wcb Saskatchewan Workers' Compensation Board

Information for Workers

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Information for workers

Employers, workers, care providers and the WCB must work together to prevent work injuries and, when injuries happen, assist injured workers back to work as soon as it is medically safe.

Working together, the partners will address workers' medical needs, arrange for meaningful work during recovery and provide benefits.

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;
- Get involved and co-operate with return-to-work plans to reduce the cost of your injury;
- Stay in touch with your employer, WCB representative and care provider during your recovery; and
- Follow safety regulations on the job to avoid further injuries.

Your employer has a responsibility to:

- Provide a safe and healthy workplace;
- Report each workplace injury that requires medical attention within five days of becoming aware of it;
- Keep in touch with you;
- Work with you and the WCB to reduce the duration of your recovery;
- Modify job duties to accommodate your return to work; and
- Set up safety and injury prevention programs to prevent other injuries.

Your care providers have a responsibility to:

- Report workplace injuries to the WCB;
- Develop a treatment plan for you;
- Support the return-to-work process by identifying any restrictions you may have;
- Adjust these restrictions as your condition changes;
- Give you the best care possible; and
- Ask the WCB to arrange any services you may need.

The WCB has a responsibility to:

- Facilitate health care services and return to work;
- Register all businesses and assess fair premiums;
- Help firms develop and implement safety and prevention programs;
- Provide wage-loss and other benefits as provided by legislation;
- Return phone calls as soon as possible;
- Provide case management services and 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; and
- Treat you, your employer and care providers with dignity and respect.

Injured at work?

If you needed medical attention for your injury, you must tell your employer and file a *Worker's Initial Report of Injury* (W1) with the WCB as soon as you can.

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

1. **Online:**

   Visit www.wcbsask.com/W1, click the **W1 form** link or button to submit a W1 report electronically. This is the fastest and easiest way to file.

   If your claim is accepted, you may click the **Secure Login** link at the top right of the home page to set up a WCB Online Account so you can:

   - View claim information;
   - View payments (if a Time Loss claim);
   - Update your personal contact information; and
   - Submit an appeal.

2. WCB Inquiry Line:

When you phone, please have the following information with you:

- Your birth date, social insurance number and Provincial Health Number;
- Your employer's name, address and phone number; and
- The name of all care providers who are treating your injury.

Call 1.800.787.9288 to file by phone. A WCB representative will complete the W1 form with you.

3. Fax or mail:

Request a W1 form from our office or download a copy from www.wcbsask.com/W1. You can complete the form on screen or print it and complete it by hand. See back cover for address and fax number.

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

Work injury

What is a work injury?

A work injury is an injury that:

- Happens at work, on company property or on company business;
- Needs medical attention;
- May or may not need time away from work; and
- Was caused by the job.

Is a disease caused by work the same thing as a work injury?

There's no difference between a disease caused by work and a work injury. They're both covered by the WCB.

What about a death at work?

If a worker's death was the result of a work injury, it's presumed that the death was work-related unless proven otherwise. The worker's family may be eligible for benefits (see page 24).

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 fault doesn't have to be proven for injured workers to get benefits. Injured workers get the financial help and medical treatment they need (see page 18). 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, employers are charged 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 Workers' Compensation Board?

The Workers' Compensation Board (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). The WCB is governed by a Board made up of a Chair and Board members who represent workers and employers. They make sure that WCB policies follow the Act and they consider appeals. A chief executive officer manages the WCB's day-to-day operations.

Privacy

Your employer will be given basic information about the status of your claim. If your employer asks 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 appropriate form. You can also give the WCB permission to release your information to that person (see page 29). Anyone who sees this information must agree to keep it private.

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 for your lost wages if you're off work because of the injury beyond the day you were injured;
- Monitor your recovery and help your care providers arrange treatment programs; and
- Help set up a return-to-work plan with you, your employer and care providers to help you get back to work as soon as it's medically safe. When possible, we work to get you back to the employer you had when you were injured.

