arising out of and in the course of employment presumption.

**The primary policies governing these claims are POL 11/2025<sup>1</sup> (Psychological Injury Presumption) and POL 12/2025 (General Injury Presumption).**

<sup>1</sup>For policy 11, there must be a licensed psychologist or psychiatrist and for policy 12, they must hold an authorized practice endorsement (APE).

# Key aspects

## of WCB psychological injury coverage

### DEFINITION OF INJURY:

Covers psychological injuries arising from direct exposure to a traumatic event, a series of traumatic events or significant, excessive, work-related stress.



### PRESUMPTION RULE:

If a worker has been diagnosed with a psychological disorder, like PTSD, the diagnosis was provided by a psychologist or psychiatrist, and they were exposed to a traumatic event at work, the injury is presumed to have arisen from their employment.



In Saskatchewan, the WCB covers psychological injuries arising from “substantial work-related stressors,” which include excessive and long-standing workload issues that go beyond the normal, day-to-day pressures of a job such as bullying, harassment or discrimination. **To be covered, the workload must be objectively considered a threat or a cause of lasting harmful effect to a worker’s health or safety.**

## WHAT IS COVERED

Acute reactions to traumatic events (for example, witnessing a death, violence or severe accident).

- Chronic stress arising from harassment, discrimination, bullying, sexual harassment or excessive workload.
- Pre-existing conditions do not disqualify a claim if the workplace event had a material contribution, though the WCB does not cover the treatment of the pre-existing condition itself.

The WCB considers these factors when determining if workload pressures qualify as a compensable injury:

- **Prolonged and unusually excessive** – The workload must be intense in duration and intensity, rather than temporary, normal seasonal fluctuations or standard, fast-paced work environments.
- **Substantial differences from peers** – The workload is significantly higher than that of co-workers in similar positions.
- **Beyond normal scope** – Tasks that exceed the normal scope of maintaining employment (for example, being forced to do the job of three people for an extended period).
- **Failure to mitigate** – The employer has not taken steps to reduce the excessive workload or attempts to reduce it have failed.
- **Dangerous workload** – Situations where the workload creates a direct risk to the physical or psychological safety of the worker.

## WHAT IS NOT COVERED

The WCB does not cover stress resulting from the normal expectations of employment, which includes:

- Standard timeline pressures and deadlines.
- Typical, periodic fluctuations in work volume.
- General workplace culture or atmosphere.
- General disagreements between employees.
- Stress caused by normal, reasonable and routine employment management actions (for example, performance management, layoffs, restructuring, work changes).





# Requirements for a claim

## For a workload-related psychological injury to be accepted, the worker must generally:

- **Receive a diagnosis:** Have a formal diagnosis from a psychologist, psychiatrist or someone with the APE designation confirming a psychological health disorder (for example, burnout that meets DSM-5 criteria).
- **Provide evidence:** Document that the workload was objectively excessive (for example, hours worked, tasks assigned, communications with management).
  - a. Psychological injuries are often complex and may involve multiple contributing factors. When there are work-related and non-work-related factors that contribute to a psychological injury, the work-related contribution must be of material significance in the occurrence of the injury, meaning more than a trivial or insignificant aspect of the injury or disease.
  - b. The work-related contribution does not need to be the only cause or the dominant cause of the worker's injury. Rather, the work-related factors must have contributed in a meaningful way for the psychological injury to be accepted.
  - c. When there are work-related and non-work-related factors and it is not clear whether the work-related factors are more than a trivial or insignificant aspect of the worker's psychological symptoms, operations staff may use the "but for" test to determine causation.
- **Establish a link:** Demonstrate that the workload pressures more likely than not contributed to or caused a psychological injury that arose out of and in the course of employment.

## Benefits and treatment

If a claim is accepted, benefits may include coverage for counselling, psychology services, psychiatric care, medication, hospitalization, inpatient or outpatient psychological health programs, travel and, if needed, loss of earnings benefits.

## Process

Claims should be reported immediately. The WCB may provide coverage for treatment while the claim is being adjudicated. For detailed policy, refer to the Psychological Injury Presumption (Section 28.1) (POL 11/2025<sup>3</sup>) and Psychological Injuries – General Injury Presumption (Section 27) (POL 12/2025) pages on WCB's website at [wcbask.com](https://www.wcb.sask.ca).

<sup>3</sup>For policy 11, there must be a licensed psychologist or psychiatrist and for policy 12, they must hold an authorized practice endorsement (APE).

# Guidance for reconsiderations

## Using 2025 psychological injury policies

A worker may ask the WCB to reconsider any decision when new information is available.

