

# Coverage and Benefits

If you're  
hurt at work,  
we're  
here to help.

**WCB**   
Workers Compensation  
Board of Manitoba



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we're  
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**[www.wcb.mb.ca](http://www.wcb.mb.ca)**

This publication is provided for general information only. The *Workers Compensation Act of Manitoba and Regulations*, and WCB policies are the final authority for coverage and claim administration.

# Coverage and Benefits

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No one expects to get hurt at work, but all too frequently, workplace injuries do happen. Fortunately, WCB coverage is there for you. If you are injured at work, know that you have the insurance you need.

Your employer pays the entire workers compensation premium to ensure that you have coverage when you are injured at work. Your employer must also pay you for the full day on the day you were hurt at work, not just up to the time of your injury.

WCB coverage protects you from lost wages and pays your healthcare expenses if you are hurt at work.





## What Does the WCB Cover?

Below are examples of some of the benefits available to injured workers. For specific information on whether you are covered for any of the following, speak to your Adjudicator or Case Manager.

- **wage loss**
- **medical treatment and medication costs**
- **dental treatment**
- **chiropractic or physiotherapy treatments**
- **vocational rehabilitation services**
- **lump sum payments for permanent impairments**
- **pensions**
- **death benefits**

# Wage Loss

- WCB wage loss benefits begin the next working day after you are hurt.
- Your benefit is 90% of your net loss of earning capacity. Under certain circumstances your wage loss benefit may be calculated at 100% of your net loss of earning capacity or 100% net of WCB's established minimum annual earnings level. Please refer to the fact sheet Benefits Guide, located in the publication section of our website at [www.wcb.mb.ca](http://www.wcb.mb.ca) for more information.
- We calculate 90% or 100% of net (or take home amount) by taking your earnings before deductions, and subtracting probable deductions, such as income tax, CPP and EI, which are based on marital status and number of dependants. Your benefit level may also be affected by other factors such as overtime, bonuses, occasional or regular layoffs, and income from other sources, including self-employment.
- We also deduct an amount equal to what you might receive in tax benefits because of the **tax-free status** of your WCB benefits.
- Finally, if you have other insurance plans that provide wage loss benefits, any amount you receive over 100% of your net loss of earning capacity **will be deducted** from what you receive from the WCB. It is your responsibility to make your Adjudicator or Case Manager aware of such additional coverage.

# Other Costs

When you get hurt at work, you may need to go to the hospital or require prescription drugs.

If these costs are directly linked to your workplace injury, they may be paid by the WCB. Check with your WCB Adjudicator or Case Manager to determine if the costs will be covered by the WCB.

## **Covered healthcare expenses include:**

- hospital expenses
- medication (including prescriptions)
- dental treatment
- artificial limbs, braces, crutches, canes, hearing aids and other aids
- orthotics or footwear



- replacement or repair costs of prosthetics, eyeglasses or dentures where there has been an injury
- replacement cost of clothing damaged in a workplace injury
- transportation and living allowances if you have to travel for treatment

## Permanent Impairment Payments

You may be given a lump sum payment, in addition to your wage loss payments, if you have a permanent impairment because of a workplace injury.

The payment is based on any loss of function caused by your injury.

# Other Services Available at the WCB

## Return to Work Services

The WCB will work with you to ensure you get the support you need to return to work. Returning to work is a planned process involving you and your healthcare provider, along with your employer, and in some situations, your union representative. Your workplace may also have a return to work program.

## Vocational Rehabilitation Services

If you are no longer able to work with the employer where you suffered your workplace injury due to the effects of that injury, you may be eligible for vocational rehabilitation services through the WCB.

Vocational rehabilitation helps you to return to employment that respects your work capabilities. You may be assisted toward alternative work through a variety of services ranging from reemployment to retraining.



## Fair Practices Office

The Fair Practices Office can assist you when you feel that you have not been treated fairly, or when the WCB is not timely in its resolution of your claim.

You are encouraged to first try and resolve your issue with your Case Manager or Adjudicator. If you are unsuccessful and you are not sure what to do next, you can call the Fair Practices Office at **954-4467** or toll free **1-800-362-3340**.

## Claim File Copies

You can request a copy of your claim file after the WCB has made its initial decision to accept or deny the claim. Ask your Case Manager or Case Management Representative or call our File Access Department at 954-4453. Copies may also be provided on request to employers and advocates. First time file copies are free of charge.

## Appeals

If you want to appeal a decision(s) made on your claim by the WCB, discuss the decision with your Adjudicator or Case Manager first. There is a formal, two-step appeal process available to you if you are still dissatisfied with the decision.

The first appeal step is the Review Office. Upon submission of

a formal letter of appeal, your claim will be listed with the Review Office and a Review Officer will be assigned to consider your appeal.

If you are still not satisfied with the decision, you can appeal to the WCB's Appeal Commission, which is the final level of the appeal structure. You may either appeal in writing or in person to a board of three commissioners representing labour, employers and the public interest. Appeals can be put forward by you or, if you wish, your representative. The Department of Labour offers the services of the Worker Advisor Office to assist injured workers appealing through both the Review Office and Appeal Commission. The Worker Advisor Office is also a resource for injured workers to obtain advice and/or an independent opinion regarding WCB issues or decisions.

**Worker Advisor Office**

406-401 York Avenue  
Winnipeg, Manitoba R3C 0P8  
tel 945-5787 fax 948-2020



# General information you may not know about the WCB

- Your employer pays for all WCB insurance benefits - they are not deducted from your pay nor are they funded by tax dollars.
- The WCB is governed by a Board of Directors that includes three individuals representing workers, three representing employers and three representing the public interest.
- The WCB is committed to providing service that is fast, easy, caring, right and clear.

This document is available in large print format. Please call **1-800-362-3340** or email **[info@wcb.mb.ca](mailto:info@wcb.mb.ca)**

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