The WCB's goal is to 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.

WCB coverage

Who's covered by workers' compensation?

Coverage for most industries is mandatory under the Act. All workers in mandatory industries are covered, including those 65 years and older.

Coverage is mandatory for directors that are carried on payroll and claim income on a CRA T4 slip. If the director does not report income on a T4 slip, they can apply for optional personal coverage.

Business owners may or may not be covered depending on how their business is setup.

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

All full-time, part-time, temporary and seasonal workers are covered by the WCB, except for workers who are in occupations excluded under WCB regulations. If you aren't sure whether you are covered, check with your employer or with the WCB.

Am I covered if I work past age 65?

Yes. You are covered regardless of your age. If you suffer a work injury at age 63 or older, you are entitled to medical benefits related to your work injury, although wage-loss benefits are limited to a maximum of two years provided you are unable to earn all or part of your earnings because of your injury.

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

Yes. It doesn't matter what caused your injury. You can still be eligible for benefits from the WCB unless you caused your injury on purpose.

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

No. If your employer is covered by the WCB (and most employers are) 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 18). You can go to any physician, dentist, chiropractor, optometrist, psychologist, physical therapist or any other care provider who's registered or licensed in Saskatchewan or is a WCB approved provider.

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

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

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

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

Give this information to your employer. Using this information about your 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 26). This plan might include changes to your duties or to your workstation.

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

Tell your employer immediately

If you needed medical attention for your injury, the WCB needs your employer to fill out and send us a form called the *Employer's Initial Report of Injury* (E1) within five days of being told 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) 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 4-5 for details on how to file a W1 on our website, by phone, mail or fax.

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

This includes staying in touch with your employer, care provider and WCB representative. The WCB will help your employer put together a return-to-work plan. By co-operating with this plan, you can return to work as soon as it's medically safe.

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 26). If you don't co-operate without a good reason, the WCB can reduce or stop your benefits.

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 care provider file separate injury

NO TIME LOSS
No wage-loss benefits are paid

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

The WCB communicates with you and your employer advising you whether your claim is accepted or denied.

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):

- **Online at www.wcbsask.com – the fastest and easiest way to file**
- By phone using WCB Inquiry Line 1.800.787.9288
- 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 4-5 for details.

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

reports. Ask your employer for a form or you can file online or by WCB Inquiry Line. The injury reports arrive at the WCB by internet, WCB Inquiry Line, fax or mail.

TIME LOSS

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

The WCB communicates with you and your employer advising you whether your claim is accepted or denied.

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 a payment to you as soon as possible.

The WCB sends your first wage-loss payment within 14 days with letters to you and your employer explaining action on your claim.

The WCB pays your 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 wage-loss benefits every two weeks until you are back to work.

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

The WCB reviews your medical treatment and fitness for employment.

You, your employer, care provider and the WCB plan your return to work.

If your recovery exceeds expected durations, or is serious in nature, your claim is reassessed as long term and your claim is assigned to a case management team.

You maintain contact with your employer, care provider and WCB case manager.

The WCB keeps you, your employer and care provider informed by letter about the status of your claim.

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

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 care provider;
- Fill out and send an *Employer's Initial Report of Injury* (E1) form to the WCB within five days of being told 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 care provider and the WCB to return you to work as soon as you are medically fit; and
- Make changes to your workspace or to the work you did before your injury, if needed, so that you can work while you recover.

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

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

Care providers are also required to report every work injury they treat to the WCB.

Handling your claim

Even if you don't take time off work because of your injury, you need to tell your employer about your injury. If you needed medical attention:

- You must fill out and send the WCB a *Worker's Initial Report of Injury* (W1) as soon as possible;
- Your employer must also send the WCB an *Employer's Initial Report of Injury* (E1) within five days of being told about your injury;
- Your care provider will bill the WCB for their services; and
- Keep your receipts when you buy prescription drugs and medical supplies to treat your work injury. To be repaid for these expenses, you can send copies of original receipts to our office. Original receipts should be retained for 12 months from submission date, as they may be requested by the WCB for audit purposes.
- Have a *Physician's Initial Report* (PPI) sent to the WCB by your care provider. This is to let the WCB know that they assessed your injury and prescribed appropriate care. The form also lists your current work restrictions.

