

# Worker Handbook

## **Case Management and You**

## WELCOME AND INTRODUCTION

Your claim is now entering a different phase of our claims system called **Case Management**. Case management staff will ensure you get the support you need to recover from your workplace injury and return to work. Case Management staff can also help you with personal, social and emotional issues that often accompany a workplace injury.

The content of this handbook focuses on the benefits and services during the first year of your claim. Other information will be provided to you if your claim goes beyond this time line.

The purpose of the handbook is to:

- provide you with an overview of the case management process;
- outline possible services and entitlements;
- provide contact numbers and other claim related information.

This handbook refers to workplace injuries that happen on or after January 1, 2006.

The handbook is intended to provide general information only.

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## **MISSION** AND VALUES STATEMENTS

#### **MISSION STATEMENT**

To provide superior compensation services to Manitoba workers and employers in a manner that is sensitive, responsive and effective in order to minimize the impact of workplace injuries.

#### VALUES

We are committed to being a service orientated organization that

- treats all people with respect
- is responsive and sensitive to client needs
- listens carefully
- communicates clearly and openly
- acts honestly and fairly
- strives for excellence through innovation, personal initiative, team work and staff development
- manages resources effectively to achieve positive results

#### **GOVERNING LEGISLATION**

WCB benefits and services are determined by the date of your injury and provincial legislation applicable on that date.

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## THE RECOVERY PROCESS

The WCB recognizes that each person's injury/illness and recovery is unique. A team effort involving you, your healthcare providers and the WCB will be used to ensure you get healthcare and other services to help with your return to health and work. Many employers have also implemented disability management programs to help with the recovery process.

With the transfer of your claim to Case Management, you will have a **case manager** assigned as your primary contact with the WCB. He or she will become knowledgeable about the details of your claim and is responsible for decisions related to your claim.

We encourage you to talk to your case manager about any concerns that may develop during your recovery.

#### TREATMENTS

Depending on the nature and seriousness of an injury, there are various treatment options supported and funded by the WCB.

Primary services include:

Physiotherapy Occupational therapy Chiropractic Acupuncture Work hardening Physical reconditioning Psychotherapy (for critical incident stress claims)

Your doctor is generally responsible for referring you for one of these treatments and for arranging specialist appointments. He or she should also report this information to your case manager to ensure pre-approved coverage.

The length of treatment coverage on your claim will be determined by your case manager in accordance with WCB Policy and Guidelines. Requests to extend treatment may be considered.

At times, diagnostic testing (CT scan, MRI) or a referral to a specialist may be required to help define the extent of your injury and your treatment needs. Where possible, the WCB will arrange appointments as quickly as possible to help clarify your diagnosis and allow for a more timely return to health and wellness.

During your treatment and recovery, we may ask that you be examined by a WCB healthcare professional. You will be provided ample notice for this type of assessment as well as the reason



for the review. You may bring someone to the examination. The results of the exam are normally shared with your healthcare providers.

While in treatment and as you recover, you may be considered capable of doing some of the tasks involved in your current job or other tasks at work. These are often referred to as modified or alternate duties. The case manager will assess your healthcare information to help determine what you are able to do. As you progress through treatment your physical capacities will generally improve. The goal is to have you return to your original or pre-injury job.

We understand that not being able to work because of your injury may affect the benefits you receive through your workplace such as dental plans or private insurance coverage. Unfortunately we do not have provisions in WCB legislation to offset this type of loss. Check with your employer or private carrier to clarify how you may be affected.

#### LIFESTYLE ADJUSTMENTS

If you have suffered a severe injury such as a limb amputation or paraplegia you may not be able to enjoy your hobbies and interests, or follow through on family responsibilities. These effects can be complicated by delays in treatment or lengthy waits for surgery.

We can provide supportive services to help you with these situations. For example we could provide support for recreational and leisure activities as well as personal counseling. Be sure to discuss your needs with your case manager to review eligibility.

Severe injuries or illnesses can also result in long term concerns regarding retirement pensions and overall financial security. There are both short and long term advantages for collecting CPP disability benefits if you have a serious injury or illness. Your case manager can provide specific details and other information on the application process and how it affects your WCB benefit rate.



