

BENEFITS UNDER THE ACT RESPECTING INDUSTRIAL ACCIDENTS AND OCCUPATIONAL DISEASES (AIAOD)

In Québec, the process for compensating employment injuries includes providing the care required for consolidation of an injury, the physical, social and occupational rehabilitation required by a worker who has sustained an injury, the payment of income replacement indemnities, indemnities for bodily injuries and, where applicable, death benefits.

If you decide to file a claim under Québec's occupational health and safety plan, the following is a summary of the benefits to which you may be entitled under the AIAOD.

MEDICAL AID

You are entitled to the medical aid required by your condition as a result of the employment injury. The CSST pays for the costs of that medical aid, which includes the following:

- the services of a healthcare professional (physician, dentist, optometrist, pharmacist);
- the care and treatment provided in an institution in Québec's health services and social services network (for example, a hospital or a health and social services centre);
- drugs and other pharmaceutical products;
- orthoses and prostheses, under certain circumstances;
- the care and treatment provided in private healthcare establishments by healthcare workers as determined under the *Regulation respecting medical aid*, if that care and treatment was prescribed by your attending physician (for example, audiology or physiotherapy);
- the technical aids and other costs provided for by the Regulation.

INDEMNITIES

Income replacement indemnity

Should you become unable to do your job because of an employment injury, you would be entitled to an income replacement indemnity. You would also be entitled to such an indemnity if you required rehabilitation to be able to do your job or, if that goal is not achievable, to be able to work full-time at some other suitable employment.

- The day of the accident, your employer must pay you 100% of your usual earnings.
- For the first 14 days of absence, your employer must pay you 90% of your net income for the periods that you normally would have worked.
- As of the 15th day of absence, the CSST will pay you an indemnity equal to 90% of your net income.

To establish your net income, your gross income taken into consideration may not exceed the maximum yearly insurable earnings in effect at the time of the event.

Indemnity for bodily injuries

You could also be entitled to an indemnity for bodily injuries if, as a result of the employment injury, you are left with physical or psychological impairment. The indemnity is paid in the form of a lump sum, determined according to your percentage of impairment and your age.

Death benefit

The spouse and dependents of a worker who dies as the result of an employment injury are entitled to a death benefit. If the worker does not have a spouse or dependents at the time of his or her death, then the deceased worker's parents are entitled to a death benefit. If both parents are deceased, the death benefit is paid to the worker's succession. The amount of the death benefit is determined according to special rules if the person entitled to the benefit is an invalid.

Funeral expenses are reimbursed to the person who pays them up to the maximum provided for by law, as are the actual costs of transporting the body.

A lump sum is paid to the spouse, or if there is no spouse, to the other dependents, so that the spouse or dependents can pay the unforeseen expenses caused by the worker's death.

REHABILITATION

If, because of an employment injury, you are left with permanent physical or psychological impairment, you are entitled to the rehabilitation required by your physical or psychological condition.

Rehabilitation may include physical rehabilitation (physiotherapy, prosthesis adaptation, etc.), social rehabilitation (personal home assistance, psychosocial intervention, etc.) or occupational rehabilitation (assessment of occupational possibilities, work station adaptation, etc.).