

2010

WCB facts

Workers Compensation Board of Manitoba

BENEFITS GUIDE 2010

This is an outline of WCB benefits available to workers in covered industries in 2010. Each claim is reviewed on its own merit and benefits are awarded accordingly.

What medical expenses are paid by the WCB?

Medical aid payments, resulting directly from a workplace injury, may include:

- ambulance costs to transport you to a facility for healthcare services
- treatment by the physician or chiropractor of your choice
- hospital, medical and physiotherapy costs
- prescribed medication (send original Pharmacare receipt) and/or dental treatment
- artificial limbs, braces, crutches, canes, hearing aids or other aids prescribed by a physician
- orthotic alteration of footwear
- repair of prosthetic device, dentures, eyeglasses or clothing if the incident results in a personal injury or damage to your prosthetic device; lost wages related to the repair of these devices may also be covered
- if travel is required for proper treatment, transportation and living allowances may be covered.

The WCB does not pay for the repair or replacement of jewelry, tools of trade, or currency lost as the result of an injury.

What if my injury is permanent?

If your injury is permanent, you may be entitled to a permanent impairment award. These awards are paid in addition to other benefits and vary depending on your degree of impairment.

Can I expect to get 90% of my take home pay?

No. Your regular pay cheque may have several deductions which do not affect your WCB benefits, such as union dues, pension plans, savings bonds, etc. These deductions are not used in our calculations.

We use gross earnings and subtract probable deductions for income tax, employment insurance and Canada Pension Plan contributions. The result is your net earnings.

The deduction for probable income tax is based on your dependency status – specifically, whether you are single, married or in a common law relationship, whether or not your spouse/partner works and the number of children and/or infirm dependants you claim on your income tax return.

Also, if you qualify to claim tax deductions for child-care expenses, child support payments, and/or spousal support payments, they will be used in the calculation of your probable income tax. This information is important for the calculation of your benefits and must agree with the information you report to Canada Revenue Agency.

We then deduct an amount equal to the probable tax benefit you will receive because of the tax-free status of your WCB benefits. You will receive 90% of this amount.

For injuries on or after January 1, 2006, your benefits will be paid at 100% net sheltered if your earnings before the injury are less than or equal to the minimum annual earnings established by the WCB. The minimum annual earnings for 2010 are \$18,720.

Do all workers who earn the same amount of money get the same compensation benefits?

No. The WCB considers how many dependants you claim as well as certain tax deductions when calculating probable deductions. This means that the amount paid to a worker with three dependants will not be the same as the amount paid to a single worker with no dependants. Please refer to the Calculation of Wage Loss Benefits fact sheet for more information.

How are my wage loss benefits calculated?

Sample calculation based on single worker, no dependants and no child-care expenses or support payments.

1.	The WCB determines your gross weekly wage (before deductions) for the year, using information from your employer.	\$ 450.00	\$ 350.00
2.	We then deduct an amount equal to what you would pay for income tax, CPP and employment insurance during the year based on marital status, number of dependants and certain tax deductions at the time of the injury.	<u>\$ (89.27)</u> \$ 360.73	<u>\$ (57.63)</u> \$ 292.37
3.	We then take 90% of this amount or We use 100% if your earnings were less than or equal to the minimum annual earnings (\$18,720 per year or \$360 per week for 2010)	<u>X 90%</u> \$ 324.66	<u>X 100%</u> \$ 292.37
4.	We also deduct an amount based on probable tax benefits you will receive because of the tax-free status of your WCB benefits.	<u>\$ (11.96)</u>	<u>\$ (13.36)</u>
5.	Net Weekly Benefit assuming no other income	\$ 312.70	\$ 279.01

- For injuries on or after January 1, 2006, there is no maximum insurable earnings limit.

WCB benefits are paid beginning the first working day after the day of the injury. However, your employer is responsible for paying you for the regularly scheduled time you missed on the day of injury.

If my injury is fatal, what benefits will my family receive?

If your claim is accepted:

a) your estate or estate's representative will receive:

- an immediate cash payment of \$10,510 and
- necessary expenses for transportation of the deceased.

b) your spouse or common-law partner will receive:

- a lump sum payment of \$68,280 and
- monthly payments equal to 90% of your net income less any amount payable to another dependent (for five years or until youngest child turns 18); where there are dependant children, the monthly payment may change depending on the age of the children; special provisions apply to spouses 60 and over.

c) your dependant children will receive:

- \$380.00 per month for each child up to age 18; special provisions apply for orphaned children and
- a monthly payment may be paid to dependant children 18 years of age or older if they are continuing their education.

There are limits to the amounts payable to dependants under the Act.

Who is covered by WCB benefits?

Workers employed in Manitoba workplaces registered with the WCB are covered by workers compensation legislation. The WCB provides benefits to workers in covered workplaces for work-related injuries or occupational diseases only. Please check your insurance coverage to be sure you are financially prepared for a disability which may occur outside of the workplace.

PLEASE NOTE:

- Please check with the WCB before proceeding with any treatment as all benefits described in this fact sheet must be approved.
- It is a criminal offense to make a false statement to the WCB.