

Information For Workers

What You Need To Know



Information For Workers

Purpose of this document

The Workers Compensation Board (WCB) promotes safe workplaces through education and enforcement of safety legislation and provides insurance for work-related injuries and illnesses when they occur.

The purpose of this resource is to provide an overview of the WCB's programs and services for workers.

Please connect with us if you have any questions or concerns about our services.

The Workers Compensation Board is here to help.

Contact Information



902-368-5680 or toll-free in Atlantic Canada 1-800-237-5049



workerservices@wcb.pe.ca



wcb.pe.ca



14 Weymouth Street, Charlottetown



WCB of PEI, PO Box 757, Charlottetown, PE, C1A 7L7

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Who pays for workers compensation?

The workers compensation system is funded entirely by PEI's employers. All employers share the cost of the system by contributing to an accident fund. In the case of a work-related injury or illness, we use the accident fund to compensate the worker.

Does workers compensation cover all industries?

Most businesses must have coverage under the WCB if they employ one or more workers. However, some businesses are [not covered](#) by the [Workers Compensation Act](#).

Employers in an excluded industry can purchase coverage to protect their workers. The list of excluded industries can be found on our website.

Work-Related Injuries

Worker Responsibilities

What do I do if I am injured at work?

- **Get first aid or medical attention.** Tell your healthcare provider that you were hurt at work and ask them to submit a report to the WCB.
- **Report the injury to your employer.** Explain how and where the injury happened and who was involved. Please provide as much detail as you can. If you have a safety committee or representative, make sure that they know about your injury as well.
- **Complete the Worker's Report (Form 6).** Whether you miss time at work or not, you must complete this form through our [Online Services](#), or complete the [fillable version](#) and send it to us by mail, fax, or drop it off in person. Please do not leave the report with your employer. You must make sure the WCB receives the form.

Copies of the Worker's Report are available at our office or online at wcb.pe.ca.

When do I report the injury?

Please report the injury as soon as possible. We must receive your form within six months of the date of the injury.

How do I complete the form?

Here are some things to remember when completing the Worker's Report:

- Complete the entire form. All questions are important.
- Only complete the time loss and earnings information if you missed time from work.
- Provide as much information as possible and if needed, include an extra page.
- You can access and complete the form through our Online Services or complete the fillable form on our website.
- Read the declaration at the end of the form carefully and sign the form. When adding a signature on the fillable form, or through our Online Services, you can simply type your name in the signature field. Keep a copy of the signed form for your records.
- If you printed and filled out the form by hand, please mail, fax, or bring the form to our office as soon as possible.

If you do not understand the form or need help, please contact us by phone at 902-368-5680 or toll-free in Atlantic Canada at 1-800-237-5049. You can also stop by our office for assistance. Please check our website for our current office hours.

Employer Responsibilities

What does my employer do if an injury occurs?

- **Provide you with first aid.** If you need immediate medical treatment, your employer must also provide transportation.
- **Complete the Employer's Report (Form 7).** Whether you miss time from work or not, your employer must complete the [Employer's Report](#) and send it to us. Your employer must submit the report through our [Online Services](#), or send a copy by mail, fax, or in person within three days of being told about your injury.

Copies of the form are available at our office or online at wcb.pe.ca.

What does my employer need to do if there is a serious work-related incident?

Your employer must immediately report all serious work-related incidents and explosions to the WCB's Occupational Health and Safety Division by calling the 24-hour Emergency Line at 902-628-7513.

WCB Responsibilities

What happens after I file a claim?

We will verify that we have everything we need for your claim to proceed. Then, we will assign a case worker.

The case worker will review your claim and make a decision. You will receive a letter about this decision.

If we approve your claim, you may receive benefits and services such as wage loss benefits, health care benefits, or rehabilitation services.

How long will it take?

We try to make timely claim decisions, usually within one to two weeks from when you report the injury. If your claim is complex or needs more information, the decision may take more time. Your case worker will let you know if there is a delay in making a decision on your claim.

What if my claim is not accepted?

If your claim is not accepted, we will notify you in writing. Your case worker will also try to reach you by phone. If you have any questions, please discuss the decision with your case worker. The letter you receive will also include information about your right to appeal the decision.

Returning to Work

Work is an important part of life, especially as you recover from an injury. Staying active, productive, and connected to your workplace can help you recover faster.

Do I need to take time off work?