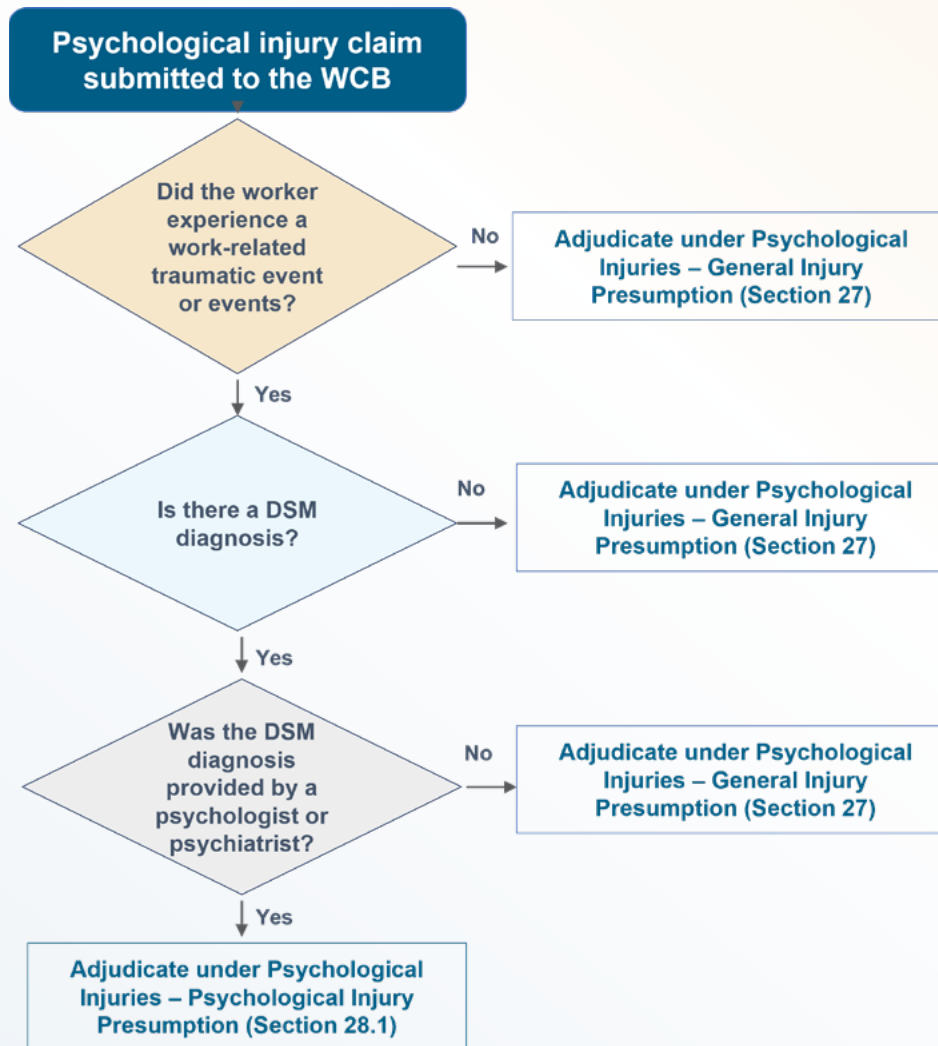
A worker may also ask the WCB to reconsider a psychological injury claim decision made after Dec. 20, 2016, under the new May 2025 policies (POL 11/2025<sup>4</sup> and POL 12/2025) in these circumstances:

- **There is new evidence that was not available at the time of the previous decision,**
- **The claim was previously denied due to the predominant cause test referenced in POL 02/2017, or**
- **The claim was previously denied without consideration of the claim under Section 27 (general injury presumption) of the Act and the accompanying POL 12/2025.**



<sup>4</sup>For policy 11, there must be a licensed psychologist or psychiatrist and for policy 12, they must hold an authorized practice endorsement (APE).

# Flow chart for decision-making



1. Did the worker experience a traumatic event or series of events?
2. Is there a DSM diagnosis?
3. Was the diagnosis provided by a psychologist or psychiatrist?
4. **No to ANY** = use Section 27
5. **Yes to ALL** = use Section 28.1



# Recovery and return-to-work planning



At the Saskatchewan WCB, we are committed to working with workers, employers and health-care professionals to collaboratively plan recovery and return to work.

Research strongly supports staying connected to work while recovering from a psychological injury as an important part of recovery. Evidence shows that remaining engaged with the workplace, whether through modified duties, reduced hours or regular communication, helps maintain routine, social connection and a sense of purpose, all of which support psychological health and reduce distress.

Research also highlights that work-connected interventions improve recovery outcomes by supporting identity, confidence and functional coping, leading to earlier and more sustainable return-to-work outcomes for people with psychological injuries.

Additionally, the World Health Organization notes that work provides structure, community and stability, all of which can contribute positively to recovery for individuals with psychological health conditions.

## Resources

- Recovery and return-to-work planning: [wcbask.com/your-recovery-and-return-work](https://wcbask.com/your-recovery-and-return-work)
- Work-related psychological injuries: [wcbask.com/psychological-injuries](https://wcbask.com/psychological-injuries)
- Psychological injuries - everything you need to know: [wcbask.com/documents/psychological-injuries-everything-you-need-know](https://wcbask.com/documents/psychological-injuries-everything-you-need-know)
- Psychological health and wellness resources: [wcbask.com/documents/psychological-health-and-wellness-resources](https://wcbask.com/documents/psychological-health-and-wellness-resources)
- Psychological injuries fact sheet: [wcbask.com/documents/psychological-injuries](https://wcbask.com/documents/psychological-injuries)
- WorkSafe Saskatchewan return-to-work toolkit: [worksafesask.ca/industries/return-to-work](https://worksafesask.ca/industries/return-to-work)
- Saskatchewan First Responders Mental Health: [saskfirstrespondersmentalhealth.ca](https://saskfirstrespondersmentalhealth.ca)
- WorkSafe Saskatchewan Psychological Health and Safety Resource Centre: [worksafesask.ca/resources/psych-health-safety-resource-centre](https://worksafesask.ca/resources/psych-health-safety-resource-centre)
- MyWorkplaceHealth - workplace psychological health and safety: [myworkplacehealth.com](https://myworkplacehealth.com)



For more information, visit the Saskatchewan WCB's website at [wcbsask.com](http://wcbsask.com).

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