

2010

WCB facts

Workers Compensation Board of Manitoba

PERMANENT PARTIAL IMPAIRMENT AWARD

What is a permanent partial impairment award (PPI)?

If you are injured at work and, as a result, a part of your body does not function the same way it did before the injury, you may have a permanent partial impairment. In this case, you may be entitled to a permanent partial impairment award in addition to your wage loss benefits. Even if you have or could return to work, the award is granted because the function of your body part is permanently affected.

At what point during my claim will you decide if I have a permanent partial impairment?

Some impairments can be assessed fairly early if the condition stabilizes quickly (minimum one year after injury or surgery). In other cases, however, assessment of a permanent impairment must be delayed until you have recovered as much as possible from the injury. The extent of the impairment can then be established.

How do you decide if I have a permanent partial impairment?

There are several ways to determine if you have a permanent partial impairment. In some cases, it is necessary to have a WCB healthcare professional examine you. Our healthcare professionals conduct a physical examination to determine if your injury has resulted in a permanent partial impairment.

WCB Healthcare Management Services may also use information from your file or from your doctor to decide, including evidence that clearly shows the impairment (such as an audiogram in a hearing loss case).

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After you decide I have a permanent partial impairment, what happens next?

The results of the file review or healthcare professional's examination determine the degree or extent of your impairment according to our Permanent Partial Impairment Rating Schedule. This gives us a permanent partial impairment rating which determines your rate of permanent partial impairment as a percentage of your body function as a whole. For example, the loss of an index finger would be a 5% impairment rating, while losing the sight in both eyes would be a 100% impairment rating.

Impairments are rated based on the following (either separately or in combination):

- loss of a body part
- loss of mobility in the joints
- loss of organ function, or
- cosmetic disfigurement of the body.

Once your permanent partial impairment rating is determined, we will assign a dollar value to the rating.

Will I receive the permanent partial impairment award as a lump sum?

If your injury occurred prior to January 1, 1992, the amount of the award depends on the impairment rating and the amount of your pre-injury earnings. The full amount of the award is converted to a monthly pension for you.

If your injury occurred after January 1, 1992, in most cases you will receive a lump sum amount.

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You should be aware that WCB benefits are non-taxable. They are, however, included in your net income by Canada Revenue Agency (CRA) and are used when calculating amounts such as Canada Child Tax Benefit, the GST/HST Credit, the social benefits repayment, and certain non-refundable tax credits. Therefore, even though WCB benefits are not included in your taxable income by CRA, they may have tax implications for you.

You are entitled to collect other payments for the same permanent partial impairment from other insurance programs. We will not deduct these amounts from your benefits or award.

If you have a pre-existing condition, you are still eligible for an impairment award however it may be for a lesser amount depending on the effect of the pre-existing condition on your permanent partial impairment.

Does the award include money for pain and suffering?

No. The WCB does not provide impairment awards for pain and suffering.

What if I don't agree with the healthcare professional's rating of my impairment?

If you do not agree with the impairment rating you receive, you can appeal this decision. Explain to us, in writing, exactly where you feel the error was made and on what grounds you're basing your appeal.

What happens if my impairment gets worse?

If your permanent partial impairment gets worse after we determined the rating, you can ask us to reconsider the degree of your impairment. We will conduct a review no sooner than two years from the original determination.

This publication is provided for general information. For more specific information see *The Workers Compensation Act of Manitoba and Regulations* available through Statutory Publications by calling (204)-945-3101. WCB Policies are available by calling (204)-954-4655. These documents are also on the WCB website at www.wcb.mb.ca.