The WCB will review all the information received from you, your employer and your care provider to make sure:

- You're a worker of the company;
- You were injured at work;
- You can't work because of the injury; and
- What your earnings were before the injury.

Using this information and the rules set out in the Act and WCB policies, the WCB assesses whether or not to accept your claim. If you disagree with the decision, you can ask to have it reviewed (see page 29).

If you lose time from work because of a work injury, the WCB looks at replacing lost wages starting the day after the injury happened. Medical and travel expenses can also be paid (see page 19). Most Time Loss claims are short term, with workers returning to work soon after the injury.

Case management services

If your recovery exceeds expected durations, or is serious in nature, your claim is reassessed as long term and your claim is assigned to a case management team. Teams are located in both our Regina and Saskatoon offices. Each team consists of:

- A team leader;
- Case managers;
- Case management support staff;
- Specialists in vocational rehabilitation and payments;
- Administrative support; and
- Health Care Services staff who give support when needed.

You'll be given the name of your case manager and their contact information. Your case manager and the rest of the team will work with you and your employer. They'll help organize medical treatment and implement a return-to-work plan to help you get back to productive work as soon as it's medically safe.

Vocational services

If your injury leaves you with work restrictions so a job change is needed, vocational services can be arranged.

These services may include:

- Career counselling;
- Job-finding skills development;
- Help with job searches;
- Opportunities for on-the-job training; and
- Formal vocational training.

To reduce the effect of the injury, the WCB could pay for modifications to your home, vehicle or workstation.

Health services

Your 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 care provider arrange continuing care with specialist appointments, diagnostic tests, assessments, rehabilitation and other services.

You're expected to work closely with your care provider and to co-operate fully in your treatment and rehabilitation. If you don't, the WCB is required to decide if your benefits should continue, be suspended, reduced or stopped altogether based on the reasons you give for not co-operating.

Medical treatment and expenses

Who do I see for medical treatment?

You can go to any physician, dentist, chiropractor, optometrist, psychologist, physical therapist, or any other care provider who's registered or licensed in Saskatchewan during your initial visit. However, once your claim is accepted you are required to attend care providers approved by the WCB.

Do I pay for medical treatment or hospital care?

No. Tell your care provider that your injury happened at work. They'll bill the WCB directly. The WCB will pay all medical and hospital costs for your injury, including artificial limbs, braces and orthopedic and prosthetic aids. If your care provider has questions about WCB coverage, they should contact the WCB.

Do I pay for prescriptions and medical supplies?

Keep your receipts when you buy prescription drugs and medical supplies to treat your work injury. To be repaid for these expenses, you can send copies of original receipts to our office. Original receipts should be retained for 12 months from submission date, as they may be requested by the WCB for audit purposes.

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

If you want to have bills for prescriptions and medical supplies sent directly to the WCB, you must get the WCB's permission first.

What if I have to travel for medical treatment?

Before you go for treatment, make sure you talk about travel expenses with your WCB representative.

The WCB will repay you for travel expenses only:

- If you have to go to another community for treatment; and
- If travelling to that community costs more than what you'd normally pay to go to work.

Benefits

Wage-loss benefits

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

Your wage-loss benefits are based on what you were earning when you were injured, or 52 weeks of earnings, whichever is higher, up to a maximum insurable amount. Visit www.wcbsask.com for current amounts. If your yearly gross wage is over the maximum, we will use the maximum insurable amount as your yearly gross wage.

Your wage-loss benefits will be 90 per cent of the net employment earnings or the take-home pay you would have received if you hadn't been injured.

