

wcb

Saskatchewan
Workers'
Compensation
Board



Information for workers



How this guide can help you

If you or a member of your family has been injured at work, this guide will help you through the process as you file a work injury claim. It contains information on the types of benefits you may be eligible to receive, how to fill out the [Worker's Initial Report of Injury \(W1\) form](https://wcbsask.com/documents/workers-initial-report-injury-w1) (wcbsask.com/documents/workers-initial-report-injury-w1) to file your claim and more. Keep this guide on hand throughout your claim for easy reference.

The role of your WCB representative

Please remember this booklet is only a guide. Your situation is personal to you. It's not possible for any guide to answer every question specific to your particular situation. That's where our staff can help.

If you have a question this guide doesn't answer, contact your Saskatchewan Workers' Compensation Board (WCB) representative. They are here to help you through the claim process every step of the way. Your WCB representative is here to work in partnership with you, your employer and your health-care providers to ensure you receive support during your recovery and return to work, and receive all the benefits to which you're entitled.

Please be assured that your WCB representative will do everything possible to ensure you receive your benefits as soon as possible. Working together, we'll make sure you get the help you need.

For more information, please contact us at 1.800.667.7590.

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Information for workers

Workers, employers, health-care providers and the WCB work together to prevent work injuries and, when injuries happen, take a collaborative approach to help you recover and return to work as soon as it's medically safe to do so.

Working together, the partners will address your medical needs and arrange for meaningful work during recovery.

If you are injured at work, you have a responsibility to:

- Seek medical attention immediately if needed.
- Tell your employer immediately about your injury.
- Report your injury to the WCB.
- Follow the treatment program set out for you by your health-care providers.
- Work with your employer, the WCB and health-care providers to develop a return-to-work plan. Staying at or returning to work as quickly as possible supports your recovery and reduces the impacts of your work injury.
- Stay in touch with your employer, WCB representative and health-care provider during your recovery.
- Follow safety regulations on the job to avoid more injuries.

Your employer has a responsibility to:

- Provide a safe and healthy workplace.
- Report each workplace injury that requires medical attention and/or time away from work to the WCB on the [Employer's Initial Report of Injury \(E1\) form](https://wcb.sask.ca/documents/employers-initial-report-injury-e1) (wcb.sask.ca/documents/employers-initial-report-injury-e1) within five days of becoming aware of it.
- Keep in touch with you.

- Work with you and the WCB to reduce obstacles to your recovery.
- Modify job duties to accommodate your return to work.
- Set up safety and injury prevention programs to prevent other injuries.

Your health-care provider has a responsibility to:

- Report workplace injuries to the WCB on an initial report form. This is to let the WCB know they assessed you and prescribed appropriate care.
- Develop a treatment plan for you.
- Support the return-to-work process by identifying your abilities and any restrictions you may have while you recover.
- Adjust this information as your condition changes.
- Give you the best care possible.
- Ask the WCB to arrange any services you may need.

The WCB has a responsibility to:

- Work in partnership with you, your employer and your health-care providers to support your recovery and return to work.
- Provide earnings loss and other benefits as provided by legislation.
- Respond to inquiries as soon as possible.
- Provide customer care.
- Facilitate your recovery and return to work.
- Arrange special medical appointments and treatment upon request from a care provider.
- Provide an open and honest file review and appeals process.
- Be honest, open and fair in all dealings.
- Treat you, your employer and health-care providers with dignity and respect.
- Help businesses develop and implement safety and prevention programs.

Injured at work?

If you need medical attention for your injury, you need to tell your employer and file a **Worker's Initial Report of Injury (W1) form** with the **WCB** as soon as you can to prevent delays in decision-making.

There are several ways to report your injury to the WCB:

1. Online:

You can fill out the W1 form online by visiting myaccount.wcbsask.com/online-services/report-an-injury-w1. This is the fastest and easiest way to file.

Sign up for automatic access with a [basic WCB online account](#). With a secure 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](#).

2. Email:

Download and complete the W1 form online at wcbsask.com/documents/workers-initial-report-injury-w1 and email to forms@wcbsask.com. Please follow these steps when submitting a form by email:

- Fill out all empty fields online.
- Print the form to add your signature.
- Scan and email to forms@wcbsask.com.
- If you do not print and scan the form before submitting, the WCB cannot accept it.

- Please submit your information saved as one of these supported file attachments and forward to the WCB in your email. Please ensure that the maximum size does not exceed 28MB.
 - jpeg
 - pdf (excludes HEIC)
 - docx (Microsoft Word)
 - xlsx (Microsoft Excel)
 - png
 - tiff

3. By fax or mail:

Request a W1 form from the WCB office or download a copy from wcbsask.com/documents/workers-initial-report-injury-w1.

You can complete the form on screen or print it and complete it by hand. See the back cover for the address and fax number.

Once you've filled it out, keep a copy for your records.

4. Phone:

Call the WCB at 1.800.667.7590 and a WCB representative will take your information and complete the form for you.

To complete the W1 form, you need:

- your birthdate
- your social insurance number
- your provincial health services card number
- your employer's name, address and phone number
- the name of the health-care provider who is treating your injury

Please let us know if you change your address while you have a claim with the WCB.

Read more at wcbsask.com/w1.

Work injury

What is a work injury?

A work injury is an injury that:

- Happens at work, on company property or while on approved business travel.
- Needs medical attention.
- May or may not need time away from work.
- Results from an activity related to your employment, unless you were not actively performing work-related duties at the time.

If a health-care provider diagnoses me with a disease caused by work, does this qualify as a work injury?

