Earnings loss benefits

Full earnings loss: When you are not working any hours because of your injury, you can expect to receive earnings loss benefits once every two weeks. The WCB will pay you regularly if we have current medical information showing that you can't work because of the work injury.

Partial earnings loss: Once you begin a return-to-work program, there may be a delay in receiving your earnings loss benefits. The WCB will need to confirm the hours you worked with your employer before the WCB can pay you the difference between what the employer pays you for returning part time and what you were receiving as your full-time injury benefit.

NOTE: If your employer has kept you on payroll, the WCB pays your earnings loss benefits directly to your employer.

If you have any questions about how we calculate your payments or when/if we made a payment, please contact your payment specialist.

For more information on earnings loss benefits, visit <u>wcbsask.com/earnings-loss-benefits</u>.

DID YOU KNOW?

You can sign up for automatic access with a <u>basic WCB online account</u>.

With a secure basic WCB online account, you can submit expenses, send information to your WCB representative(s), upload documents and view your claim information.

Sign up today at wcbsask.com.



Common forms

- Job Information Worksheet (JIW): You will receive this form in the mail shortly. Please complete this with your employer and return it to the WCB. Both you and your employer must sign this form.
- Worker's Declaration Form (WDF): You will receive this form once every three to four weeks. Please fill out this form and return it to our office as soon as possible. If we do not receive this form from you, we may temporarily hold your payments until we receive it.
- Worker's Expense Statement (W6): This form is for any out-of-pocket travel expenses related to your work injury. Please refer to the travel expense sheet in this folder for more information.
- 4. <u>Worker's Medical Expense Statement (WME)</u>: Submit this form if you have any outof-pocket expenses for prescriptions, supplies and/or appliances due to your work injury (braces, crutches, medications and so on). Please refer to the medical expenses page in this folder for more information.
- <u>Direct deposit application</u>: You will need to complete this form if you wish to set up direct deposit to receive payments from the WCB.
- WCB online account: You can go to wcbsask.com to set up a WCB online account to view your important claim information, access forms, see your most recent payment and review forms you have submitted.

You can find all forms on the WCB's website at wcbsask.com/documents-listing.

DID YOU KNOW?

You can submit all completed forms and copies of original receipts to the WCB office by email.

Email: forms@wcbsask.com



Medical expenses

1. **Prescriptions:** The WCB may cover any medications you are taking due to your injury. Please have your doctor explain in their report what medication they have prescribed for you and how it relates to your work injury.

Prescriptions are paid by either:

- Your pharmacy directly billing the WCB. Your pharmacy will need to contact your case management support for approval and you will need to provide the pharmacy with your claim number.
- Submitting your original prescription receipts for reimbursement. The WCB reviews
 receipts to ensure the medications are prescribed as a result of the work injury and
 payment is issued directly to you.
- 2. **Medical aids:** If your health-care provider recommends that you purchase any supplies, appliances or other aids, your case management support must approve the expense before you submit the receipts to the WCB.
- 3. **Massage:** The WCB may approve a maximum of **five sessions**, if it is recommended by a health-care provider and only if you are receiving other treatment at that time, such as physiotherapy or chiropractic treatment. The registered massage therapist must be accredited with the WCB and must obtain authorization directly from the WCB before treatment can begin.

To submit any of the above expenses to the WCB office, please use the <u>Worker's</u> <u>Medical Expense Statement (WME)</u> form and attach original or copies of receipts for all expenses you are claiming.

You can find all forms on the WCB's website at wcbsask.com/documents-listing.

For more information on medical treatment and expenses, visit <u>wcbsask.com/medical-treatment-and-expenses</u>.



Travel expenses

The WCB covers expenses for your travel outside your home community to attend WCB-directed appointments.

The WCB will pay travel expenses for you to travel to the closest medical centre from your home. If you choose to seek medical treatment in a farther centre, you will pay for the additional cost for the extra travel expenses yourself.

The WCB will pay you mileage based on our legislated rates. You do not need to submit fuel receipts. The WCB uses Google Maps to calculate the distance from city centre to city centre.

Possible additional expenses (for travel outside the community in which you reside):

- **Meals:** The WCB pays meal allowances based on the time an appointment requires you to be away from home and the time of your WCB appointments for your work injury. When submitting expenses, please indicate the time you leave work or home, the time of your appointment and the time you arrive home. You do not need to submit meal receipts because the WCB has set rates for reimbursement.
- **Accommodations:** If you require an overnight stay due to your WCB appointments, please contact your case management support for pre-approval.
- **Hotel:** Once approved, your case management support may set up direct billing with a hotel in the area. If they cannot arrange direct billing, you will be responsible for booking and paying for your hotel directly. We will need your original hotel receipt to reimburse you. We may issue an advance payment for the hotel to you if required. If you can't make your appointment, it is your responsibility to contact the hotel to cancel your booking.
- **Private lodging:** If you stay with family or friends instead of at a hotel, the WCB may provide you a private lodging payment. The private lodging benefit is a nightly fee, paid based on the WCB's legislated rates.

