



Workers' Compensation – Temporary Total Disability Compensation

The following comparative table outlines the treatment of temporary total compensation disability in each workers' compensation boards/commission in Canada.

Jurisdiction/ Workers' Compensation Board / Commission ¹	Compensation Rate for Temporary Total Disability ²	Waiting period ³ / Retroactive period ⁴	Maximum Insured Earnings ⁵ / Minimum compensation ⁶	Rate change or adjustment to initial rate ⁷	Maximum Duration of Temporary Total Disability Compensation Benefits ⁸ / Age Limit ⁹	Treatment of "Top-up" payment by employer ¹⁰	Treatment of Employment Insurance (EI) Benefits in period prior to injury ¹¹
Newfoundland and Labrador / WorkplaceNL	Wage loss benefits are based on 85% of net employment earnings. Net earnings are gross employment earnings (subject to a maximum compensable ceiling) less probable EI, CPP and Income Tax deductions.	No waiting period or retroactive period	Maximum Insured: \$67,985 No minimum	When calculating the initial weekly compensation rate, average earnings immediately for the four pay periods prior to the lost time related to the work injury are usually considered. At 13 weeks, the weekly compensation rate is recalculated and is usually based on average earnings for the 12 months prior to the lost time related to the work injury. Entitlement may exist to extended earnings loss (EEL) benefits in the case of permanent disability. The EEL weekly rate is based on 85% of the net of the gross pre-injury earnings indexed to the current year, less net income the worker is receiving or is capable of earning.	Wage loss benefits may continue until a worker turns 65 years of age. A worker who is 63 or older at the time of injury may receive wage loss benefits for a maximum of two years.	No deduction	Employment Insurance benefits will be included in earnings calculation at 13 weeks and may also be included in calculating the initial rate in certain circumstances.
Prince Edward Island / Workers' Compensation Board of PEI	Temporary wage benefits equate to 85% of NET annual earnings from insured employers	No waiting period or retroactive period	Maximum Insured: \$55,300 No minimum	Review at the end of eight weeks a review of the worker's employment pattern and earnings based on a consecutive twelve-month period during the two years preceding the date of accident.	Wage-loss benefits until a worker turns 65 years of age. A worker who is 63 or older at the time of injury may receive these benefits for a maximum of two years.	A top-up is a collateral benefit. Generally deducted if, when combined with wage loss benefits the amount exceeds 85% of net—effectively allowed where earnings are above maximum insurable.	Employment Insurance benefits may be included in earnings
Nova Scotia / Workers' Compensation Board of Nova Scotia	Temporary Earnings Replacement benefit (TERB) rate is 75% of NET earnings loss for up to 26 weeks	Two-fifths (2/5) of normal work week.	Maximum insured: \$64,500 No minimum	After 26 weeks the TERB increases to 85% of net earnings loss	TERB cease at age 65. Those age 63 or older when the loss of earnings begins may receive benefits for a maximum 24 months	No deduction	Employment Insurance benefits are not considered to be employment income
New Brunswick / WorkSafeNB	85% of NET employment earnings: Gross employment earnings (up to a yearly maximum) – Probable deductions (CPP, EI, income tax) = Net employment earnings Net employment earnings x 85% = Amount of loss of earnings benefits	One working day wait period until June 30, 2021 Firefighters and police are excluded from waiting period Retroactive period: 20 working days As of July 1, 2021: No waiting period No retroactive period	Maximum Insured: \$67,100 No minimum	No later than three months after the start of claim, and then at any time during the claim management process, WorkSafeNB may review earnings and adjust benefits to most appropriately reflect loss of earnings.	Wage loss benefits cease at age 65. Those age 63 or older when the loss of earnings begins may receive benefits for a maximum of two years.	If earnings above maximum, the employer may choose to top up benefits up to 85% of your net earnings; top up not deducted but must be reported. The employer may choose to continue paying full salary, in which case WorkSafeNB will not pay loss of earnings benefits but will pay other benefits (such as medical aid)	Employment Insurance (EI) benefits are included as regular employment earnings
Québec / Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST)	For the first 14 days of absence, employer must pay 90% of NET employment income (NET=GROSS minus [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]). This amount is reimbursed by CNESST. As of the 15th day of absence, the CNESST will pay indemnity equal to 90% of NET employment Income	No waiting period or retroactive period	Maximum Insurable earnings: \$83,500 per year Annual gross income of minimum insurable employment (from 1 st May 2020): \$27,321.36 per year	None	68th birthday of the worker or, if the latter is the victim of an injury professional when he is at least 64 years old, 4 years after the date of the beginning of his incapacity to exercise his job	No deduction	Employment Insurance Benefits may be included in Annual Income