If you are unable to work because of an illness or disease resulting from exposure to substances or conditions in the workplace, you may submit a claim.

What about a death at work?

The WCB considers a worker's death work-related if it arises out of and in the course of employment. The worker's family may be eligible for benefits (see page 29).

Read more about what qualifies as a work injury at wcb.sask.ca/what-qualifies-work-injury.

General information

What is workers' compensation?

Workers' compensation is an insurance system for workplace injuries funded by employers. It's a no-fault system. This means that workers don't have to prove fault to get benefits.

Workers receive earnings loss benefits on 90 per cent net of what they were earning when they were injured, up to the maximum insurable amount (see page 20). They don't have to pay for these benefits themselves or sue their employers to get them.

Who pays for workers' compensation?

Employers pay for the cost of the workers' compensation system. Every year, the WCB charges employers premiums to cover the costs of work injury claims, including lost wages, vocational rehabilitation, medical treatment, prescription drugs, hospital care and other health-care services. Saskatchewan Health does not cover these costs for work injury claims. Premiums also cover the costs of administering WCB programs and services.

What is the WCB?

The WCB is an independent agency that manages Saskatchewan's workers' compensation system. The WCB operates under a provincial law known as *The Workers' Compensation Act, 2013* (the Act). A board made up of a chair and board members who represent workers and employers governs the WCB. They make sure that WCB policies follow the Act. A chief executive officer manages the WCB's day-to-day operations. Learn more about the WCB at wcb.sask.ca/about-us.

Privacy

The WCB will give your employer basic information about the status of your claim. If your employer wants to have a decision on your claim reconsidered, they can ask the WCB, in writing, for relevant information from your file for the purposes of that reconsideration.

If you want help with your claim, you can appoint someone to represent you by filling out the Authorization Letter of Representation (WREP) form at wcb.sask.ca/documents/authorization-letter-representation-wrep. You can also give the WCB permission to release your information to that person. Anyone who sees this information must agree to keep it private.

If you have any questions, contact the Privacy Office (see wcb.sask.ca/requesting-information-and-privacy-concerns).

What services does the WCB provide?

If you're injured at work, the WCB will usually:

- Pay for the costs of medical treatment and supplies.
- Pay you earnings loss benefits if you're off work because of the injury beyond the day you were injured.
- Work collaboratively with you in your recovery and help your health-care providers arrange appropriate treatment programs.
- Work in partnership with you, your employer and health-care providers to develop and set up a return-to-work plan to help you get back to work as soon as it's medically safe. When possible, the WCB works to get you back to the employer you had when you were injured.

The WCB's goal is to help you remain at work, or when off work, return you to work as soon as it's medically safe.

That's why it's important for you to get medical attention immediately and to let your employer know that you've been injured. Learn about your recovery and return to work at wcbask.com/your-recovery-and-return-work.

WCB coverage

Who's covered by workers' compensation?

Coverage for most industries is mandatory under the Act. The WCB covers all workers in mandatory industries, including those 65 years and older. The WCB may or may not cover business owners, depending on how their business is set up.

Am I covered if I work part time or only part of the year?

The WCB covers all full-time, part-time, temporary and seasonal workers, except for workers who work in occupations or industries excluded under WCB regulations. If you aren't sure whether you have coverage, check with your employer or with the WCB.

Am I covered if I work past age 65?

Yes. The WCB will cover you regardless of your age. If your injury is work-related, you may be eligible for earnings loss benefits for up to two years. The WCB may cover your medical expenses for life.

If you are 63 or older when the injury occurs, you may be eligible for medical and earnings loss benefits for up to two years.

To receive earnings loss benefits, you or your health-care provider must give the WCB medical records showing you are unable to return to work.

If the injury was my fault, am I still covered?

Yes. It doesn't matter what caused your injury. You are not eligible if you intentionally caused the injury or were not actively performing work-related duties.

What should my employer do if I'm injured?

Your employer must:

- Make sure you get the first aid you need and arrange for transportation to a qualified health-care provider.
- Fill out and send an [Employer's Initial Report of Injury \(E1\) form](https://wcb.sask.ca/documents/employers-initial-report-injury-e1) (wcb.sask.ca/documents/employers-initial-report-injury-e1) to the WCB within five days of learning about your injury.
- Keep an accurate record of your injury, even if you don't lose any time from work.
- Co-operate with you, your health-care provider and the WCB to return you to work as soon as your health-care provider deems you are medically fit.
- Make changes, if necessary to your workspace or to the work tasks you performed before your injury, so that you can work while you recover.

Can my employer and I agree to not report my injury?

No. The WCB legally requires you and your employer to report all injuries that need medical attention to the WCB even if you don't miss any time from work. Any agreement to not report an injury is illegal.

The WCB requires health-care providers to report every work injury they treat.

Learn more about what to expect if you're injured at work at wcbsask.com/what-expect-if-youre-injured-work.

Can I sue my employer or the person who was responsible for my injury?

No. If the WCB covers your employer (and they cover most employers), you can't sue them or any other worker or employer covered by the WCB.

If you're injured

Get medical attention

If you need to, get first aid or medical attention (see page 17). You can go to any physician, nurse practitioner, dentist, chiropractor, optometrist, psychologist, physical therapist or any other health-care provider who is registered or licensed in Saskatchewan or is a WCB-approved provider.

Usually, the first health-care provider you see becomes what the WCB calls your health-care provider. If you change your health-care provider later, make sure you tell your WCB representative.

Tell your health-care provider that you were injured at work and ask them to report your injury to the WCB.

You should ask your health-care provider to fill out your company's return-to-work form. If your company doesn't have a form, ask your health-care provider to:

- Make a list of current abilities or any temporary or permanent limitations on what you can do because of your injury.
- Give a date when you should be able to return to work.

