

2015 Key Benefits Information

The following table identifies some of the key benefits information for the current year, including: maximum compensation earnings; percentage of earnings benefits are based on; whether there is a waiting period; whether employer is required to pay worker for day of injury and/or period after injury.

Jurisdiction	Max. Comp. Earnings	Percentage 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
Newfoundland and Labrador	\$61,615	80% net	No	Yes	No
Prince Edward Island	\$52,100	85% net	2/5ths of weekly benefits	No	No
Nova Scotia	\$56,800	75% net 1st 26 weeks then 85% net	2/5ths of weekly benefits	No	No
New Brunswick	\$60,900	85% loss of earnings ¹	3/5 ^{ths} of weekly benefits ²	No	No
Quebec	\$70,000	90% net	No	Yes	14 days ³
Ontario	\$85,200	85% net	No	Yes ⁴	No
Manitoba	No Maximum ⁵	90% net ⁶	No	Yes ⁷	No ⁸
Saskatchewan	\$58,941 ⁹ \$65,130 ⁹	90% net (for injuries on or after September 1985)	No	No	No
Alberta	\$95,300	90% net	No	Yes	No
British Columbia	\$78,600 ¹⁰	90% net ¹¹	No	No ¹²	No
Yukon	\$84,837	75% gross ¹³	No	Yes	No
Northwest Territories and Nunavut	\$86,000	90% net	No	No	No

Source: Association of Workers' Compensation Boards of Canada – 2015

**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. See AWCBC's website for links to Boards/Commissions at www.awcbc.org.

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- Benefit Costs
- Benefit Payments
- Total Benefit Liabilities
- Proportion of Claims Awarded Impairment Benefits
- Percentage of Lost-Time Claims Receiving Wage-loss Benefits
- Percentage of Wage-Loss Claims off Compensation at X days

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- 1 Loss of earnings is defined as average net earnings, less net estimated capable earnings.
 - 2 If the worker is disabled for a period extending beyond 20 working days WorkSafeNB 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 [Workers' Compensation: A Guide for New Brunswick Workers](#) or [Policy No. 21-211: Three-day Waiting Period](#).
 - 3 The amount is then reimbursed to the employer by the CSST.
 - 4 Where a worker is entitled to compensation for loss of earnings because of a work-related accident.
 - 5 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. In 2015, the maximum assessable earnings are \$121,000. Business owners may purchase personal coverage. In 2015, the coverage limit is \$458,900. 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.
 - 6 Where the worker's average earnings are \$22,256 or less, wage loss benefits are based on 100% of net. The WCB also considers the implications of the worker receiving non-taxable wage loss benefits.
 - 7 Where the worker's time-loss or no time-loss claim is accepted by the WCB.
 - 8 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.
 - 9 For injuries occurring prior to 2014, the maximum wage base is \$58,941. For injuries occurring in 2014 or later, the maximum wage base is \$65,130.
 - 10 Section 33, *RSCM Vol II* #69.00.
 - 11 Section 29 and section 30.
 - 12 There is no requirement in the *Workers Compensation Act* for an employer to pay worker for Day of Injury.
 - 13 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.

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