FREQUENTLY ASKED QUESTIONS

May 2023

Worker Role in Recovery and Return to Work

How are my Temporary Wage Loss benefits calculated?

Temporary Wage Loss (TWL) benefits are based on your average earnings prior to your accident. We calculate your net average earnings by deducting the probable deductions for income tax, Canada Pension Plan premiums and Employment Insurance premiums. TWL benefits are based on 90% of your net loss of earnings, up to the maximum annual earnings (MAE) for the year of your accident.

What are the maximum annual earnings?

The maximum annual earnings, commonly referred to as the MAE, is the maximum amount used in calculating workers compensation benefits.

I am currently off work. Am I able to participate in activities?

Yes, engaging in activities helps promote your recovery and is good for your physical and mental health. However, you must avoid activities that could prevent or delay your recovery. If you are able to participate in activities, then you may be able to return to some type of work with your employer, even if you can't work your regular job duties.

I can't work my regular job duties. What should I do?

We will work with you, your employer and health care provider to develop a safe return to work plan. Return to work options could include one or any combination of the following, based on how your recovery is progressing and types of work available with your employer:

- Modified job duties
- Modifications to the tools, equipment or workspace
- · Alternate job duties
- · Modified hours or schedule
- Ease back to regular hours over a period of time
- Rehabilitation to build strength, stamina and tolerance to work
- Gradual exposure to work activities and environment
- Training or work experience

Do I need to stay in contact with my employer while I am recovering?

Yes. It is very important to maintain regular communication with your manager or supervisor. This includes updating them on your recovery, your return to work plan and discussing possible work options as you recover.

How often should I contact my Case Coordinator?

You should speak to your Case Coordinator at least every two weeks to keep them updated on your recovery and return to work plan and more frequently if anything changes.

What kind of information should I be discussing with WCB?

You must keep us informed of:

- Appointments related to your injury and what your health care providers are telling you.
- Any change in your employment status, your earnings or your income.
- Any positive or negative change in your functional ability or medical status, whether related to your workplace injury or not.
- Anything that could affect your participation in your recovery, or that could have an impact on your WCB benefits.

Maintaining open and respectful communication with the WCB is one of your responsibilities while you are receiving WCB benefits.

What if I miss an appointment?

Attending appointments is essential in your recovery and return to work. It is also one of your responsibilities while receiving WCB benefits. If you are too unwell to attend an appointment, you must contact your Case Coordinator and health care provider and provide as much notice as possible. It is also important to try and reschedule a missed appointment as soon as possible so that your recovery is not negatively impacted. If you feel that you are in too much pain to attend an appointment, discussing your pain with your health care provider can help them treat you. If you miss treatments or appointments, your benefits may be reduced or suspended.

Am I permitted to take vacation while I am receiving benefits from the WCB?

You must notify your Case Coordinator in advance of any vacation plans. If your vacation does not interfere with your ability to participate in your return to work plan, your vacation will not impact entitlement to benefits. If you are unable to participate in your return to work plan due to a vacation, your benefits may be reduced or suspended.

What if my health care provider recommends I go off or stay off work?

The WCB will carefully review and weigh all information that is submitted on your claim. If there is objective information that confirms that you can perform some type of work, your Case Coordinator will explore safe and suitable duties with you and your employer.

Some people need a longer period of time away from work as part of their recovery due to the severity of their injury. Even in these cases, returning to some type of work in some capacity, as soon as possible, helps with your recovery and your overall health and wellness.

What happens if I decide to quit, retire, return to school, or accept employment elsewhere?

In order to be eligible for TWL benefits with the WCB, you must be actively engaged in a return to work plan with your employer. If you leave your job for some reason, it may affect your eligibility for benefits. It is best to discuss these scenarios in advance with your Case Coordinator to determine how it will impact your claim.

What happens if I'm unable to return to my pre-accident job?

If you cannot return to the job you did before your accident, we will work with you, your employer and health care providers to see if you can be accommodated into a suitable job.

If your employer cannot accommodate you, and you continue to have a loss of earning capacity and an impairment or pending impairment, you may be eligible for vocational rehabilitation services. If you meet the criteria, our Vocational Rehabilitation Coordinator will work with you to prepare you to re-enter the workforce.

What if I have a non-work related injury, illness, or condition that affects my ability to participate in my return to work plan?

If you are unable to participate in treatment or your return to work plan due to a non-work related injury, illness, or condition, your benefits may be suspended until you are able to participate.

What if I disagree with a decision made by my Case Coordinator?

If you disagree with a decision, you should first speak with your Case Coordinator about it. Decisions are made based on the *Workers Compensation Act* and WCB policies by gathering and reviewing all relevant information on your claim. If there is conflicting information, information is weighed and a decision is made based on a degree of proof that is more probable than not. This is outlined in the WCB Decision Making policy (POL-160).

For more information

If you have questions that aren't covered here or you need more information, please speak with your Case Coordinator. 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

For more information about your responsibilities while receiving WCB benefits, please see WCB Worker Role in Recovery and Return to Work policy (POL-76). All polices are available on our website at <u>wcb.pe.ca</u>