Give this information to your employer. Using this information about your abilities and limitations and your skills and education, your WCB representative will work with you and your employer to set up a return-to-work plan so you can work while you recover (see page 33). This plan might include changes to your duties or to your workstation.

Your health-care provider might also send you to another health-care provider, a specialist or a treatment centre.

Tell your employer immediately

If you required medical attention for your injury, the WCB needs your employer to fill out and send in the [Employer's Initial Report of Injury \(E1\) form](https://wcb.sask.ca/documents/employers-initial-report-injury-e1) (wcb.sask.ca/documents/employers-initial-report-injury-e1) within five days of learning about the injury. Give your employer as much detail as you can about your injury.

Report your injury to the WCB immediately

You must file a Worker's Initial Report of Injury (W1) form with the WCB if your injury required medical attention. By reporting your injury to the WCB as soon as possible, you can speed up the process. See pages three to four for details on how to file a W1 form on the WCB's website or by phone, mail or fax.

Co-operate with medical treatment and return-to-work plans

This includes staying in touch with your employer, health-care provider and WCB representative. The WCB will work with you and your employer to establish a suitable return-to-work plan as soon as it's medically safe.

Staying at or returning to work can help you recover quicker. You may return to your regular duties or your employer may modify your duties while you recover (see page 32). It is important you attend all medical appointments and treatment to help support your recovery. If you make the choice to not participate in your medical care or treatment plan, the WCB may need to reduce or stop your benefits.

If there are situations that prevent you from attending medical care or treatment, please contact your WCB representative.

What to expect if you're injured at work

If you are injured at work, seek medical attention immediately if needed. Make sure your employer knows about the injury. You, your employer and your health-care provider file separate injury reports. Ask your employer for a form, or you can file online or by phoning the WCB inquiry line. The injury reports arrive at the WCB online or by phone, fax or mail.



NO TIME LOSS **No earnings loss benefits are paid**

The WCB gathers information from you, your employer and your health-care provider to validate your claim.

The WCB communicates with you and your employer letting you know whether they accept or deny your claim.

You send receipts to the WCB for medical items, prescriptions and travel expenses you have because of your injury.

The WCB receives the receipts and issues payment to you for allowable expenses.

Injury to report?

The WCB makes it easy to file a Worker's Initial Report of Injury (W1) form:

- **Online at myaccount.wcbsask.com/online-services/report-an-injury-w1 – the fastest and easiest way to file.**
- By email – downloading and completing the W1 form online and emailing it to forms@wcbsask.com.
- By phone – calling the WCB inquiry line at 1.800.787.4370.
- By fax or mail.
- You can also apply for a WCB online account to see details about your claims and other business transactions with the WCB.

See pages three to four for details.

This chart provides a general outline of the claims process only. Timelines and benefits will vary with individual circumstances.

All parties are responsible for maintaining communication throughout the claims process.

TIME LOSS

The WCB gathers information from you, your employer and health-care provider to validate your claim.

The WCB communicates with you and your employer, letting you know whether they accept or deny your claim.

If the WCB accepts your claim, send receipts for medical items, prescriptions and travel expenses related to your injury to the WCB.

The WCB receives the receipts and issues a payment to you as soon as possible.

The WCB sends your first earnings loss payment, as well as letters to you and your employer explaining action on your claim.

If you sign up for direct deposit when you submit your W1 form, or if you have a claim history and the WCB has your direct deposit information on file, the WCB will make your first payment through direct deposit. On a straightforward claim the WCB will generally make your first payment within 14 days of the acceptance of your claim if they promptly receive the necessary information.

The WCB pays your health-care provider for their services.



You continue to send your receipts for medical items, prescriptions and travel expenses to the WCB.

The WCB issues payments to you for allowable medical and travel expenses.

The WCB continues to pay your earnings loss benefits usually every two weeks until you are medically able to return to work.

The WCB continues to pay your health-care provider for their services.



The WCB reviews your medical treatment and current abilities for returning to employment. You will work together with the WCB, your employer and your health-care provider to plan your return to work.

If your recovery exceeds expected injury duration, or is serious in nature, the WCB will reassess your claim as long term and will assign your claim to a case management team. Most time-loss claims are short term, with the worker returning to work soon after injury.

The WCB continually reviews claims to determine ongoing responsibility. Once you recover from your accepted injury, your benefits will end.

You maintain contact with your employer, health-care provider and your WCB customer care facilitator.

The WCB works with you, your employer and your health-care provider to support your recovery and return to work, and keeps everyone informed on next steps and status of your claim.

Supporting you with your claim

Management services

If you require additional support for your claim, the WCB may assign you to a customer care facilitator. Your customer care facilitator and supporting staff are located in the WCB's Regina and Saskatoon offices. Each team consists of:

- a team leader
- customer care facilitators
- case management support
- vocational rehabilitation specialists
- administrative support and payment specialists

Once the WCB assigns you to a customer care facilitator, you will receive their name and contact information. Your customer care facilitator and the rest of the team will work with you, your employer and your health-care providers to support you in your recovery and return to work. We will work together to help you get back to productive work as soon as it's medically safe.

Read more about management services at wcbask.com/management-services.

Health services

Your primary health-care provider decides what treatment is necessary for your injury and reports regularly to the WCB on your progress. If you don't recover as expected, the WCB can help your health-care provider arrange continuing care. This may include services such as assessments by specialists, diagnostic tests and rehabilitation.