## PARTICIPATION IN THE CASE MANAGEMENT PROCESS

To help you through your recovery, communication should occur between the following:

- 1. You
- 2. Your WCB case manager
- 3. Your doctor or other healthcare professional
- 4. Your employer
- 5. Your advocate/Union representative

#### **Your Participation**

- keep in touch with your case manager and provide information on your medical status, and treatment or recovery recommendations. Let your case manager know about any concerns or questions you have.
- be sure to go to all your healthcare appointments including exams, tests and treatment.
- stay in touch with your employer. This will help when you return to work.
- if a suitable job comes up at work during or after your recovery, your responsibility is to participate in the return to work program.

#### Your WCB Case Manager's Participation

Your case manager will:

- inform you of all available benefits and provide regular support during your recovery.
- determine your eligibility for benefits and supports.
- ensure wage loss and other benefits are provided to you on a timely basis.
- obtain medical information as it relates to your treatment needs and work capabilities.
- provide your employer with regular updates on how you are doing.
- if necessary, help determine suitable return to work options with your employer.
- if necessary, help plan a return to work program with you and your employer.



#### Your Healthcare Professional's Participation

Healthcare professionals (family doctor, chiropractor, specialist, physiotherapist, etc.) will:

- assess and diagnose your injury or illness and recommend a treatment plan.
- if required, arrange treatment and diagnostic testing.
- provide the WCB with requested medical information in a timely manner.

#### Your Employer's Participation

Your employer will:

- upon request, advise the case manager of other duties available to you while you recover from your workplace injury or illness. Although not required by the WCB, your employer may need your doctor to complete a physical capabilities form to help identify suitable work. This form may identify work restrictions and limitations. For example, the number of hours you can work and the amount of lifting you can do.
- provide progress reports to your case manager regarding your return to work.
- upon request, provide your case manager with wage information to determine your partial wage loss entitlement (for example if your return to work program includes working less hours per day until you can return to work full time).

#### Your Advocate / Union Representative's Participation

Your union representative or advocate can:

- assist in the negotiation with the employer regarding a change in your regular duties.
- help you with issues on return to work or other WCB related matters.



## **RETURN** TO WORK

**Returning to work as soon as physically and safely possible can help in your recovery.** A successful return to work usually involves a partnership between you, your employer and your healthcare professionals. Your union and/or an occupational health and safety committee representative may be included, along with the WCB.

Your employer will often organize your return to work plan with you and your healthcare provider. The primary return to work goal is to help you return to your original job. If your injury or illness results in restrictions that prevent you from doing so, your WCB case manager will review the following work options based on WCB policy. The options are considered in this order:

- 1. Return to same work with same employer.
- 2. Return to same work, modified, with same employer.
- 3. Return to different work or job with same employer.

**Our primary goal is always to help you return to your original job.** These other options can be considered on a temporary basis while you recover. If your injury results in permanent restrictions, these options may be considered on a long term basis.

Here's an example of number **2. Return to same work, modified, with same employer.** Laura is an assembly line worker with a back injury. The WCB indicates her workplace restrictions include no prolonged sitting or awkward reaching. Laura's job is modified to include a sit/stand stool which makes it easier to change body positions and a tool shelf is moved closer to her. These changes allow her to continue to do her original duties.

Here's an example of number **3. Return to different work or job with same employer.** Scott is a delivery driver who suffers a permanent ankle injury. He can no longer do the job because of the walking and standing it requires. The delivery job cannot be changed but the employer wants to keep Scott employed. With WCB support, Scott takes some basic computer training and is able to work as a dispatcher for his employer. This job involves more sitting so Scott can manage.

