

## 2011 KEY BENEFITS INFORMATION

| Jurisdiction | Max. Comp. Earnings     | % of earnings benefits are based on               | Waiting Period                                     | Employer required to pay worker for Day of Injury | Employer required to pay worker for Period after Injury |
|--------------|-------------------------|---|--|---|---|
| AB           | \$82,800                | 90% net   | No   | Yes   | No  |
| BC           | \$71,700 <sup>1</sup>   | 90% net <sup>2</sup>                              | No   | No  | No  |
| MB           | No Maximum <sup>3</sup> | 90% net <sup>4</sup>                              | No   | Yes <sup>5</sup>                                  | No <sup>6</sup>   |
| NB           | \$56,700                | 85% loss of earnings <sup>7</sup>                 | 3/5 <sup>ths</sup> of weekly benefits <sup>8</sup> | No  | No  |
| NL           | \$51,595                | 80% net   | No   | Yes   | No  |
| NT/NU        | \$75,200                | 90% net   | No   | No  | No  |
| NS           | \$52,000                | 75% net 1st 26 wks then 85% net                   | 2/5ths of wkly benefits                            | No  | No  |
| ON           | \$79,600                | 85% net   | No   | Yes <sup>9</sup>                                  | No  |
| PE           | \$47,800                | 80% net 1 <sup>st</sup> 38 wks then 85% net       | 3/5ths of wkly benefits                            | No  | No  |
| QC           | \$64,000                | 90% net   | No   | Yes   | 14 days <sup>10</sup>                                   |
| SK           | \$55,000                | 90% net (for injuries on or after September 1985) | No   | No  | No  |
| YT           | \$77,920                | 75% gross <sup>11</sup>                           | No   | Yes   | No  |

1 Section 33, *RSCM Vol II #69.00*.

2 Section 29 and section 30.

3 While there is no limit on insurable earnings used for calculation of a worker's benefits, there is a limit on assessable earnings per worker used in the calculation of an employer's assessment. Business owners may purchase personal coverage. In 2011, the coverage limit is \$418,780. Where optional coverage is sold to a business in a non-mandatory industry, injured workers in this business are also subject to this coverage limit.

4 Where the worker's average earnings are \$19,760 or less, wage loss benefits are based on 100% of net.

5 Where the worker's time-loss or no time-loss claim is accepted by the WCB.

6 Under the current Act, a regulation may be passed that requires certain employers to advance injured workers 90% of their net salary for up to 14 days. To date, no regulation has been passed.

7 Loss of earnings is defined as average net earnings minus net estimated capable earnings.

8 If the worker is disabled for a period extending beyond 20 working days the Commission pays the worker for the three working days following the injury. If the worker is admitted as an inpatient to a hospital as a result of the injury, the waiting period is waived. See [http://www.worksafenb.ca/docs/WorkersGuide\\_e.pdf](http://www.worksafenb.ca/docs/WorkersGuide_e.pdf) or <http://www.worksafenb.ca/pdf/resources/policies/21-211.pdf>.

9 Where a worker is entitled to compensation for loss of earnings because of an accident.

10 The amount is then reimbursed to the employer by the CSST.

11 Unless the worker earns equal to or less than the minimum compensation amount (25% of the maximum wage rate), in which case the worker receives 100% of gross.

*Source: Association of Workers' Compensation Boards of Canada – 2011*

\*\*These tables have been designed for general information purposes only. The AWCBC makes no representations as to the completeness or accuracy of the information (which is not exhaustive) and individual workers' compensation boards/commissions should be contacted for specific or additional information and clarification. For links to legislation, see: [here](#). For links to policy, see: [here](#).