The WCB is here to support you in your recovery and return to work. As a partner in this process, it is important that you attend all medical appointments and treatment to help support your recovery. If you make the choice to not participate in your medical care or treatment plan, the WCB may need to reduce or stop your benefits.

Learn more at wcb.sask.ca/health-services.

Psychological injuries

The WCB makes all covered workers eligible for compensation and medical treatment if they suffer a psychological injury from direct exposure to a traumatic event(s) in the course of their work.

Read what the WCB considers a traumatic event or a series of traumatic events and how to apply for compensation at wcb.sask.ca/psychological-injuries.

Medical, travel and personal expenses

The WCB will pay for expenses related to your work injury and recovery. This includes medical and hospital costs, medical expenses incurred as a result of the injury, as well as other personal and travel expenses associated with your treatment and rehabilitation. For more information, visit wcb.sask.ca/medical-treatment-and-expenses.

Medical costs

You can go to any physician, dentist, chiropractor, optometrist, psychologist, physical therapist or any other registered or licensed health-care provider for your initial visit. Tell your health-care provider that your injury happened at work. They'll bill the WCB directly.

The WCB pays for approved expenses that result from your injury, including things like:

- Ambulance transportation.
- Braces, crutches and wheelchairs.
- Orthopedic aids.
- Prosthetic aids such as artificial limbs.
- Prescription medication and medical supplies.
- Expenses for travel (mileage, bus fare, etc.) and accommodations (such as a hotel room) related to your medical treatment.

There are circumstances under which the WCB may pay for replacement or repair of dentures, eyeglasses, artificial eyes or artificial limbs that broke when you were injured and/or during an incident that occurred in the course of employment.

If you need to someone to accompany you to your appointments because your injury prevents you from travelling alone, the WCB will reimburse that person for travel and other expenses. Please speak to your WCB representative if you need this support.

Many pharmacies and medical service providers can directly bill the WCB. If you want to have bills for prescriptions and medical supplies sent directly to the WCB, please speak to your WCB representative to set up direct billing.

Keep your receipts when you buy prescription drugs and medical supplies to treat your work injury. Keep your original receipts for one year from submission date, as the WCB may request them for audit purposes.

You can send your receipts by fax (1.888.844.7773) or email them to forms@wcbsask.com. Please ensure you identify your claim number on the receipts.

Travel costs

Before you leave the province or your home community for medical appointments and treatment, make sure you talk about travel expenses with your WCB representative.

The WCB will repay you for travel expenses if you have to go to another community for medical appointments and treatment, if that medical service is unavailable in your home community. For the amount payable, see line nine of the benefits table at wcbsask.com/policy-and-procedure/consumer-price-index-cpi-annual-increase-2024-pro-192023.

Who pays my travel expenses when i'm asked to come to a WCB office?

If the WCB asks you to travel out of town to a WCB office, the WCB may pay you for your time and allowed travel expenses. The WCB cannot pay for expenses if you visit our offices without being asked to come in.

Meals

If you have to travel to attend a medical appointment, the WCB may pay for your meals while you are away. Please discuss your situation with your WCB representative to determine if you are eligible. You can find the payment amount on line 10 of the [benefits table](#).

Accommodations

If you need to stay at a hotel while undergoing medical care or treatment, the WCB will pay for the cost of hotel. Many hotels offer corporate WCB rates. Please contact your WCB representative to discuss hotel approval. If you need support with booking and direct billing, your WCB representative is here to help.

If you prefer to stay with a friend or relative, the WCB will pay a fixed amount for private accommodation. You can find the amount payable on line 11 of the benefits table. Learn more at wcbsask.com/policy-and-procedure/consumer-price-index-cpi-annual-increase-2024-pro-192023.

Parking

If you have to pay for parking, please keep track of these costs and your receipts and submit them so the WCB can reimburse you. For more information, visit wcbsask.com/travel-expenses.

Mileage

If you use your personal vehicle, travel coverage will not exceed the rates outlined in the WCB's [Policy and Procedure Manual](#). If you need to travel outside of the province, the WCB will cover the most economical means of public transportation, if appropriate.

Benefits

Earnings loss benefits

If you are only off work on the day of your injury, the WCB can only pay for medical treatment. If you miss work after the day of your injury, the WCB will pay earnings loss benefits, provided you have medical support that is taking you off work.

To calculate the amount of earnings loss benefits you'll receive, the WCB gets your employment earnings from your employer.

The WCB bases your earnings loss benefits on what you were earning when you were injured, or 52 weeks of earnings, whichever is higher, up to a maximum insurable amount. Visit wcbsask.com/earnings-loss-benefits for current amounts or see the maximum insurable amount on line one of the [benefits table](#). If your yearly gross wage is over the maximum, the WCB will use the maximum insurable amount as your yearly gross wage.

Your earnings loss benefits will be 90 per cent of your net employment earnings previous to your receiving an injury.

Earnings loss benefits are calculated as follows:

Gross employment earnings	—	Probable deductions (CPP, EI, income tax)	=	Net employment earnings
Net employment earnings	X	90 per cent	=	Amount of earnings loss benefits

You can look at your record of benefit cheques on your WCB online account. To register for an account, visit wcbsask.com, click on “Log in to account” in the top-right corner of the website and follow the instructions.

What if I earn other income while I’m getting benefits?

Your earnings loss benefits are based on your employment income. While you are getting earnings loss benefits you must tell your customer care facilitator if:

- You go back to work for the same employer you had before your injury or start work with a new employer.
- You earn any other income.
- You start a business or are already self-employed or involved in a work partnership from which you receive income.

Do earnings loss benefits keep up with inflation?

