

## Weekly Benefits for Temporary Disability – Summary – 2015

The following table identifies the percentage of the workers' earnings that wage-loss compensation is based on. The table also lists the maximum and minimum weekly compensation payments a worker may receive. This table only applies to temporary disability benefits.

| Jurisdiction              | Percentage of earnings   | Maximum weekly payments                                       | Minimum weekly payments | Additional Info at (Click link):  |
|---------------------------|--|---|-------------------------|---|
| Newfoundland and Labrador | 80% of net earnings  | Single \$684.99<br>Equivalent to spouse \$720.31 <sup>1</sup> | None                    | <ul style="list-style-type: none"> <li>'Handbooks - Injured Workers Handbook' at '<a href="#">Publications</a>'</li> <li>'Earnings Loss Policy EL-01' at '<a href="#">Client Services Policies and Procedures</a>'</li> </ul> |
| Prince Edward Island      | <p><u>On or after January 1, 2014:</u><br/>85% of net for all weeks.</p> <p><u>After April 1, 2002:</u><br/>80% of net for first 38 weeks<br/>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> | \$620.72 <sup>2</sup>   | None                    | <ul style="list-style-type: none"> <li><a href="#">Workers</a></li> <li>See '<a href="#">Wage Loss Benefits Policy (POL-86)</a>'</li> </ul>   |
| Nova Scotia               | 75% of net earnings for the first 26 weeks   | \$611.58 (TD5)  | None                    | See '3.2 Temporary Earnings-Replacement Benefit' at ' <a href="#">Short-term and Long-term Benefits</a> '   |
|                           | 85% of net earnings thereafter   | \$693.24 (TD5)  | None                    |   |

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

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| Jurisdiction  | Percentage of earnings   | Maximum weekly payments             | Minimum weekly payments                        | Additional Info at (Click link):   |
|---------------|--|-------------------------------------|--|--|
| New Brunswick | 85% of loss of earnings <sup>3</sup>   | Single \$717.52<br>Married \$758.23 | None   | <ul style="list-style-type: none"> <li>• <a href="#">Policy No. 21-210 Calculation of Benefits</a></li> <li>• <a href="#">Directive No. 37-110.01 New Brunswick Industrial Aggregate Earnings</a></li> <li>• <a href="#">A Guide for New Brunswick Workers</a></li> </ul>      |
| Quebec        | 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. | \$947.92 in 2015                    | \$318.28 in 2015                               | <a href="http://www.csst.qc.ca">www.csst.qc.ca</a>   |
| Ontario       | 85% of net average earnings  | \$1,093.35 <sup>4</sup>             | \$332.69 <sup>4</sup><br>\$429.24 <sup>5</sup> | <ul style="list-style-type: none"> <li>• <a href="#">Benefit for Loss of Earnings (LOE)</a></li> <li>• Policy: <a href="#">18-01-02 Benefit Dollar Amounts – Accidents from 1998</a></li> <li>• <a href="#">O. Reg. 454/09 Prescribed Temporary Indexing Factor</a></li> </ul> |