Wage-loss benefits are calculated as follows:

Gross employment earnings	−	Probable deductions (CPP, EI, income tax)	=	Net employment earnings
Net employment earnings	x	90%	=	Amount of wage-loss benefits

You can look at your record of benefit cheques on your WCB Online Account. To register for an account, visit www.wcbsask.com, click on

Secure Login in the top right corner of the home page and follow the instructions.

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

Your wage-loss benefits are based on your employment income. While you are getting wage-loss benefits you must tell your case manager 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; and
- You start a business or are already self-employed or involved in a work partnership from which you receive income.

Do wage-loss benefits keep up with inflation?

The WCB bases your wage-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 wage-loss benefits annually to keep up with changes in the Consumer Price Index (subject to the maximum insurable amount).

When do benefits start?

Benefits are calculated from the first day you lose wages after the date of your injury. The first payment on a straight forward claim is generally made within 14 days if the necessary information is received promptly.

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

The WCB usually pays your wage-loss benefits directly to you. However, your employer might agree to continue to pay your wages and to be reimbursed by the WCB.

How long can I get benefits?

Most benefits, except wage-loss, continue as long as they're required by your injury, regardless of your age. If you're injured prior to age 63, your wage-loss benefits will stop when you reach 65. If you suffer a work injury at age 63 or older, wage-loss benefits can be paid beyond age 65 but only for a maximum of two years from the date those wage-loss benefits 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 compensation 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. Wage-loss benefits stop at age 65, except where it's noted in the Act.

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

Only disability benefits under the Canada Pension Plan or Quebec Pension Plan will reduce your wage-loss benefits from the WCB. Twelve months after your injury caused a loss of earnings, 50 per cent of any Canada or Quebec Pension Plan disability payments you received for that same injury will be treated as earnings and will be deducted from future WCB compensation benefits.

Your WCB wage-loss benefits aren't affected by any income you get from social assistance, employment insurance or other insurance plans. However, these other sources may reduce what they pay you while you're getting WCB wage-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.

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 WCB representative before leaving the province. Your representative 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 representative 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 wage-loss benefits for more than 24 months in a row, 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 wage-loss benefits you have been paid up to that time. The WCB will continue to put away an extra 10 per cent of your wage-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, this money must be used to buy an annuity (a sum of money paid out at regular intervals) that will give you retirement income. At age 65, if the amount the WCB has set aside for your retirement income plus interest is less than the minimum amount adjusted annually through policy, the WCB will pay you the entire amount in your choice of a lump sum or an annuity (see the *Annuity Program* fact sheet found at www.wcbsask.com/workers/worker-resources).

Other expense benefits

Does the WCB pay for damaged clothes or personal items?

There are circumstances where the WCB pays for replacement or repair of dentures, eyeglasses, artificial eyes or artificial limbs that were broken when you were injured or during an incident that occurred in the course of employment. We might also give you an allowance for clothes worn or damaged by an artificial limb or other aids supplied by the WCB because of your injury. To find out more, contact our case management department at 1.800.667.7590.

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

If you're asked to travel out of town to a WCB office, the WCB can pay you for your time and allowed travel expenses. Your expenses won't be paid if you visit the WCB without being asked.

What other expenses does the WCB pay?

For a severe injury, the WCB can arrange to pay for personal care or changes to your home to help you live independently. The WCB will also provide support to the families of workers who are seriously or fatally injured. Such support could include travel, counselling and child care. You may also qualify for temporary additional expenses for expenses related to your work injury that are over and above what you would normally incur. These expenses must be pre-approved and copies of original receipts are required.

Permanent functional impairment benefits

If your work injury results in a part of your body not functioning the same way it did before you were hurt, you may have a permanent functional impairment (PFI). Permanent scarring from a work injury may also result in a PFI.

You might be eligible for a PFI award plus your wage-loss benefits.

What is a permanent functional impairment award?

A PFI award is a lump sum payment based on your level of impairment. For PFIs decided after January 1, 2003, the lump sum payment range is $2,200 to $45,200.

The amount of a PFI award will be looked at again only if it can be shown medically that there's been an increase in the permanent effects of the injury.