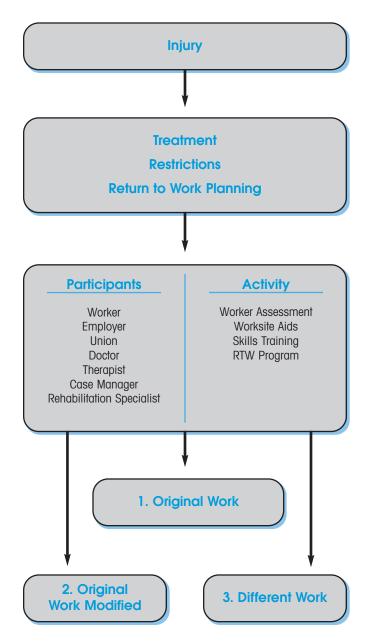
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As part of the return to work plan, the WCB case manager may arrange a review of your work area with you, your employer and your union. The case manager may also use the services of a WCB rehabilitation specialist to help identify concerns in your work area and recommend changes to reduce the risk of future injuries. If appropriate, the WCB case manager will monitor your return to work plan and assist with wage loss payments.

You may not fully recover from your workplace injury and may reach a point where no further improvement is expected. Your employer may not be able to re-employ you based on your restrictions. In this case, the WCB case manager will then request the services of a vocational rehabilitation consultant at the WCB to help evaluate other work options. If your claim progresses to this point, you will be provided more detailed information about vocational rehabilitation.



## **RETURN TO WORK** WITH YOUR EMPLOYER



The goal is always to help you return to your original work. As you recover and progress through treatment, and until you are able to return to your regular duties, your employer may provide modified or different work.

## **ROLE** DESCRIPTIONS

Throughout the case management process, different WCB staff may be involved in your claim. Their roles are described below.

#### Case Manager (CM)

The primary decision maker and contact person on your claim. The case manager is responsible for managing all aspects of your claim, including ongoing entitlements, treatment and return to work programs.

#### Case Management Representative (CMR)

Helps the case manager with claim related issues. They may have regular phone contact with you as well.

#### Vocational Rehabilitation Consultant (VRC)

Helps you return to employment that respects your work capabilities. Working with the CM, the VRC may provide services to help you cope with the effects of your injury.

#### Rehabilitation Specialist (RS)

Assesses and recommends supportive aids for you, such as a splint or cane, in the workplace or at home.

#### Payment Assessor (PA)

Calculates and processes wage loss benefits.

#### Medical Aid Assessor

Calculates and processes non-wage loss benefits such as travel expenses and prescribed medications.

#### Healthcare Advisor

A healthcare professional who provides an opinion to the CM regarding the diagnosis and treatment of your injury or illness. This helps the CM make decisions on your claim. The advisor may ask you to come to the WCB for an examination and may speak with your treatment providers. On staff, the WCB has general medical advisors, chiropractors, physiotherapists and specialty disciplines in psychiatry/psychology, orthopedics, internal medicine, physical medicine and otolaryngology (ear, nose and throat). There is also a Pain Management Unit.

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## WAGE LOSS BENEFITS

As you are probably now aware, the WCB pays wage loss benefits at a rate of 90% net loss of earning capacity. However, if you are earning less than the minimum annual earnings rate, the WCB will pay you a benefit rate of 100% net loss of earning capacity.

The WCB first calculates your gross weekly average earnings, and then subtracts what you would typically have deducted from your wages for income tax, Canada Pension Plan and Employment Insurance. These amounts are only used to determine your net income. No remittances to the government are actually made on your behalf for these deductions. Because WCB wage loss benefits are tax free, you will not be paying as much in income tax as others who have worked a full year. The WCB subtracts an amount equal to what you gain as a result of the tax free benefit. This is called the adjustment for sheltering.

Some workers who receive wage loss benefits for 40 weeks or more in a single calendar year, may be adversely affected by the standard formula used to calculate the sheltered benefit amount. In order to be fair, the WCB will recalculate the sheltered benefit amount for workers who receive wage loss benefits for 40 weeks or more in a single calendar year. This annual review may result in some workers receiving a refund of their sheltered benefit.

#### AVERAGE EARNINGS REVIEW

After you have been receiving wage loss benefits for eight weeks, the WCB reviews the amount you are being paid to ensure it is an accurate reflection of your loss in earnings. Setting a wage loss amount is not always straight forward. Factors that can affect the amount of your WCB wage loss benefits include shift premiums, overtime, bonuses, as well as if you were subject to seasonal lay-offs or have had periods of unemployment.