The WCB bases your earnings loss benefits on 90 per cent of what you were earning when you were injured, up to the maximum insurable amount. The WCB adjusts the annual maximum wage rate in accordance with changes to Saskatchewan’s average weekly wage. The WCB also reviews and adjusts earnings loss benefits annually to keep up with changes in the Consumer Price Index (subject to the maximum insurable amount). The WCB completes this during the annual review of a worker's claim.

When do benefits start?

The WCB calculates benefits from the first day you lose wages after the date of your injury.

On a straightforward claim, the WCB generally makes your first payment within 14 days if they promptly receive the necessary information.

The WCB usually makes the rest of your payments every two weeks, for as long as you are medically unable to return to any form of work.

The WCB usually pays your earnings loss benefits directly to you. However, your employer might agree to continue to pay your wages and receive reimbursement from the WCB.

How long can I get benefits?

Most benefits, except earnings loss, continue as long as they're required by your injury, regardless of your age. If you're injured at work before you turn 63, your earnings loss benefits will stop when you reach 65. If you suffer a work injury at age 63 or older, the WCB can pay you earnings loss benefits beyond age 65. These benefits are available for a maximum of two years from the date they begin, provided you're unable to earn all or part of your earnings because of your injury.

What if my job ends before I can go back to work?

You can still get earnings loss benefits for as long as you're medically unable to return to work or as long as you still lose some earnings because of your injury. Earnings loss benefits stop at age 65, except where it's noted in the Act. You will be eligible for other benefits such as medical and travel expenses as long as you need them.

How does getting insurance benefits from somewhere else affect my WCB benefits?

Only disability benefits under the Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) will reduce your earnings loss benefits from the WCB. Twelve months after your injury caused a loss of earnings, the WCB will treat 50 per cent of any CPP or QPP disability payments you receive for that same injury as earnings and will deduct them from future WCB earnings loss benefits.

Any income you get from social assistance, employment insurance or other insurance plans won't affect your WCB earnings loss benefits. However, these other sources may reduce what they pay you while you're getting WCB earnings loss benefits. To make sure you don't have to repay any overpayments, let these other sources know as soon as you start getting WCB benefits.

In the event of a workplace motor vehicle collision, the WCB is the first insurer. If you think your collision is related to your employment, you must first submit your report to the WCB. If it is determined that the collision is not related to your employment, then you can pursue an application with SGI. Learn more at wcbsask.com/motor-vehicle-collisionssgi.

Can I travel out of the province if I'm getting benefits?

If you're going to need medical treatment, or if you're already getting it, contact your customer care facilitator before leaving the province. Your customer care facilitator will let you know how this might affect your compensation benefits.

What happens if I move out of the province while I'm getting benefits?

Moving out of the province can affect your benefits and your medical treatment or rehabilitation. Before moving, contact your WCB customer care facilitator for details on how it could affect your claim.

Do I get anything for loss of pension after age 65?

A workplace injury can affect your retirement income. If you get earnings loss benefits for more than 24 months, the WCB will put away extra money to help you build retirement income.

In the 25th month, the WCB will set aside an amount equal to 10 per cent of the earnings loss benefits they have paid you up to that time. The WCB will continue to put away an extra 10 per cent of your earnings loss benefits for as long as you stay on compensation. The WCB holds these funds and the funds earn interest.

When you reach age 65, you must use this money to buy an annuity (a sum of money paid out at regular intervals), which will give you retirement income. If all the funds held on your behalf are less than a specific amount annually, you will have the option of taking a lump-sum payment instead of purchasing an annuity. This option is not available before age 65.

Annuities are available from life insurance companies, trust companies and other eligible financial institutions of your choice (see the annuity program webpage found at wcbsask.com/annuity-program).

Other expense benefits/allowances

Medical appointment allowance

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

- a. You are able to return to normal or modified duties.
- b. You can perform full hours of employment.
- c. You miss time from work solely due to occasional medical appointments to maintain your current level of function.

This allowance is payable based on 100 per cent of your gross earnings missed due to attending medical appointments.

Examples of appointments that the WCB considers occasional appointments for payment as a medical appointment allowance include:

- chiropractic treatment
- diagnostic appointment
- massage therapy treatment
- physiotherapy treatment
- primary health-care provider treatment (including family physician, nurse practitioner, etc.)
- specialist treatment

Personal care allowance

If you are unable to perform activities of daily living because of your injuries, you may be eligible to receive financial support to pay for personal care assistance due to the severity of your work injury or to assist with recovery from a work-related surgery. Vocational services staff regularly review eligibility.

What are “activities of daily living?”

- getting in and out of bed
- mobility
- getting dressed and undressed
- bathing and hygiene
- eating

The amount WCB will cover will depend on the type of assistance you need. You can find the amounts payable on line 14 of the [benefits table](#).

If you have any questions, please discuss with your WCB representative. They can help you understand your benefits and ensure you receive all the benefits that the WCB can provide to you. Read more about personal care allowances at wcbsask.com/personal-care-allowances.

Temporary additional expenses

If you have additional expenses because of your work injury that are over and above what you normally would have paid while working, legislation may entitle you to receive reimbursement from the WCB. The WCB determines consideration based on these injury-related circumstances:

- severity of the work injury
- hospitalization
- recovery from surgery
- attending secondary or tertiary treatment and return-to-work programs
- traveling for medical appointments

These expenses may include things like:

- child care
- meal preparation
- house cleaning
- yard care
- snow removal

If you are unsure if you qualify for temporary additional expenses, please discuss with your WCB representative. The WCB must pre-approve these expenses and needs original copies of receipts. Learn more at wcbsask.com/temporary-additional-expenses.

