

WORKPLACE INJURY INSURANCE

A VALUABLE INVESTMENT

Workplace Injury Insurance in Nova Scotia

The Workers' Compensation Board (WCB) of Nova Scotia promotes workplace injury prevention and provides comprehensive workplace injury insurance. Workers' compensation is funded entirely by the premiums paid by employers. Employees do not pay for workers' compensation insurance.

The WCB's goal is to prevent workplace injuries. But when an injury does occur, we provide financial assistance and other services to help injured employees return to work in a safe and timely manner.

Unique Protection

One of the unique features of workers' compensation insurance is the protection it offers employers against lawsuits over workplace injuries. Regardless of who is at fault, an employee cannot sue their employer if the employer has workers' compensation coverage. In return, employees receive insurance benefits for workplace injuries.

Like other insurance, workers' compensation is based on the principle of collective liability which protects employers from paying the full cost of injuries that occur at their workplace.

Nova Scotia has among the highest rates of workplace injuries in Canada. When employers take steps to provide a safe work environment, it not only keeps employees safe, it reduces workers' compensation costs for employers.

Employers' Rights

If an employee is injured in your workplace and you have filed a claim with the WCB, you have the right to:

- **Participate in the claim** – You and your injured employee will both participate in the claim process.
- **Request your employee be examined by a doctor of your choice** – The WCB will consider the medical evidence provided by both your doctor and the employee's doctor.
- **Appeal decisions** – You can appeal WCB decisions on both claims and assessments matters.

Insurance Benefits for Your Employees

Workers' compensation benefits are based on an earnings-loss system. This means an employee is paid a percentage of the wages they lose as a result of a workplace injury. An earnings-loss is the difference between what the employee was earning before their injury and what they are able to earn after their injury. There is a two-day waiting period before employees are eligible to receive earnings-loss benefits.

The WCB also provides a range of health care benefits and services to employees as they prepare to return to work. For those who can't return to work, we provide long-term benefits, health care and other services.

A safe and timely return to work helps reduce the overall human and financial toll of workplace injuries for both employees and employers.



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Summary of Workplace Injury Insurance:

HEALTH CARE BENEFITS	<ul style="list-style-type: none">Hospital care, visits to a doctor, physiotherapist or chiropractor; surgery, prescriptions, dental expenses or other health care items such as braces and crutches
TEMPORARY BENEFITS	<ul style="list-style-type: none">Paid every two weeks for as long as employee is medically unable to return to workFirst 26 weeks – 75% of earnings-lossAfter 26 weeks – 85% of earnings-loss
PERMANENT IMPAIRMENT BENEFITS	<ul style="list-style-type: none">Permanently impaired employees receive benefit for loss of body part or permanent loss of function
PERMANENT LONG TERM BENEFITS	<ul style="list-style-type: none">Employees unable to return to work receive 85% of net earnings-loss up to age 65At age 65, receive 5% of total benefit paid as an annuity
DEATH BENEFITS	<ul style="list-style-type: none">Lump sum of \$15,000Burial expenses \$5,000
SURVIVOR BENEFITS	<ul style="list-style-type: none">85% of deceased employee's earnings-loss up to age 65At age 65, receive 5% of total pension paid as an annuity
DEPENDENT CHILD BENEFITS	<ul style="list-style-type: none">\$196 per month until age 18, or age 25 if education continues

Some exceptions apply. Benefits are determined based on the individual circumstances of each employee. These benefits apply to the work-related injury only.

Reducing the Cost of Injuries

The best way to reduce workers' compensation premiums is to prevent injuries in the workplace, and if an injury does occur, employers can support injured employees' efforts to return to work. Often it is safe and therapeutic for employees to return to work before they have completely recovered from their injury. This is the best result for everyone. By going back to work, the impact of the injury on the employee's life is reduced and the cost of the claim is lowered. The WCB can help employers develop programs to facilitate the employee's early and safe return to work.

In addition, the WCB offers a variety of financial and technical incentives to help employees return to their pre-injury employer or another employer.

These programs include:

- Wage assistance in the form of forgivable loans for employers who hire injured employees
- Assistance with workplace modifications to provide an injured employee with a safe place to work
- Risk-free, on-the-job training where the employer hires an injured employee but pays no wages or benefits during the training period
- Financial assistance for employers who accommodate injured employees by training them to do a new job in their company

