

WEEKLY BENEFITS FOR TEMPORARY DISABILITY – SUMMARY - 2011

	<u>% of earnings</u>	<u>Maximum weekly payments</u>	<u>Minimum weekly payments</u>	<u>Additional Info at (Click link):</u>
AB	90% of net earnings ¹ Accidents on or after April 1, 2003 Accidents on or before March 31, 2003	\$1,041.70 \$1,055.13	\$310.79 or 100% of net earnings if less \$310.79 or 100% of net earnings if less	Temporary Benefits Policy
BC	90% of net earnings ²	\$950.42 ³	\$364.02 or 100% of earnings if less	Rehabilitation Services and Claims Manual (#34.20)
MB	90% of net average earnings ¹	\$1,116.14 ^{4, 5, 6}	\$357.12 ^{4, 5, 6, 7}	Calculation of Wage Loss Benefits Benefits Guide 2011 Manitoba Regulation 171/2010, Adjustment in Compensation Regulation Manitoba Regulation 201/2009, Minimum Annual Earnings Regulation
NB	85% of loss of earnings ⁸	Single \$681.00 Married \$718.12	None	Policy No. 21-210 Calculation of Benefits Directive No. 37-110.01 New Brunswick Industrial Aggregate Earnings A Guide for New Brunswick Workers
NL	80% of net earnings	Single \$588.85 Equivalent to spouse \$621.42 ⁹	None	'Handbook - Injured Workers' at ' Publications ' 'Earnings Loss Policy EL-01' at ' Client Services Policies and Procedures '
NT/ NU	90% of net earnings ¹	\$1,119.32	\$477.23 or 100% of net earnings if less	Calculation of Temporary Compensation Policy
NS	75% of net earnings for the first 26 weeks 85% of net earnings thereafter	\$565.93 (TD5) \$641.38 (TD5)	None	Temporary Earnings-Replacement Benefits
ON	<u>After Jan. 1/98:</u> 85% of net average earnings <u>Prior to Jan. 1/98:</u> - 90% of net average earnings <u>Prior to April 1, 1985</u> – 75% of gross earnings	\$1,022.34 (MF ¹⁰) \$1,022.34 (C ¹⁰) Max. varies (C ¹¹) \$644.72 (MF ¹⁰) \$790.39(C ¹⁰)	\$326.11 (MF ¹⁰) \$399.32 (C ¹⁰) Minimum varies (C ¹¹) \$304.55 (MF ¹⁰) \$372.93 (C ¹⁰)	Benefit for Loss of Earnings (LOE) Policy: Benefit Dollar Amounts – Accidents from 1998 (18-01-02)

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](#).

	<u>% of earnings</u>	<u>Maximum weekly payments</u>	<u>Minimum weekly payments</u>	<u>Additional Info at (Click link):</u>
PE	<p><u>After April 1, 2002:</u> 80% of net for first 38 weeks 85% of net after 38 weeks</p> <p><u>After Jan. 1, 1995:</u> As above, but 39 weeks</p> <p><u>Before Jan. 1, 1995:</u> 75% of average gross earnings to ceiling in effect</p>	<p>\$537.29 (80%)¹² \$570.87 (85%)¹²</p>	None	<p>Workers</p> <p>See Wage Loss Benefits Policy (POL-86)</p>
QC	90% of weighted net income (gross wages less Federal and Provincial Income Tax based on the worker's family exemptions, and contributions to Employment Insurance, the Quebec Parental Insurance Plan and the Quebec Pension Plan). The sum payable depends on the worker's family situation at the time the occupational injury occurred.	\$872.32	\$296.37	www.csst.qc.ca
SK	<u>On or After Sept 1, 1985:</u> 90% of net (with max. wage base of \$55,000 effective January 1, 2007)	\$783.87	\$423.02 or 100% gross earnings if less	<p>Workers - Benefits</p> <p>POL 28/2010</p> <p>PRO 51/2011 – Table of Net Compensation Payable (married + 2 dependents)</p> <p>PRO 57/2010</p>
YT	75% of gross earnings ¹³	\$1,120.77	\$373.59 or 100% if less. If earnings are more than the minimum, then workers are entitled to no less than 75% of gross earnings or the minimum, whichever is greater. Permanently totally disabled workers are eligible to receive no less than the minimum. Minimum compensation is based on 25% of the maximum wage rate.	<p>Worker Information - Benefits</p> <p>Maximum Wage Rate and Maximum Assessable Earnings</p> <p>Policy EL-02 – Minimum Compensation</p>

1 90% of net earnings arrived at after deductions for E.I., CPP (QPP in Quebec) and Income Tax.

2 Section 29 and section 30.

3 This figure is a result of 90% net of the maximum wage rate (\$71,700), including probable income tax, CPP and EI deductions.

4 For a worker with a dependent spouse and two children.

5 Effective January 1, 2006, the ceiling on insurable earnings was removed. This figure is based on \$96,000. 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. Policy 35.10.120, *Terms and Conditions of Optional Coverage*, states the maximum optional/personal coverage level which can be purchased. In 2011, the optional/personal coverage limit is \$418,780 per worker or self-employed person.

6 This figure assumes that the worker does not have probable tax deductions for support payments and child care expenses.

7 Effective January 1, 2006, workers earning less than or equal to the minimum annual earnings would receive wage loss benefits based on 100% of net average earnings. In 2011, the minimum annual earnings level is \$19,760. This figure is based on this earnings level.

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

9 For a worker with a spouse.

10 (MF) = Modified Friedland; (C) = CPI. Net Exemption Code X. All compensation payments and amounts, with exceptions, are to be indexed each January 1 by applying an indexing factor obtained by the following formula: Modified Friedland Indexing Factor = (.50 x CPI) - 1 (effective January 1, 1998); or Friedland Indexing factor = (.75 x CPI) - 1 (effective January 1, 1995 - December 31, 1997 incl.) If the formula yields an indexing factor greater than four, the indexing factor is set to four. If the formula yields an indexing factor less than zero, the indexing factor is set to zero. Benefits and amounts excluded from the Modified Friedland formula method of indexing are indexed each January 1 by the Consumer Price Index.

11 Maximum/minimum varies dependent on the accident date.

12 For a worker with a TD1 code of "1"

13 100% of gross if annual earnings are less than 25% of the Maximum Wage Rate. See Board Policy EL-02 Minimum Compensation.

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