Clothing allowance

The WCB may give you an allowance for clothes worn or damaged by an artificial limb, brace or wheelchair supplied by the WCB because of your injury.

Family support

The WCB will also provide support to the families of workers who receive serious or fatal injuries. Such support could include travel, counselling and child care. Read more at wcbsask.com/counselling-support-families-workers.

Translation services

Internal WCB staff fluent in your language may provide you services. If unavailable, the WCB will arrange for external translation services depending on your needs (written, oral or visual translation). If you prefer to provide your own translator, the translator can receive reimbursement for actual earnings loss not to exceed maximum wage rate.

If you have any questions about any of these benefits, please discuss with your WCB representative. They can help you understand your benefits and ensure you receive all the benefits that the WCB can provide you.

Permanent functional impairment benefits

If your work injury results in a part of your body not functioning as it did before the injury, you may have a permanent functional impairment and be eligible for a lump-sum payment. A permanent functional impairment happens when there is a permanent loss of physical or mental abilities because of a work injury. An example is the loss of a finger or permanent brain damage. Permanent scarring from a work injury may also result in a permanent functional impairment.

You might be eligible for a permanent functional impairment award plus your earnings loss benefits.

What is a permanent functional impairment award?

A permanent functional impairment award is a lump-sum payment based on your level of impairment. Your impairment award is a medical decision based on American Medical Association (AMA) guidelines. You may get an additional permanent functional impairment award if you receive another injury and a health-care provider assesses you for another permanent functional impairment. The WCB completes permanent functional impairment assessments on “whole person impairment.”

You will receive the award even if we are not paying you earnings loss benefits and even if you are getting Canada Disability Plan payments. There is no age limit on permanent functional impairment awards. You can receive a permanent functional impairment award after age 65.

The WCB may reconsider the amount of a permanent functional impairment award if you have confirmation that your condition has worsened. We may also reassess the amount because of an appeals or Medical Review Panel decision.

For more information, visit wcb.sask.ca/permanent-functional-impairment-benefits.

A worker will be assessed for a permanent functional impairment when the WCB determines it is medically appropriate and the worker's condition has reached maximum medical improvement.

Vocational services

If your injury requires specialized return-to-work services or results in permanent work restrictions that can't be accommodated, the WCB may offer vocational services to help you return to work.

These services may include:

- pre-injury return-to-work support
- career counselling
- job-finding skills development
- help with job searches
- opportunities for on-the-job training
- formal vocational training

To reduce the effect of the injury, the WCB could pay for modifications to your home, vehicle or workstation. You can find vocational allowances available on line 17 of the benefits table. Review the benefits table at wcb.sask.ca/policy-and-procedure/consumer-price-index-cpi-annual-increase-2024-pro-192023.

Read more at wcb.sask.ca/vocational-services.

If I'm permanently impaired, do I automatically get the WCB's vocational services?

Not necessarily. Your impairment may not keep you from going back to your job or being able to earn your pre-injury earnings. If you have limits that make it necessary for you to change jobs, you can get vocational assistance.

What is an independence allowance?

If you have a permanent functional impairment of 10 per cent or greater because of a work injury, you may be able to receive an annual independence allowance to help you live independently. The amount is based on the worker's permanent functional impairment rating percentage up to the maximum independence allowance in the year we assessed your permanent functional impairment.

Read more about an independence allowance at wcbsask.com/independence-allowance.

Death benefits (work-related injury)

If a worker's death is the result of a work injury, the worker's family can get benefits.

Read more at wcbsask.com/work-related-deaths-information.

Burial expenses

As soon as it's decided that the death is a result of a workplace injury, the WCB makes a lump-sum payment to the worker's estate to help with the necessary expenses of the death of the worker, including burial. If the death happens away from the worker's home community, the WCB may also cover the cost of transporting the body.

For more information, visit wcbsask.com/burial-expenses.

Spousal benefits

A dependent spouse or common-law spouse of a deceased worker could be eligible for a range of benefits. Remarriage has no effect on these benefits.

Learn more at wcbask.com/spousal-benefits.

- **Earnings loss benefits**

The WCB may pay a dependent spouse monthly spousal benefits equal to 90 per cent of the deceased worker's average net weekly earnings. The WCB pays these benefits for up to five years or until the youngest child turns 16, regardless of other earnings. If a dependent child is a full-time student at a high school or post-secondary school, benefit payments will continue until the child turns 18. The WCB adjusts benefits every year to keep up with the Consumer Price Index.

For more information, visit wcbask.com/earnings-loss-benefits.

Benefits from private life insurance companies do not affect compensation benefits.

- **Vocational benefits**

The dependent spouse can take advantage of all of the WCB's vocational services to increase their chances for a better-paying job. This includes vocational counselling, skills assessments and career planning. They also include tuition, books, fees and other expenses while in a WCB-approved job training program.

For more information, visit wcbask.com/vocational-benefits.

- **Retirement benefits**

After 24 months of earnings loss benefits, a surviving spouse will be eligible for an annuity. The WCB will put an amount equal to 10 per cent of the surviving spouse's earnings loss benefits into an annuity fund which will be payable at age 65.

For more information, visit wcbask.com/annuity-program.

Benefits for dependent children

- **Education benefits**

At age 18, each dependent child who's a full-time student at a high school or post-secondary school can get a monthly allowance, plus the costs of tuition, books and other required educational fees. Each dependent child will be eligible for these benefits for up to three years between the ages of 18 and 25.

Read more at wcbsask.com/dependent-children-benefits.

Death benefits (not work-related injury)

If a worker dies while receiving compensation (earnings loss benefits, earnings replacement benefits) and the death is not related to the work injury, legislation may entitle the worker's family to some benefits.