A weekly amount is determined by averaging your employment related income over the previous one, two or in some cases five years. If, as a result of this review, your wage loss benefits are reduced, this will take place at the beginning of the 13th week you are receiving benefits. If your wage loss benefits are to be increased, an adjustment will be made back to the date of your injury.

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#### PARTIAL WAGE LOSS BENEFITS

There may be times where the WCB pays you a portion of your regular benefit rate. For example:

- You return to work and are making less money than before your injury. This can happen if you temporarily work part-time because of your injury or if you work fulltime in a different or alternate job that pays you less than your pre-injury earnings.
- You are receiving WCB benefits and a collateral benefit. A collateral benefit is any additional benefit you are entitled to receive for a workplace injury under the Canada Pension Plan (disability benefits), the Quebec Pension Plan, the Employment Insurance (EI) Act, a private disability insurance plan or employer "top up" benefits. A collateral benefit can also be money earned from another job.

If you are receiving an income through one of the above circumstances, the WCB will pay you a partial wage loss benefit to ensure your total combined income does not exceed 100% of your net pre-injury earnings.

Special provisions apply in the calculation of benefits for "Youthful Workers", "Apprentices" and "Fatality" cases. Please see the WCB Worker Fact Sheet list at the end of the handbook for more information. You can access the Eact Sheets online at www.wcb.mb.cg or call the WCB at 954-4321 (toll free at 1-800-362-3340) for copies.



## WORKER BENEFITS

#### ATTENDANT'S ALLOWANCE

This allowance (subject to change) may be available if you are severely injured. If you need assistance from a family member on a daily basis to help you get dressed, bathe, etc., your family member may be eligible for an attendant's allowance.

#### **CLOTHING BENEFIT**

May be provided in three circumstances:

- to repair or replace clothing damaged or destroyed at the time of a workplace injury.
- to repair or replace clothing damaged or destroyed due to the wearing of a prosthetic/orthotic device required as a result of your injury. In some situations, a lifetime annual allowance may be provided.
- if, through your vocational rehabilitation plan, you get a job that has a different dress code than your pre-injury employment, a one time discretionary payment may be made to you for appropriate clothing.

#### COMMUNITY FINANCIAL COUNSELING SERVICES

Community Financial Counseling Services is a non-profit agency available to help you and your family with debt and money management planning. You can contact the agency at 989-1900. For WCB clients and their families this service is available at no cost, is provided on a timely basis and is completely confidential.

#### PRIVATE HOMECARE

This assistance may be arranged when your injury prevents you from completing tasks of daily living such as cooking and cleaning.

#### INDEPENDENT LIVING ALLOWANCE

A monthly allowance may be considered when the effects of your injury prevent you from performing yard and house maintenance tasks such as snow removal and grass cutting. This entitlement is normally available for a maximum of six months.

#### **INTERPRETIVE SERVICES**

If you require the assistance of an interpreter, the WCB will cover the cost of a licensed professional.

#### **MEDICATIONS**

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WCB covers the cost of medication required as a result of a workplace injury. These costs can be reimbursed to you when you submit a receipt or direct billing may be set up with your pharmacy.

#### PERSONAL COUNSELING

This service may be provided to you, or other family members in some circumstances, to help cope with the effects of your injury. The service is arranged through a community psychologist or counselor. Limits to this service may be set through the WCB.

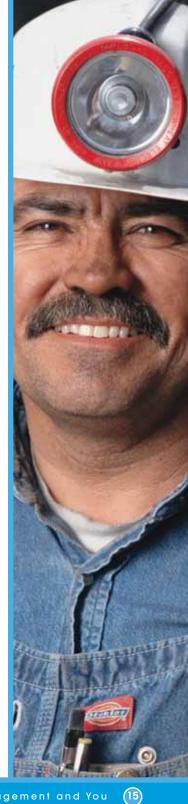
#### SUPPORTIVE DEVICES

These are accessories or aids that may help you in the recovery process or be needed for an extended period of time because of your injury. Items can include braces, splints, orthotics and in some circumstances, special shoes.