To allow for maximum healing, assessment of impairment is usually made no sooner than two years after the injury or final surgery.

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. 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 10 per cent or greater permanent impairment, the WCB may give you an independence allowance once a year to help you live independently. The independence allowance is a percentage of the PFI award.

For PFIs decided after January 1, 2003, eligible injured workers with impairment ratings of 40 per cent or more can get the maximum $2,260 each year. Eligible injured workers with PFI ratings from 10 per cent to 39 per cent will receive an amount based on that percentage.

Death benefits (work injury related)

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

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 cost of transporting the body could also be covered.

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.

- Wage-loss benefits

  A dependent spouse may be paid monthly compensation benefits equal to 90 per cent of the deceased worker's net earnings.

  These benefits are paid 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.

  Benefits are adjusted every year to keep up with the Consumer Price Index.

  Compensation benefits are not affected by benefits from private life insurance companies.

- 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 assessment and career planning. It also includes tuition, books, fees and other expenses while in a WCB-approved job training program.

- Retirement benefits

  The WCB will help the surviving spouse build retirement income using the same formula as for injured workers (see page 22).

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.

Death benefits (not work injury related)

If a worker dies while receiving compensation (wage-loss benefits, earnings replacement benefits) and the death is not related to the work injury, the worker's family may be entitled 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, that same payment can be made to another recognized dependant.

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.

Returning to work

The WCB relies on your care provider to tell the WCB the things you can't do because of your injury. Then the WCB will help you and your employer plan your return to work.

Accommodation in the workplace

Under Saskatchewan labour standards and human rights legislation, you can't be dismissed or treated differently by your employer 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 or puts workers at a disadvantage, including in situations involving disability. This is true whether the disability is work-related or not, temporary or permanent. For more information on your rights, visit the Human Rights Commission websites, www.chrc-ccdp.ca or https://saskatchewanhumanrights.ca.

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

Return-to-work information

Ask your care provider about any temporary or permanent limits on what you can do because of your injury and an estimated date when you should be able to return to work. Give this information to your employer. Your WCB representative will work with you, your employer and your care provider to put together a return-to-work plan for you based on your medical limits, your skills and your education. This plan may include changes to your 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 check 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; and
- Follow-up services to help both you and your employer adjust to your new work arrangement.

Your co-operation is important

You're expected to co-operate with your return-to-work plan to reduce your loss of earnings. You are also expected to work closely with your care provider and to co-operate fully in your treatment and rehabilitation.

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

If you don't co-operate when you are considered fit to return to some kind of work, the WCB is required to decide if your benefits should continue or be suspended, reduced or stopped altogether, based on the reasons you give for not co-operating.

Will the WCB find me a suitable job?

If you can't go back to your old job because of physical limits of the work injury, the WCB will work with you to find another job with the same employer you had before the injury.

If you have to change jobs because of your injury, the WCB isn't responsible for finding you a job; they are there to help support you in your job search. Your case management team can help you with your job search by providing vocational services (see page 17).

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 wage-loss benefits based on your regular pay.

What if the effects of my injury come back?

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

Also, write or call your WCB representative and tell them what's happening to you and why you think it's related to your original injury. If the WCB decides that the problems you are having now are because of the original injury, the WCB will assess what benefits you are entitled to based on the medical information provided to our office.

Disagreeing with a decision

If you disagree with a WCB decision on your claim, or if you don't understand it, you, your dependant, or representative have the right to have the decision reviewed. You can appoint someone – a friend, relative or a union representative – to represent you by submitting an *Authorization Letter of Representation* (WREP) form. You can request this form from the WCB or complete it online at www.wcbsask.com/workers/workers-resources.

Ask for an explanation

First, talk to the WCB representative who handled your claim. Ask them to explain their reasons for the decision. If you and your WCB representative can't agree, you can file an appeal, contact the Office of the Workers' Advocate, or contact the Fair Practices Office.

Ask for an appeal

If you are still not satisfied, write to the Appeals Department and ask that a WCB appeals officer review your file. You can also submit your request online at www.wcbsask.com.