Many work-related injuries do not require time off work. If it is safe to do so, and you do not require urgent medical care, you should remain at work after your injury. Talk to your employer if you feel you need to modify your duties.

When can I return to work?

If you miss time from work because of your injury, we will work with you, your employer, and your health care providers to help you safely return to work as soon as you are able to do so.

Please stay connected with your employer. You do not have to be able to perform your pre-injury duties to return to work.

An ease back program or alternative or modified work may be arranged until you are able to return to your full duties. We can work with you, your employer, and health care provider to develop this kind of individualized return to work plan.

Who can help with the return to work process?

We have a team of professionals who can help you return to work safely. This team consists of case workers, medical staff, occupational therapists, a vocational rehabilitation coordinator and a work disability prevention coordinator.

Where can I get more information on return to work programs?

For more information about return to work programs, visit wcb.pe.ca.

Benefits

What kind of benefits may be available to me?

You may be eligible for health care benefits and temporary wage loss benefits.

Based on your injury, your case worker will discuss the specific benefits you may be eligible to receive.

Health Care Benefits

Where should I go for medical treatment?

After an injury occurs, you can receive treatment from a health care provider. This could be from a physician, nurse practitioner, physiotherapist, chiropractor or psychologist.

What types of treatment does the WCB cover?

The WCB provides coverage for services such as, but not limited to:

- Chiropractic services
- Medical and dental treatment
- Medical supplies and assistive devices
- Medications
- Occupational therapy
- Physiotherapy
- Psychology or counselling
- Transportation costs related to your injury

We may cover other treatments necessary to help you remain at work or safely return to work. Please contact us before starting treatment to find out if it is covered.

Do I need a prescription for physiotherapy treatment?

No. You can seek immediate medical treatment from a physiotherapist under our [Direct Access Program](#). You can be assessed within 48 hours of your injury. Please visit our website for a complete description of the Direct Access Program and the list of physiotherapy clinics which offer the program.

Do I need to pay for prescriptions?

The WCB offers a Direct Pay Prescription Drug Program. The program allows pharmacies across Atlantic Canada to bill the WCB for your approved prescriptions for a work-related injury and illness.

To use the Direct Pay service, provide your WCB claim number, name and date of birth to the pharmacy each time you fill a prescription. If the prescribed drug is approved for your work-related injury, it will be given to you at no cost.

All prescriptions must be pre-approved by the WCB, and only medications that relate to your work-related injury or illness will be covered. Medications that you were taking prior to your claim will not be covered.

Does the WCB cover my expenses if I am injured?

Expenses that may be reimbursed are those that result from WCB approved medical services and return to work programs, such as:

- Transportation, meals, and accommodation. See the [Travel - Information Guide](#) for details.
- Medications and medical supplies. The WCB has a Direct Pay [Prescription Drug Program](#) so that you do not have to pay for your prescription medications.

It is important that you contact your case worker to discuss reimbursement before paying out of pocket. All expenses must have prior approval from the WCB.

Temporary Wage Loss Benefits

Can the WCB help if I need to be off work because of my injury?

If you need time off work to recover, we will provide temporary wage loss benefits. The amount you will receive is based on your loss of earnings. Your health care provider must provide information to us about why you need to be off work.

How much are my benefits?

The *Workers Compensation Act* states that wage loss benefits are 90% of your net earnings before your injury, up to the annual maximum.

What happens if I receive benefits from other sources?

We may reduce your wage loss benefits based on the amount you receive from other sources for the same injury. Other sources may include:

- Sick benefits under the *Employment Insurance Act* of Canada
- Disability benefits under the Canada Pension Plan, the Québec Pension Plan, or your employer's private insurance plan

You must notify us of any benefits that you receive because of your injury. Contact us if you apply for any other benefits.

What benefits are available if I can no longer return to my old job?

If you have an impairment, a loss of earnings, and you cannot return to work with your employer because of your injury, we may be able to help you. Your case worker can refer you to one of our vocational rehabilitation programs such as employment preparation, work experience programs, or formal training.

Will I receive benefits automatically if my injury recurs?

A worker may also request that a claim be reopened based on ongoing symptoms or a return of symptoms from a work-related injury. If you are having ongoing issues related to a previous work-related injury, or if you would like to request a claim be re-opened, please contact us.