#### TREATMENT EXPENSES

In addition to covering the cost of your treatment sessions, WCB may also cover costs for transportation, parking, lodging and meals when attending sessions. At times receipts are required for reimbursement.

For severe injuries, the WCB may cover the cost of home and vehicle modifications, care of a child or other dependant, and mobility devices such as wheelchairs. Review your eligibility with your case manager.



## DISAGREEING WITH A WCB DECISION: THE WCB APPEAL PROCESS

Many decisions are made during the course of your claim. Your case manager will discuss these with you. If you disagree with a decision and are not satisfied with a verbal explanation, you can request a written explanation from your case manager. If you provide new information relevant to a decision, your case manager can revisit his or her decision without a formal appeal. If you still disagree with the outcome of the review, you can appeal the decision. Your employer can also appeal decisions made by your case manager.

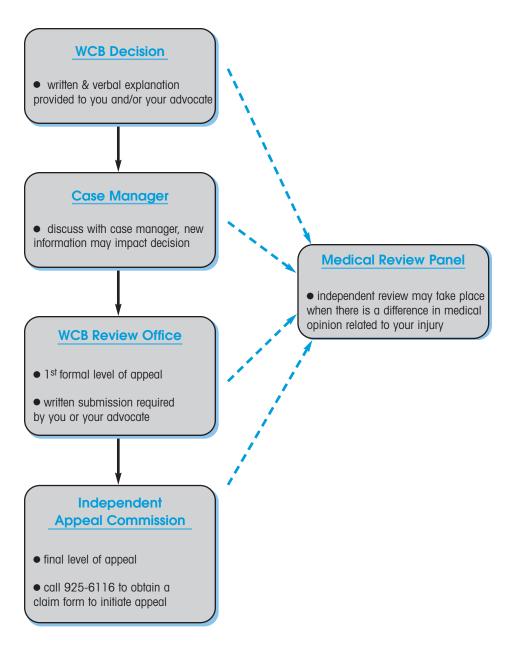
You will receive a letter if a WCB decision results in your wage loss benefits being discontinued. You will also be directed to other community based services that may help as you transition out of the WCB system. There is a brochure called *Guide to Community Support Services and Resources* that you can access from your case manager, the WCB front lobby or the WCB website. If you disagree with the decision, you can submit an appeal.

There are two levels of appeal within the WCB system. The first formal level of appeal is the WCB Review Office. You may send a request in writing to have the Review Office consider a decision made on your claim. You need to specify where you feel an error was made in a decision and on what grounds you are basing your request for reconsideration.

If you disagree with the decision from the Review Office, you have the right to a final appeal by the independent Appeal Commission. Again, you need to identify in writing where you feel an error in decision-making was made on your claim.

Another component to the appeal process is the Medical Review Panel. This is normally arranged when the written medical opinion of your doctor is different from the medical opinion established by a WCB doctor. This difference in medical opinion must be supported by objective medical findings. The WCB has a Fact Sheet which describes the Medical Review Panel in greater detail. You can obtain a copy from your case manager, online at www.wcb.mb.ca or by calling 954-4321 (toll free 1-800-362-3340).

## WCB REVIEW / APPEAL PROCESS



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## **OTHER SERVICES** AND INFORMATION

#### FAIR PRACTICE OFFICE

The Fair Practices Office can provide assistance when you feel you have not been treated fairly or the WCB is not timely in the resolution of your claim. Contact with the Fair Practices Office is kept confidential. Your concerns are discussed with WCB staff only if you request that this action be taken. The Fair Practices Office is not a level of appeal. To contact the Fair Practices Office, please call 954-4467 or 1-800-362-3340 ext 4467.

#### WORKER ADVOCATES

An advocate can provide you with guidance and information as your claim progresses through case management. There does not have to be an issue under appeal. An advocate can also represent you in the appeal process. Examples of advocates are:

#### **Union Representative**

If you belong to a union, a representative of the union may be familiar with the WCB process and can assist you at no cost.