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| Jurisdiction | Percentage of earnings  | Maximum weekly payments   | Minimum weekly payments                     | Additional Info at (Click link):   |
|--------------|---|---|---|--|
| Manitoba     | 90% of net average earnings <sup>6</sup>  | \$1,362.08 <sup>7, 8, 9</sup>   | \$401.27 <sup>7,8,9, 10</sup>               | <ul style="list-style-type: none"> <li>• <a href="#">Calculation of Wage Loss Benefits</a></li> <li>• <a href="#">Benefits Guide</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> |
| Saskatchewan | <p><u>On or After Sept 1, 1985:</u><br/>90% of net:</p> <ul style="list-style-type: none"> <li>• For injuries occurring prior to 2014, the maximum wage base will be \$58,941.</li> <li>• For injuries occurring in 2014 or later, the maximum wage base will be \$65,130.</li> </ul> | <ul style="list-style-type: none"> <li>• For injuries occurring prior to 2014, the maximum weekly payments will be \$1,020.13.</li> <li>• For injuries occurring in 2014 or later, the maximum weekly payments will be \$1,127.25.</li> </ul> | \$490.33 or 100% gross earnings if less     | <p><u>Policy &amp; Legislation:</u> Policy and Procedure Manual:</p> <ul style="list-style-type: none"> <li>• Minimum: POL 28/2010, PRO 57/2014</li> <li>• Maximum: POL 17/2014, PRO 17/2014</li> </ul>  |
| Alberta      | 90% of net earnings <sup>11</sup>   |   |   |  |
|              | <ul style="list-style-type: none"> <li>• Accidents on or after April 1, 2003</li> </ul>   | \$1,185.76  | \$328.80 or 100% of net earnings if less    | Policy: <a href="#">Temporary Benefits</a>   |
|              | <ul style="list-style-type: none"> <li>• Accidents on or before March 31, 2003</li> </ul>   | \$1,200.18  | \$328.80.67 or 100% of net earnings if less |  |

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| Jurisdiction                      | Percentage of earnings              | Maximum weekly payments  | Minimum weekly payments   | Additional Info at (Click link):   |
|-----------------------------------|-------------------------------------|--|---|--|
| British Columbia                  | 90% of net earnings <sup>12</sup>   | \$1,032.44 for the first 10 weeks; \$1,013.72 thereafter <sup>13</sup> | \$390.37 or 100% of average earnings if less  | <a href="#">Rehabilitation Services and Claims Manual</a> (#34.20)   |
| Yukon                             | 75% of gross earnings <sup>14</sup> | \$1,223.61   | \$407.87 or 100% of gross 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. | <ul style="list-style-type: none"> <li>• <a href="#">What are Benefits?</a></li> <li>• <a href="#">What is Loss of Earnings Benefits?</a></li> <li>• <a href="#">What is the Maximum Wage Rate?</a></li> <li>• Policy: <a href="#">EL-02 – Minimum Compensation</a></li> </ul> |
| Northwest Territories and Nunavut | 90% of net earnings <sup>11</sup>   | \$1,264.73   | \$546.19 or 100% of net earnings if less  | Policy: <a href="#">03.07 - Calculation of Temporary Compensation</a>  |

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- 1 For a worker with a spouse.
  - 2 For a worker with a TD1 code of "1"
  - 3 Loss of earnings is defined as average net earnings less net estimated capable earnings.
  - 4 On January 1, 2010, Ontario Regulation 454/09 came into force, providing a temporary indexing factor of 0.5% for the years 2010-2015 for the amounts that would otherwise have been adjusted by the Modified Friedland indexing factor (general indexing factor). 100% pensions, 100% future economic loss, 100% LOE, and survivors benefits are subject to full CPI. The calculations are based on the net exemption code of "x" which is the highest exemption code.
  - 5 The figure represents the weekly amount used to calculate survivors' monthly periodic payment when based on legislative minimum earnings.
  - 6 90% of net earnings arrived at after deductions for E.I., CPP (QPP in Quebec) and Income Tax. The Manitoba WCB also considers the implications of the worker receiving non-taxable wage loss benefits.
  - 7 For a worker with a dependent spouse and two children.
  - 8 Effective January 1, 2006, the ceiling on insurable earnings was removed. The benefit level is based on \$121,000. 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. In 2015, the maximum assessable earnings level is \$121,000. 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.
  - 9 The benefit level assumes that the worker does not have probable tax deductions for support payments and child care expenses.
  - 10 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.
  - 11 90% of net earnings arrived at after deductions for E.I., CPP (QPP in Quebec) and Income Tax.
  - 12 Section 29 and section 30.
  - 13 This figure is a result of 90% net of the maximum wage rate for 2015 (\$78,600), including relevant taxes.
  - 14 100% 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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