If you have any questions about mileage, meal or overnight expenses, your case management support can help you.

For more information on travel expenses, visit wcbsask.com/travel-expenses.



Responsibilities of the worker

As a worker, you are responsible to keep in regular contact with your case management team about your recovery, treatment and return-to-work plan.

The WCB requires that you do the following to receive your earnings loss benefits:

1. Attend medical appointments and treatments

As part of your recovery, you must attend all medical appointments and treatments arranged or suggested by your health-care providers and the WCB. If you are unable to attend any appointments, you must notify your customer care facilitator immediately to discuss the reason and what alternate arrangements they can make.

Please note: If you do not attend your scheduled appointments and/or treatments, this may result in a disruption of your earnings loss benefits.

2. Update your employer

You are responsible for staying in touch with your employer and working with them to return to modified duties as soon as they are available, within your current physical abilities. You must continue in these duties until you are able to return to your pre-injury duties.

3. Return to work or alternate duties

You are responsible to contact your customer care facilitator immediately when you return to work on modified duties or when you return to your pre-injury duties.

What does <u>The Workers' Compensation Act. 2013</u> (the Act) say about a worker's

responsibilities?

Section 51 of the Act outlines these responsibilities:

A worker shall:

- (a) take all reasonable action to mitigate the worker's loss of earnings resulting from an injury; and
- (b) if the circumstances require, co-operate with the board in the development of a rehabilitation plan that is intended to return the worker to a position of independence in suitable productive employment.

Section 101(1) states the WCB may stop or reduce payment:

- (a) if the board determines after the review pursuant to section 100 that the worker's loss of earnings is not related to the effects of the injury; or
- (b) without limiting the generality of clause (a), if:
 - (i) without good reason, the worker is not available or declines to accept a genuine offer of employment in an occupation in which the worker, in the opinion of the board in consultation with the worker, is capable of engaging;
 - (ii) without good reason, the worker fails to co-operate in, or is not available for, a medical or vocational rehabilitation program that has as its objective returning the worker to suitable



productive employment;

- (iii) in consultation with the worker, the board has designed and provided to the worker, at the expense of the board, a vocational rehabilitation program, and the worker has been allowed a reasonable time to obtain employment after completing the program;
- (iv) the worker voluntarily:
 - (A) accepts employment in an occupation that has a lower rate of pay than an occupation in which the worker, in the opinion of the board in consultation with the worker, is capable of engaging; or
 - (B) withdraws from the labour force for reasons other than the effects of the injury; or
- (v) the worker fails to comply with section 51.

For more information on the return-to-work process and your responsibilities, visit <u>wcbsask.com/return-work-process-and-your-responsibilities</u>.



Allowances

Medical appointment allowance

A medical appointment allowance is an allowance payable when you are occasionally absent from work because you are attending medical appointments for your work-related injury.

The WCB can pay you a medical appointment allowance when these apply:

- 1. You have returned to normal or modified employment duties.
- 2. You are performing full hours of employment.
- 3. You miss time from work solely because of occasional medical appointments to maintain your current level of function.

The WCB includes, but does not limit to, these occasional appointments:

- 1. chiropractic
- 2. diagnostic
- 3. massage
- 4. physiotherapy
- 5. primary care practitioner
- 6. specialist
- 7. assessments

If you only miss time from work to attend WCB-related medical appointments, please ask your employer to complete a <u>Medical Appointment Allowance form (EMT)</u>, available on the WCB's website.



Website links noted throughout this brochure

- 1. Saskatchewan Workers' Compensation Board website: wcbsask.com
- 2. WCB online services: wcbsask.com/online-services
- 3. Create an online account: wcbsask.com/online-services/signup
- 4. Documents listing: wcbsask.com/documents-listing
- 5. Earnings loss benefits: wcbsask.com/earnings-loss-benefits
- 6. Job Information Worksheet (JIW): wcbsask.com/documents/job-information-worksheet-jiw
- 7. Worker's Declaration Form (WDF): wcbsask.com/documents/workers-declaration-form-wdf
- 8. Worker's Expense Statement (W6): <u>wcbsask.com/documents/workers-expense-</u> <u>statement-w6</u>
- 9. Worker's Medical Expense Statement (WME): <u>wcbsask.com/documents/workers-medical-</u> <u>expense-statement-wme</u>
- 10. Direct deposit application: wcbsask.com/documents/direct-deposit-application-workers
- 11. Medical treatment and expenses: wcbsask.com/medical-treatment-and-expenses
- 12. Travel expenses: wcbsask.com/travel-expenses
- 13. *The Workers' Compensation Act, 2013*: <u>pubsaskdev.blob.core.windows.net/pubsask-prod/77104/W17-11.pdf</u>
- 14. Return-to-work process and your responsibilities: <u>wcbsask.com/return-work-process-and-your-responsibilities</u>
- 15. Medical Appointment Allowance form (EMT): <u>wcbsask.com/documents/medical-appointment-</u> <u>allowance/emt</u>

