

## Permanent Disability Awards and Escalation Benefits – Summary – 2015

The following table identifies permanent disability benefits available at each WCB. These are benefits workers may receive if they are found to have a permanent impairment due to a work injury. This table also includes information on lump sum payments and maximum and minimum monthly payments. This table refers to permanent disability benefits only.

Jurisdiction	Components of Permanent Disability Benefits	Lump Sum Payments	Maximum monthly payments	Minimum monthly payments	Additional Info at:
Newfoundland and Labrador <sup>1</sup>	<p><b>Non-Economic</b> – Permanent Functional Impairment (PFI)</p> <p><b>Economic</b> – Extended Earnings Loss (EEL)</p>	<p><u>Injuries 1984 and later</u></p> <p>Max. \$61,615 lump sum for impairment.</p> <p>Min. \$1,000 lump sum for impairment.</p>	<p><u>Injuries 1984 and later</u></p> <p>Maximum Extended Earnings Loss \$3,121.32 based on 80% net earnings<sup>2</sup></p>	<p><u>Injuries 1984 and later</u></p> <p>Some minimum rules apply.</p>	<ul style="list-style-type: none"> <li>• <a href="#">Policy Manual: EN-01</a> – Permanent Functional Impairment – PFI Rating Schedule</li> <li>• 'Handbooks - Injured Workers Handbook' at '<a href="#">Publications</a>'</li> </ul>
Prince Edward Island	<p><b>Non-Economic</b> – Impairment award for measurable loss of body function</p> <p><b>Economic</b> – Extended Wage Loss Benefits</p>	<p><u>Accidents as of January 1, 1995</u></p> <p>Award based on the percentage of total body impairment using AMA guideline.</p> <p>Maximum earnings ceiling in effect on date of accident for 100% impairment. Minimum - \$500.</p>	Lump sum award	No absolute minimum monthly payment.	<ul style="list-style-type: none"> <li>• <a href="#">Impairment Policy</a> (POL-89)</li> <li>• <a href="#">Workers Compensation Act</a>, section 49 (Impairment Award)</li> <li>• <a href="#">Workers Compensation Act General Regulations</a>, section 9</li> </ul>

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

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Jurisdiction	Components of Permanent Disability Benefits	Lump Sum Payments	Maximum monthly payments	Minimum monthly payments	Additional Info at:
Nova Scotia	<p><b>Non-Economic</b> – Permanent Impairment Benefit (for permanent loss of physical ability)</p> <p><b>Economic</b> – Extended Earnings Replacement Benefit (EERB) for loss of earnings if the workers' financial loss is greater than their PIB</p>	Permanent Impairment Benefit (PIB) paid as a lump sum if Permanent Medical Impairment (PMI) rating is 30% or less.	No set maximum. See additional information for calculation of PIB and EERB.	No minimum.	<ul style="list-style-type: none"> <li>• <a href="#">Claim Benefits and Services</a></li> <li>• Section 3.3 and 3.4 of <a href="#">Nova Scotia's Policy Manual</a></li> </ul>
New Brunswick <sup>1</sup>	<p><b>Non-Economic</b> – Permanent Physical Impairment Award (PPI)</p> <p><b>Economic</b> – Long-Term Disability (LTD) benefits</p>	<p>PPI - Maximum \$60,900 in 2015 as a lump sum payment for 100% Permanent Physical Impairment.</p> <p>Minimum \$500.</p>	<p><u>2015:</u></p> <ul style="list-style-type: none"> <li>• Single - \$717.52/ weekly</li> <li>• Married - \$758.23/ weekly</li> </ul>	No minimum.	<ul style="list-style-type: none"> <li>• <a href="#">Policy No. 21-210: Calculation of Benefits</a></li> <li>• <a href="#">Policy No. 21-250: Permanent Physical Impairment</a></li> <li>• <a href="#">A Guide for New Brunswick Workers (Workers' Guide)</a></li> </ul>