If you are requesting a claim be re-opened, you must inform your employer that you are doing so, and you must seek further medical attention. A decision to re-open a claim or not will rely on medical evidence supporting the relationship between the previous injury and the current symptoms.

Appeals

What can I do if I disagree with a WCB decision?

If you do not understand or agree with a decision, the first step is to contact your case worker for an explanation. Most concerns can be resolved this way. The contact information is on your decision letter. If you feel you require further assistance, please contact us at 902-368-5680 or toll-free at 1-800-237-5049 in Atlantic Canada.

What if I have new evidence?

If you have new evidence that we did not consider as part of the decision, you can ask the WCB to review the decision. For more information about new evidence, please refer to the WCB policy, Decision Making (POL-160).

What if I still disagree with a decision?

If you still disagree with the decision after speaking with us, you can submit an appeal through the WCB's Internal Reconsideration Office. To do so, you must complete a [Request for Internal Reconsideration Form](#) and send it to us. We must receive this form within 90 days of the date that we notified you of the decision.

For more information, please contact the Internal Reconsideration Office at 902-368-5680 or toll-free in Atlantic Canada at 1-800-237-5049. You can also review WCB policy, Internal Reconsideration (POL-48), on our website.

Who can I ask for help?

The [Office of the Worker Advisor](#) is a free service to help workers. You can reach the Worker Advisor by email at workeradvisor@gov.pe.ca or by phone at 902-368-6460 or 1-800-658-1806.

Occupational Health and Safety

What is the Occupational Health and Safety Act?

The [Occupational Health and Safety Act](#) (OHS Act) and its Regulations set the standards for occupational health and safety in the workplace. The legislation states the general safety principles for provincially regulated workplaces in Prince Edward Island.

The OHS Act was developed on the principles of the Internal Responsibility System. This system places the responsibility of controlling hazards on everyone in the workplace and recognizes that both workers and employers can provide valuable input into maintaining a safe workplace.

Who enforces the OHS Act?

The WCB's Occupational Health and Safety (OHS) Division enforces the OHS Act. The OHS Division establishes and clarifies the responsibilities of both workers and employers and helps them maintain safe workplaces. They also intervene when either workers or employers do not carry out their responsibilities as specified by the OHS Act. The OHS Division is made up of OHS Officers and OHS Education Consultants.

What do OHS Officers do?

OHS Officers inspect workplaces to make sure employers are following the health and safety standards set by the OHS Act. OHS Officers also respond to any concerns about occupational illnesses or unsafe workplaces. After a workplace inspection, OHS Officers may issue orders to correct an unsafe situation or to a stop work order if there is immediate danger. They also investigate serious work-related incidents and explosions.

What do OHS Education Consultants do?

Education Consultants provide education on the OHS Act. They facilitate workplace safety education sessions and bring awareness to specific industries, such as healthcare or farming, or target a specific audience, such as young workers. They also provide research on best practices for a safe workplace culture and assist safety committees or representatives maintain safe workplaces.

What are my rights as a worker under the OHS Act?

You have the following rights under the OHS Act:

- The right to know what hazards exist and how to protect yourself
- The right to participate in finding solutions
- The right to refuse unsafe work

What are my responsibilities as a worker under the OHS Act?

As a worker you, it's your responsibility to:

- Know and follow health and safety requirements affecting your job
- Work safely and encourage your co-workers to do the same
- Correct and immediately report unsafe conditions to your supervisor
- Always wear required personal protective equipment (PPE)
- Cooperate with your employer, safety committee and safety representative to protect your health and safety
- Seek medical attention if you are injured, report your injury to your employer and to the WCB

What are my employer's responsibilities under the OHS Act?

It's your employer's responsibility to:

- Provide a safe and healthy workplace
- Make sure that workers are adequately informed, instructed, trained and supervised
- Make sure that equipment and materials are properly used and maintained to protect workers
- Take action when a worker or supervisor tells them about a potentially hazardous situation
- Establish and maintain an occupational health and safety program, and written health and safety policy where required
- Support the safety committee, safety representative, and workers in their health and safety activities
- Report serious work-related injuries, or explosions, by calling our 24-hour Occupational Health and Safety Emergency Line at 902-628-7513.

For more information

If you have questions that aren't covered here or need more information, please speak with your case worker. You can reach us by phone at **902-368-5680** or toll-free in Atlantic Canada at **1-800-237-5049**.

You can also reach us by email at workerservices@wcb.pe.ca