You must tell us which decision on your claim you're appealing and the reasons why.

You or your representative can have a copy of the information from your claim file, but you can only use it in your appeal – it can't be made public. To get a copy, fill out a *Worker's Request for Copy of File* (WROI) form, available online or from our office.

The appeals officer will review your claim file to decide if the decision on your claim should be changed or stay the way it is. The written decision will be mailed to you. If you disagree with the appeal officer's decision, you can ask for an appeal by the Board Appeal Tribunal. This appeal must also be made in writing and should be addressed to Board Services. You can also ask to meet with the Tribunal members.

If you're questioning a medical decision about your injury and other appeals haven't been successful, you can ask to have a Medical Review Panel consider that decision. Submit your request in a letter addressed to the Assistant to the Board. The panel's decision on the medical question is final.

For more information on worker appeals, visit www.wcbsask.com.

Workers' Advocate

The Office of the Workers' Advocate can help if you are having a problem with your WCB claim or appeal. The Advocate is completely independent from the WCB, but has full access to your claim file to help you.

Contact:
Office of the Workers' Advocate
400-1870 Albert Street
Regina SK S4P 4W1
Phone: 306.787.2456
Toll free: 1.877.787.2456
Fax: 306.787.0249
www.saskatchewan.ca

Fair Practices Office

The FPO is an independent office within the WCB that provides impartial assistance to the worker and their dependants, the employer, the general public and to the WCB. The FPO does not take sides but assesses each situation based on its own merits and works towards 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 have been registered for appeal through the Appeals Department and/or the Board Appeal Tribunal.

Issues the FPO can deal with:

- Delays in decision-making, communication, payment, etc.
- Concerns about written and verbal communication
- Staff conduct
- Implementation of Appeal and Board decisions
- Payments of wage loss, medical or travel expenses, independence allowance, permanent functional impairment (PFI) awards, etc.
- Vocational rehabilitation services
- Employer classification, assessments, experience rating, etc.
- Application of policy and procedure.

Inquiries to the FPO are confidential unless you ask that we speak with the WCB about a claim or employer file or your experience with the WCB. Inquires can be made in person, in writing, by phone, online, by fax or by email. The Fair Practices Office is located in the WCB's Regina office (see back cover for contact information).

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; and
- 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

The WCB and the Ministry of Labour Relations and Workplace Safety set up the WorkSafe Saskatchewan program to reduce injury rates by promoting workplace safety and injury prevention.

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; and
- Target specific high-cost, high-frequency injuries.

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

Reporting suspected fraud

What is fraud?

Fraud happens when a person gives false information to the WCB on purpose as a way to make money. This is illegal, and the WCB can file criminal charges.

How do I report suspected fraud?

If you suspect fraud, you can report it to the WCB. Reports go directly to the WCB's Internal Audit Department and are confidential. Give as much detail as you can, clearly saying why you believe the activity is inappropriate. You can remain anonymous or you can provide a contact name and number so WCB fraud investigators can get more information from you, if necessary. If you learn more information after you report the first time, it's important that you keep passing information to the WCB.

You can report fraud directly to WCB investigators on the Fraud Tips line, by email or by mail (see back cover for contact information).

Saskatchewan Workers' Compensation Board

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 Street
Regina SK S4P 4L1
Online: www.wcbsask.com

Saskatoon office
115 24th Street East
Saskatoon SK S7K 1L5

Report an injury
Online: www.wcbsask.com or
WCB Inquiry Line: 1.800.787.9288 or
Email: forms@wcbsask.com

Report suspected fraud
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
Phone: 306.787.8651
Toll free: 1.888.787.8651
Fax: 306.787.6751
Toll free fax: 1.866.787.6751
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: 306.787.1116
Email: appeals@wcbsask.com

WorkSafe Saskatchewan
Fax: 1.888.844.7773
Email: worksafesask@wcbsask.com
Website: www.worksafesask.ca

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

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