



Other Benefits/Entitlements

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- **Group Life Insurance²** – If you have been on wage loss benefits for two years and are continuing on benefits, we will enroll you in a life insurance plan at no charge to you. Once enrolled, if you die while on benefits or within 90 days of receiving your last cheque, a death benefit will be paid to your estate.
- **CPP Disability Benefit** – You may qualify for monthly CPP disability benefits. There are advantages to receiving WCB wage loss and CPP benefits at the same time. For further information, please read the WCB fact sheet Benefits From Other Sources, CPP Disability Benefits (available online at wcb.mb.ca or from your Case Manager).

The following benefits are not normally provided by the WCB:

- pension plan
- dental plan
- out-of-province treatment
- massage therapy

² Post 1991 claims only.



A trusted partner, insuring today and building a safer tomorrow.

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

How to Reach Us

The Workers Compensation Board of Manitoba
333 Broadway, Winnipeg, MB R3C 4W3

Email us at
wcb@wcb.mb.ca

For more information, visit
www.wcb.mb.ca

or call us at
204-954-4321

or toll free
1-855-954-4321

Report fraud and non-compliance

Call 204-888-8081 or toll free 1-844-888-8081
Email Compliance@wcb.mb.ca

SAFE Work is everyone's responsibility. Preventing injuries is good for employers and workers. To learn more, go to:

safemanitoba.com

or call 204-957-SAFE (7233) in Winnipeg
or 1-855-957-SAFE (7233) outside Winnipeg



LONG TERM WAGE LOSS



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





What is Long Term Wage Loss?

Welcome to the Long Term Wage Loss unit. This unit will assist you with your payments for long term wage loss, medical and other ongoing needs.

Now that your claim has been transferred to this unit, a long term wage loss Case Manager will be assigned to you. You may call your Case Manager any time you have questions. Your Case Manager will contact you at least once a year.

This brochure includes information about the types of benefits and services that apply to long term claims such as yours. For a complete description of WCB benefits, services and our appeal process, please read the Worker Handbook: Case Management and You (available online at wcb.mb.ca or from your Case Manager).

Wage Loss Benefits

At this time in your claim, you should know if you will be receiving full or partial long term wage loss benefits. The amount we will pay you is based on your actual earnings and earning capacity.

Changes to Your Wage Loss Payments

Your long term wage loss payments may change from year to year. They may change if the average industrial wage¹ changed over the last year. They may also change if your actual or estimated earnings/earning capacity changes. If we make a change to your wage loss benefits, we will send you a letter explaining the changes.

Collateral Benefits

Your wage loss benefits may be reduced if you receive collateral benefits. A collateral benefit is money you are paid for a work injury. To make sure we pay you the correct amount, tell us immediately of any changes to the following:

- employment income, including overtime, holiday pay, bonuses or changes in hourly rate of pay
- CPP disability/retirement benefits or private insurance benefits
- dependent and marital status
- employment status.

Ending Wage Loss Benefits

We will stop paying long term wage loss benefits if you fully recover from your injury, if you retire before age 65, or when you turn 65, whichever occurs first. However, if you were injured after 2006 and were 61 years or older when injured, we may pay you benefits for up to four years.

¹ The average industrial wage is calculated every year using information available from Statistics Canada.

Other Benefits/Entitlements

Depending on the circumstances of your claim, you may be eligible for some or all of the following:

- **Medication** – The WCB will continue to cover the cost of medication required as a result of your workplace injury. Coverage for approved medications continues beyond age 65.
- **Treatment / Transportation Expenses** – In addition to paying for injury-related treatment expenses, the WCB may also pay for transportation (in excess of normal transportation costs to and from work), parking, lodging and meals when attending treatment.
- **Counseling** – This service may be provided to you or your family members to help cope with the effects of your injury. The service is provided by a psychologist or counselor.
- **WCB Annuity²** – After two years of wage loss, we will contribute to a retirement annuity on your behalf. You may also contribute to it. You will receive an annual statement of the value of the annuity. When you retire and we no longer pay you wage loss benefits, you will have access to your annuity and any interest it has earned.

² Post 1991 claims only.

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Coverage for approved medications continues beyond age 65.