If the worker was receiving compensation for two years or less, the worker's dependent spouse will receive that same amount of monthly compensation for three months. If there is no dependent spouse, the WCB can make that same payment to a dependent child.

If the worker was receiving compensation for more than two years, the worker's dependent spouse will receive that same amount of monthly compensation for 12 months. If there is no dependent spouse, the WCB can make that same payment to a dependent child.

Returning to work

The WCB will work with you and your employer to develop a suitable return-to-work plan. This plan will include your current abilities as provided by your health-care provider. Read more at wcb.sask.ca/your-recovery-and-return-work.

Accommodation in the workplace

Under Saskatchewan labour standards and human rights legislation, your employer can't dismiss you or treat you differently because of an injury or illness. Your employer has a legal duty to accommodate, which means that they must make every reasonable effort, short of undue hardship, to identify and eliminate from the workplace anything that discriminates against workers or puts them at a disadvantage, including in situations involving disability. This is true whether the disability is work-related, temporary or permanent.

For more information on your rights, visit the Human Rights Commission websites, chrc-ccdp.ca or saskatchewanhumanrights.ca.

Under the Act, workers also have a legal obligation to keep their loss of earnings to a minimum by helping to develop rehabilitation and return-to-work plans and by participating in those plans.

For more information, visit wcb.sask.ca/accommodation-workplace.

Return-to-work information

Ask your health-care provider to provide you with a list of your current abilities to assist with your return-to-work planning. Have your health-care provider give this to you in writing to provide to your employer. The WCB representative will work with you, your employer and your health-care provider to establish a suitable return-to-work plan for you based on your current abilities, skills and education.

This plan may include changes to hours of work and/or job duties so you can keep working while you wait for treatment or surgery. As you recover, your hours and duties will gradually increase to help you return to your normal work activity.

Return-to-work plan

A return-to-work plan is based on your injuries and what you can or can't do at work. The plan helps your employer fit your job to what your injury lets you do.

This plan includes:

- A checklist of what job duties you can safely do with your injury.
- New job duties that you can safely do with temporary or permanent limits because of your injury.
- Training for new job duties or for other jobs with the same employer.
- Training to help you match your job goals.
- Changes to your workspace.
- Follow up services to help you and your employer adjust to your new work arrangement.

Your involvement is important

You play an important role in your return-to-work planning. The WCB will work together with your employer and health-care provider to support you in remaining at work or developing a return-to-work plan.

Do benefits continue if I refuse to go back to work?

If you choose to not return to work, when the WCB and/or a health-care provider considers you fit to return to work, your WCB benefits will end.

Will the WCB find me a suitable job?

If you are unable to return to the job you had when you were injured due to permanent changes to your abilities, the WCB will work with you and your employer to find you another job with the same employer.

If you have to change jobs because of your injury, the WCB isn't responsible for actually finding you a job. However, your case management team can help you with your job search by providing vocational services (see page 28).

If I can't find suitable work after I recover, can I still get compensation?

No. Not finding a job doesn't mean you can stay on compensation.

What if I'm asked to take a job at lower pay while I'm injured?

The WCB will pay you the difference between what you earn at the lower rate of pay and the earnings loss benefits based on your previous salary.

What if the effects of my injury come back?

Even after you return to work and your earnings loss benefits stop, the WCB must make sure you receive treatment for your work injury until you fully recover. If the effects of your injury come back, see your health-care provider right away and have them send a report to the WCB about your medical condition.

Also, write or call your customer care facilitator and tell them what's happening to you and why you think it's related to your original injury. If the WCB decides that your original injury caused the problems you are having now, they will assess what benefits you are entitled to based on the medical information provided. For more return-to-work plan information for workers, visit wcbask.com/return-work-plan-information-workers.

The WCB appeal process

Step 1: Initial review

If you have questions or disagree with a decision, contact the staff member who made the initial decision on your claim. They will be able to explain the decision and answer your questions. If you have new information that could affect your claim decision, let them know. They may be able to reconsider the decision.

If you need help

Before considering an appeal, try the Fair Practices Office (FPO) or the Injured Worker Appeal Services. They may be able to help. See pages 37 and 38 for more information.

Step 2: Appeals department

If you have completed step one and disagree with the decision made after an initial review, you can appeal to the appeals department, which is independent of the WCB's claims operations division. Once they receive your appeal, you will get a letter confirming registration of your appeal.

You can submit an appeal by:

Email: appeals@wcbsask.com

Online: wcbsask.com/worker-appeals

Mail: 200-1881 Scarth St., Regina, SK S4P 4L1

The appeals department will assign your appeal to an appeals officer, who will research relevant legislation and policy, weigh evidence and make a decision on your appeal.

Step 3: Board Appeal Tribunal

If you have completed step two and disagree with the decision of the appeals department, you can appeal to the Board Appeal Tribunal (the tribunal). This is the final level of appeal. Once the tribunal receives your appeal, board services staff will send you a letter confirming registration of your appeal.

You can submit an appeal by:

Email: boardappeal@wcbsask.com

Online: wcbsask.com/board-appeal-tribunal

Mail: 200-1881 Scarth St., Regina, SK S4P 4L1

An assistant to the board will summarize your claim for the tribunal. If they require additional medical or other information, they will request this from you or your health-care providers.

You may request for the tribunal to hear your appeal in person, by video or by phone. The tribunal will consider your request. If you do not request a hearing, the tribunal will make a decision based on the information in your claim file.

Read more about the tribunal for workers at wcbsask.com/board-appeal-tribunal-workers.