#### Worker Advisor Office

Worker Advisors are available to help you with your claim. Their office is located in the provincial government's Department of Labour and Immigration. This service is independent of the WCB and is available at no cost to you.

You may contact the Worker Advisor Offices at the following numbers:

Winnipeg	(204) 945-5787	Northern MB	(204) 627-8278
Brandon	(204) 726-6480	Northern MB	Toll free 1-800-282-8069

#### GETTING A COPY OF YOUR WCB CLAIM FILE

You can request a copy or update of your file by asking your case manager, case management representative or by calling 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.

#### **CRISIS INFORMATION / NUMBERS**

The WCB is aware of the emotional stress and anxiety that you can experience as a result of an injury or a negative claim decision. Although we encourage you to discuss these effects with your doctor or case manager, we also recognize this may be uncomfortable. The mental health services listed below are community based and can be accessed immediately by you or a family member.

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If your employer does not provide an employee assistance program, the WCB can arrange and cover the cost of private counseling with a psychologist or therapist. Ask for details from your case manager.

#### PRIVACY/ CONFIDENTIALITY

The WCB's collection, use and disclosure of information are governed primarily by three pieces of legislation:

- The Workers Compensation Act ("the WCA");
- The Personal Health Information Act ("PHIA"); and
- The Freedom of Information and Protection of Privacy Act ("FIPPA").

The WCB can collect and use relevant information about you without your consent as required to effectively manage your claim. The WCB decides the nature and sufficiency of the information to be collected. Workers, employers and healthcare providers must provide information to the WCB at the WCB's request.

All information collected by the WCB will be treated as confidential. WCB employees are bound by confidentiality provisions under the WCA, WCB Policies and a confidentiality pledge which strictly limits the disclosure of your personal information to others. In addition, the FIPPA and PHIA place certain limits on the information the WCB may disclose. However, you should be aware that the WCB may disclose some information about you in certain limited situations.

Under section 101 of the WCA, the WCB must disclose relevant information to your employer where there is a request for reconsideration or appeal. You will be notified in the event of a reconsideration or appeal and given the chance to object to the disclosure of information to your employer. The WCB will take your objection into consideration when deciding whether to disclose the information. If you disagree with the WCB's decision regarding the disclosure of information you can appeal the decision to the Chief Appeal Commissioner.

The WCB can also disclose limited information to your employer without a reconsideration or appeal for WCB purposes. This is set out in the WCB Policies and would usually involve information about your restrictions or rehabilitation plan in order to try to help you to return to work.

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## TERMS USED BY THE WCB

When dealing with the WCB, you will hear a number of new terms and phrases. The more common terms are described below.

#### Adjudicate

To make an entitlement decision based on information gathered.

#### Aggravation

The temporary worsening of a pre-existing medical condition.

#### Advocate

Someone who represents or assists you in interactions with the WCB. This could involve explaining WCB matters or appealing a WCB decision. A union representative or a Worker Advisor is a typical advocate. A family member can also help.

#### Compensable

Related to or arising out of the workplace injury.

#### Non-Compensable

A factor or variable not related to the workplace injury, which may affect your recovery or rehabilitation.

#### Alternate / Modified Duties

Different work duties provided by your employer that are more suitable (within your restrictions) than your pre-injury work.

#### Employable

The point at which you are considered capable of performing some form of work based on your skills and abilities.

#### Enhancement

A permanent worsening of a pre-existing medical condition.

#### Entitlement

The right to receive WCB benefits and services.

#### Ergonomics

Worksite set up in relation to your body position. Ergonomic adjustments can allow you to continue performing tasks that are otherwise difficult to perform due to the effects of your injury.

#### Functional Capacity Evaluation (FCE)

This is an assessment of your physical capabilities in relation to your employability. The results can be used to help the case manager determine your work capabilities.

#### Graduated Return to Work (GRTW)

Gradual increase in work hours to allow you the opportunity to become reconditioned to full time work.

#### Loss of Earning Capacity

The loss of your ability to earn income due to the effects of a workplace injury.

#### Maximum Medical Improvement (MMI)

Reaching a point of recovery after which no improvement is expected.