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Jurisdiction	Components of Permanent Disability Benefits	Lump Sum Payments	Maximum monthly payments	Minimum monthly payments	Additional Info at:
Quebec	<p><b>Non-Economic</b> - Lump sum indemnity amount for bodily injury</p> <p><b>Economic</b> -No</p>	<p>Maximum \$103,796 in 2015 at age 18 or less and \$51,901 in 2015 at age 65 for a permanent 100% disability.</p> <p>Minimum \$1,037 in 2015 paid as lump sum.</p>	NIL	Lump sum amount only.	<a href="http://www.csst.qc.ca">www.csst.qc.ca</a>
Ontario <sup>1</sup>	<p><b>After January 1, 1990: Non-Economic</b> – Non-Economic Loss Awards (NEL)</p> <p>Pre-1990: Permanent Total Disability; or Permanent Partial Disability</p>	<p>The NEL award is calculated by multiplying the percentage of impairment by the adjusted base amount. The adjusted base amount is \$58,219.06, plus \$1,294.23 for each year under age 45, up to a maximum of \$84,093.66, and minus \$1,294.23 for each year over age 45, with a minimum of \$32,344.43. For 2015, the benefit is paid as a lump sum if it is \$12,937.30 or less.</p>	For NEL benefits: No set maximum, calculated using an actuarial table, based on worker's age at time of maximum medical recovery and level of impairment.	For NEL benefits: No set minimum, calculated using an actuarial table, based on worker's age at time of maximum medical recovery, and level of impairment.	<ul style="list-style-type: none"> <li>• <a href="#">Benefits for non-economic loss</a></li> <li>• Policy <a href="#">18-05-04: Calculating NEL Benefits</a></li> <li>• <a href="#">Pre-1990 Pensions</a></li> </ul>

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Jurisdiction	Components of Permanent Disability Benefits	Lump Sum Payments	Maximum monthly payments	Minimum monthly payments	Additional Info at:
Manitoba <sup>1</sup>	<p><b>Non-Economic</b> - Award for degree of impairment. E.g. Permanent Partial Impairment Award (PPI)</p> <p><b>Economic</b> - Loss of Earning Capacity</p>	<p><u>Impairment Award</u></p> <p>\$1,300 for each full percentage less than 30% and \$39,000 plus \$1,570 for each full percentage over 30%.</p>	<p><u>Wage Loss Benefits</u></p> <p>\$5,901.89<sup>3</sup></p>	<p><u>Wage Loss Benefits</u></p> <p>\$1,738.70<sup>4</sup></p>	<ul style="list-style-type: none"> <li>• <a href="#">Benefits Policies</a></li> <li>• <a href="#">Fact Sheet - Permanent Partial Impairment Award</a></li> <li>• <a href="#">Manitoba Regulation 265/2014, Adjustment in Compensation Regulation</a></li> <li>• <a href="#">Manitoba Regulation 201/2009, Minimum Annual Earnings Regulation</a></li> </ul>

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Jurisdiction	Components of Permanent Disability Benefits	Lump Sum Payments	Maximum monthly payments	Minimum monthly payments	Additional Info at:
Saskatchewan	<p><b>Non-Economic</b> – Permanent Functional Impairment (PFI) and Independence Allowance</p> <p><b>Economic</b> – lost earnings capacity</p>	<p><u>Effective January 1, 2003</u></p> <p>For impairment:</p> <ul style="list-style-type: none"> <li>• Maximum \$45,200</li> <li>• Minimum \$2,200</li> </ul>	<ul style="list-style-type: none"> <li>• If injured between September 1, 1985 and December 31, 2013 (inclusive): \$4,420.58</li> <li>• If injured on or after January 1, 2014: \$4,884.75.</li> </ul> <p>If receiving compensation for 2 years or more, 10% of awards are set aside for an annuity payable at age 65.</p>	<p>Minimum \$2,124.74 as earnings loss to age 65.</p> <p>If receiving compensation for 2 years or more, 10% of awards are set aside for an annuity payable at age 65.</p>	<p><a href="#">Policy &amp; Legislation:</a> Policy and Procedure Manual:</p> <ul style="list-style-type: none"> <li>• PFI: POL 23/2010, PRO 23/2010</li> <li>• Maximum: POL 03/2007, PRO 17/2014, PRO 59/2014</li> <li>• Minimum: PRO 57/2014</li> </ul>
Alberta	<p><b>Non-Economic</b> - Non-Economic Loss Payments (NELPs) to recognize permanent clinical impairment.</p> <p><b>Economic</b> - Economic Loss Payments (ELPs) to recognize disability or the impact a work-related injury/illness may have on a worker's capacity to earn wages.</p>	<p><u>Accidents after Dec. 31, 1994<sup>5</sup></u></p> <p>Max. \$88,233.98</p> <p>Min. \$1,764.68</p>	<p>PTD (Permanent Total Disability) - \$5,152.42</p>	<p>\$1,428.70</p>	<ul style="list-style-type: none"> <li>• <a href="#">Permanent disability compensation and pensions</a></li> <li>• Policy: <a href="#">Permanent Disability</a></li> </ul>