Medical Review Panel

Once the tribunal has rendered its final decision, in some instances a worker may qualify for a Medical Review Panel. For more information, including qualification criteria, visit our website wcbsask.com/medical-review-panel or contact board services by emailing boardappeal@wcbsask.com.

Resources, tools and forms

For more information on the appeal process, forms and fact sheets, please visit our website at wcbsask.com/worker-appeals.

Fair Practices Office

The Fair Practices Office (FPO) is an independent office within the WCB that provides impartial assistance to workers and their dependants, employers, the general public and the WCB. The FPO does not take sides, but assesses each situation based on its own merits and works toward a fair resolution and improved services. The FPO can make recommendations to the WCB to help correct a problem. They cannot make or change a decision on a claim file or employer account, or set aside WCB legislation and/or policies. The FPO cannot become involved in matters that a worker has registered for appeal through the appeals department and/or tribunal.

Issues the FPO can deal with:

- Delays in decision-making, communication, payment, etc.
- Written and verbal communication.
- Staff conduct.
- Implementation of appeal and board decisions.
- Payments of earnings loss benefits, medical and travel expenses, independence allowances, permanent functional impairment, benefits, etc.
- Vocational rehabilitation services.
- Employer classification, assessments, experience rating, etc.
- Application of policies and procedures.

Inquiries to the FPO are confidential, unless you ask that the FPO speaks with the WCB about a claim or employer file or your experience with the WCB. You can make inquiries in person, in writing, by phone, online, by fax or by email. The FPO is located in the WCB's Regina and Saskatoon offices (see back cover for contact information). Read more about the FPO at wcbsask.com/fair-practices-office.

Injured Worker Appeal Services

The Injured Worker Appeal Services can help if you are having a problem with your WCB claim or appeal. The Injured Worker Appeal Services is completely independent from the WCB but has full access to your claim file to help you.

Contact:

Injured Worker Appeal Services

300-1870 Albert St.

Regina SK S4P 4W1

Toll free: 1.877.787.2456

Email: appealservices@gov.sk.ca
saskatchewan.ca

Injury prevention

The Saskatchewan Employment Act says that everyone in the workplace must work together to eliminate health and safety hazards.

Every workplace, large or small, needs a system to:

- identify safety hazards
- identify what causes those safety hazards
- make changes to reduce or eliminate them

The WCB's prevention department can help you and your employer develop safety programs for your workplace.

Safety in the workplace

All injuries are preventable. Take responsibility for your own safety and the safety of your co-workers by identifying hazards and using the safety equipment required by your job.

WorkSafe Saskatchewan

WorkSafe Saskatchewan is the partnership between the WCB and the Ministry of Labour Relations and Workplace Safety. Formed in 2002 out of a need to reduce the number of workplace injuries and fatalities, the partners work through an integrated provincial injury prevention strategy to deliver programs that move Saskatchewan toward zero workplace injuries.

WorkSafe Saskatchewan works to:

- Create public awareness of workplace safety as a social issue.
- Provide education and support to employers to improve workplace safety.
- Set up partnerships to provide injury prevention resources in the workplace.
- Target specific high-cost, high-frequency injuries.

Visit worksafesask.ca or see back cover for contact information.

Reporting suspected program abuse

What is fraud/program abuse?

Program abuse may, but does not necessarily, amount to fraud. Fraud is deliberate dishonest conduct that causes a loss to the WCB.

What are some examples of program abuse?

Examples of program abuse are:

- Exaggerating the effect of an illness or injury.
- Causing a worker to pay for the cost of compensation.
- Double billing or over billing by a service worker.
- Returning to work without notifying the WCB.

Program abuse does not include actions that are innocently or inadvertently taken as a result of unfamiliarity with the workers' compensation system. The WCB recognizes its responsibility to ensure that stakeholders are aware of their obligations and entitlements under the *The Workers' Compensation Act* (the Act).

How do I report suspected program abuse?

Workers, employers and health-care providers all have specific rights and responsibilities within the workers' compensation system. You can report fraud directly to WCB investigators on the Fraud TIPS line, by email or by mail (see back cover for contact information).

Learn more at wcb.sask.ca/fraud-and-abuse.

Contact information

To help us respond to inquiries quickly and effectively, please include your name, firm name and number, phone number, email address and claim number when applicable.

Head office

200-1881 Scarth St.
Regina, SK S4P 4L1
wcbsask.com

Saskatoon office

800-122 1st Ave. S.
Saskatoon, SK S7K 7E5

Report an injury

Online: wcbsask.com/w1 or
WCB inquiry line: 1.800.787.9288 or
Email: forms@wcbsask.com

Report suspected fraud

Online: wcbsask.com/fraud-and-abuse
Fraud TIPS line: 1.877.595.2541
(Direct line to WCB investigators)
Email: fraud@wcbsask.com
Mail: c/o Director, Internal Audit (address above)

Fair Practices Office inquiries

Online: wcbsask.com/fair-practices-office
Phone: 306.787.8651
Toll free: 1.888.787.8651
Email: fairpracticeoffice@wcbsask.com

All other phone inquiries

Phone: 306.787.4370
Toll free: 1.800.667.7590

Fax and email inquiries

- **Claims inquiries**
Fax: 306.787.4311
Toll free fax: 1.888.844.7773
Email: askwcb@wcbsask.com
- **Appeal inquiries**
Fax: 306.787.4311
Email: appeals@wcbsask.com

WorkSafe Saskatchewan

Email: worksafeinquiry@wcbsask.com
worksafesask.ca

Other websites

Occupational Health and Safety: saskatchewan.ca
Office of the Workers' Advocate: saskatchewan.ca