#### Minimum Annual Earnings

A benchmark rate used to determine whether you will receive 90% or 100% net sheltered wage loss benefits. This amount is reviewed annually and subject to change.

#### **Medical Aid**

WCB department that processes non-wage loss expenses such as medical and some rehabilitation payments.

#### **Pre-existing Condition**

A medical condition that existed prior to the compensable injury.

#### Restrictions (Compensable)

These are the physical and/or psychological limitations resulting from a workplace injury. These can apply to both work and daily living activities.

#### Severely Injured Worker

Workers who have suffered a significant impairment. Examples would include major limb amputation, significant brain injuries, paraplegia, quadriplegia, significant sight impairment and severe respiratory conditions.

#### Time Loss (T/L)

This is an absence from work due to an occupational injury, condition or disease.

#### No Time Loss (No T/L)

Your injury does not cause an absence from work.

#### Vocational Rehabilitation

Programs and services that may be offered to you when your employer is unable to provide you with suitable work due to the effects of your compensable injury.

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## WCB FACT SHEETS FOR INJURED WORKERS

#### **Apprentices**

Describes benefit calculations when an injured worker is an apprentice.

#### Average Earnings

Describes the factors that impact how your compensation rate is calculated.

#### Benefits for Dependants of Fatally Injured Workers

Describes eligibility and financial assistance available to spouses or partners, children and other dependants.

#### **Benefit Guide**

Describes how wage loss and other benefits are determined.

#### Benefits from Other Sources - CPP Disability Benefits

Explains the impact that these benefits have on wage loss benefits and the short and long term value of receiving CPP and WCB benefits at the same time.

#### Calculation of Benefits

Describes the calculation of wage loss benefits at 90% or 100% of net sheltered.

#### Change in Benefits or Services

Describes the circumstances that can result in a change in the level of support from the WCB.

#### **Collateral Benefits**

Describes how other income or disability benefits can affect your WCB wage loss benefits.

#### General Information about Review Office

Describes the first formal level of the WCB appeal process.

#### Income Assistance Benefits

Describes the effect of collecting social assistance benefits while receiving WCB benefits.

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#### Medical Review Panels

Describes the process of arranging a hearing, and the format to reach a decision.

#### **Overpayment to Workers**

Describes how an overpayment can occur and the options for recovery of the money that has been overpaid.

#### Return to Work

Describes how a worker can return to work in a gradual, supportive program with their employer.

Facts sheets can be requested from your case manager, accessed on line at the WCB web site, or picked up in the main lobby of the WCB at 333 Broadway. You can also call 954-4321 or toll free 1-800-362-3340 and ask for copies to be mailed to you.



## HOW TO REACH US

When you contact the WCB, you may be asked to leave a message. In your message, it is helpful to include your claim number, your question or concern, a phone number and a time when you can be reached. Providing this information will help the WCB staff person respond to your inquiry in a timely manner.

#### The Workers Compensation Board of Manitoba

#### 333 Broadway, Winnipeg, MB R3C 4W3

Connection to all Departments(204)	954-4321
Within Canada Toll Free 1-800-	362-3340
Fax	954-4999
Within Canada Toll Free Fax 1-877-	872-3804
E-mail Address	wcb.mb.ca

#### WCB Regional Office (Northern Office)

#### Unit 1740-300 Mystery Lake Road, City Centre Mall, Thompson, MB R8N 0M2

Connection to all Departments	(204) 778-1900
Within Canada Toll Free	1-866-770-5367
Fax	(204) 778-1919
Within Canada Toll Free Fax	1-866-770-5366
Email Address	wcb@wcb.mb.ca

#### General Information

- questions about an existing claim
- reporting suspected fraud
- to obtain a WCB publication

Enquiry phone	
Enquiry fax	

#### WCB Policy

If you have questions related to a policy, please call (204) 954-4655.

#### Copy of Act or Regulations

To obtain a copy of The Workers Compensation Act and Regulations go to:

#### www.wcb.mb.ca or www.web2.gov.mb.ca/laws/statutes/index.php

# 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** 

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



www.wcb.mb.ca