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Jurisdiction	Components of Permanent Disability Benefits	Lump Sum Payments	Maximum monthly payments	Minimum monthly payments	Additional Info at:
British Columbia	<p><b>Economic:</b></p> <ul style="list-style-type: none"> <li>• <b><u>Permanent Total Disability (PTD)</u></b>: Board must pay 90% of average net earnings. (section 22)</li> <li>• <b><u>Permanent Partial Disability (PPD)</u></b>: Board must estimate loss of earning capacity, and pay 90% of the estimated lost net earnings. (section 23)</li> </ul>		\$4,486.22 <sup>6</sup>	<p>PTD: \$1,691.85 (section 22(2))</p> <p>PPD: Weekly minimum payments are equal to the percentage of the partial disability multiplied by either \$374.56 per week, or 100% of average earnings, if less than \$374.56. (section 23(4) and 29(2))</p>	<a href="#">Rehabilitation Services and Claims Manual</a>
Yukon <sup>1</sup>	<p><b>Non-Economic – Permanent Impairment</b></p> <p><b>Economic – Wage Loss Benefit</b></p>	<p><u>Accidents after Dec. 31, 1992</u></p> <p><b>Lump sum awards for permanent impairment:</b></p> <p>The percentage of permanent impairment x 125% of the Maximum Wage Rate in effect during the year of injury.</p>	<p><u>Accidents after Dec. 31, 1992</u></p> <p><b>Earnings Loss Benefits:</b></p> <p>The maximum monthly earnings loss benefit for 2013 is \$5,131.56.</p>	<p><u>For Disabilities occurring after December 31, 1992</u></p> <p><b>Dual Award System - for earnings loss benefits only:</b></p> <p>25% of the maximum wage rate in effect for the year of entitlement.</p>	<ul style="list-style-type: none"> <li>• Policy: <a href="#">Permanent Impairment</a> (EN-12)</li> <li>• Policy: <a href="#">Minimum Compensation</a> (EL-02)</li> </ul>
Northwest Territories and Nunavut	<b>Economic – Permanent Partial Disability (PPD) or Permanent Total Disability (PTD)</b>	Choice where total PPD is less than 10%.	\$1,138.25 <sup>7</sup>	No minimum.	Policy: <a href="#">06.03 Calculation of Permanent Compensation</a>

**All awards for 100% Permanent Total Disability except where stated otherwise.**

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[You may also be interested in:](#)

You may also be interested in the following comparative tables, found on our [Benefits](#) page:

- “Weekly Benefits for Temporary Disability” found under the heading “Temporary Disability Benefits – Wage Loss Benefits” (for information on the percentage of the workers’ earnings that wage-loss compensation is based on and maximum and minimum weekly compensation payments a worker may receive).
- “Dependency Benefits and Fatalities – Summary” found under the heading “Dependency Benefits and Fatalities” (for information on benefits for dependants of fatally injured workers).

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- 1 Dual award system - lump sum for impairment and earnings loss to age 65. Effective January 1, 2006, older workers in Manitoba may receive wage loss benefits for up to 48 months after their date of accident.
  - 2 For a worker with a dependent spouse.
  - 3 Effective January 1, 2006, there is no limit on insurable earnings. The benefit level is based on a worker earning \$121,000. The worker has a dependent spouse and two children. Other earning levels and dependency statuses will result in a different benefit figure. 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 and Personal Coverage*, states the maximum optional/personal coverage level which can be purchased. In 2015, the optional/personal coverage limit is \$458,900 per worker or self-employed person.
  - 4 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. Effective January 1, 2015, the minimum annual earnings level is \$22,256. The benefit level is based on this earnings level. This worker also has a dependent spouse and two children. Earning levels below this amount and other dependency statuses would result in a different benefit figure.
  - 5 Dual Award System for accidents after Dec. 31, 1994; lump sum for impairment & wage loss to age 65, at which time the wage loss amount is adjusted by a formula similar to a retirement pension; the adjusted wage loss amount is then paid for the remainder of the worker's lifetime.
  - 6 This amount represents maximum wage earnings with basic tax deductions.
  - 7 For a worker who is a northern resident.

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