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Ontario/ Workplace Safety and Insurance Board (WSIB)	85% of NET Take-home Average Earnings to an annual maximum	No waiting period or retroactive period	Maximum: \$102,800 per year No Minimum	Loss of Earnings (LOE) benefits are paid based on the worker's long-term average earnings from the beginning of the 13th week of LOE benefits. If loss-of-earnings is ongoing, review at six years (72 months) and is usually made permanent.	None, if under age 63 at time of injury, temporary benefits cease at age 65. If 63 or older, benefits continue for two years	No deduction	Gross employment insurance (EI) benefits received for non-earning periods may be included as earnings in the calculation of long-term average earnings. ¹⁷
Manitoba/ Workers' Compensation Board of Manitoba	90% of NET earnings based on either regular earnings at the time of your injury or average yearly earnings. NET earnings are GROSS earnings less probable deductions that take into account tax credits including those claimed for basic personal amounts, spouse or common-law partner amount (if they are not working), dependent children, childcare expenses and support payments reported on income tax returns.	No waiting period or retroactive period	No maximum .No minimum.	The tax credits and/or tax deductions applicable as of the date of the injury will remain in place for the first two years, even if taxation status changes during that time	Where a worker is 61 years of age or older at the commencement of his or her loss of earning capacity, the board may pay the wage loss benefits for a period of not more than 48 months following the date of the accident ¹⁵	Employer-paid top-ups are considered "collateral benefits" and generally deducted from compensation payable or considered earnings. Top-ups that do not provide more than 100% of your net actual loss of earnings may be allowed.	Employment Insurance benefits are not considered to be employment income
Saskatchewan/ Saskatchewan Workers' Compensation Board	90 percent of NET employment Earnings based on the same information your employer uses to calculate deductions	No waiting period or retroactive period	Maximum: Jan. 1, 2021 \$91,100 per year Minimum compensation for workers who are totally unable to work: \$554.45/week.	None	None, if under age 63 at time of injury, temporary benefits cease at age 65. If 63 or older, benefits continue for two years	No deduction	Employment Insurance benefits are not considered to be employment income
Alberta/ Worker' Compensation Board of Alberta	90 percent of NET Average Earnings rounded to the nearest \$100 and determined from Compensation Tables for Accidents after April 1, 2003 ¹²	No waiting period or retroactive period	Maximum Insured Earnings: Workers with a date of accident on or after January 1, 2021, will be compensated at 90% of their yearly net earnings, to a maximum of \$98,700 per year. No maximum for injuries from September 2018 through December 2020 Minimum Compensation effect: Earners with rounded annual earnings between \$26,300 and \$29,400 receive 99% to 91% on a declining scale; for earnings below \$26,200, compensation is equal to 100% of NET. [2020 figures]	Rates may be adjusted in a limited number of special circumstances: Rates are adjusted for seasonal and casual workers if their disability continues beyond the date their work was expected to end – see Policy 04 01, Part II, Application 2, Question 1 Question 1 Rates may also be adjusted at the time of a recurrence (s.61), and also for apprentices [s.67(2)], young workers (s.68), and tradespersons temporarily working outside their trade. See Policy 04-01, Part II, Application 3.	None. Temporary total disability benefits are payable for as long as the compensable temporary total disability lasts.	No deduction	Employment Insurance benefits are not considered to be employment income



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British Columbia/ WorkSafeBC	90% of NET Average Earnings at time of injury based on Net Compensation Table	No waiting period or retroactive period	Maximum insured earnings: \$100,000 per year (effective Jan 1, 2021) Statutory Minimum: Earnings between \$22,300–\$27,800 If 90% of the average net earnings falls below the statutory minimum of \$22,230.72 (or \$426.34 weekly), the worker will receive the statutory minimum. Where the rounded gross annualized earnings is below the minimum of \$22,230.72 (or \$426.34 weekly), the worker receives 100% gross average earnings	After 10 weeks, a long-term earnings rate is set, and individual tax circumstances considered; 90% of Net Average Earnings Rate	None, if under age 63 at time of injury, temporary benefits cease at age 65. If 63 or older, benefits continue for two years or to evidence-based later retirement date ¹³	No deduction	The Board may include EI income in the determination of average earnings if in recurring seasonal or recurring temporary interruptions of employment ¹⁴
Yukon/ Yukon Workers' Compensation Health and Safety Board	75 % of GROSS average weekly earnings	No waiting period or retroactive period	Maximum insured: \$91,930	Not stated	Worker has reached the age at which he/she is entitled to apply for Old Age Security benefits. [Effectively any worker aged 63 or older entitled up to 24 months after each work-related injury]	No deduction	Employment Insurance benefits are not considered to be employment income
Northwest Territories/ Workers' Safety and Compensation Commission (WSCC) ¹⁶	90% of NET monthly average earnings based on 1/12th NET annual remuneration	No waiting period or retroactive period	Maximum insured: \$97,300	Stage 1 determination s used to calculate the disability compensation paid to a worker during the period where the seasonal or partial employment would have continued but for the work-related injury. Stage 2 determination applies to the calculation of disability Compensation paid to a worker who continues to suffer from a disability beyond the period where, in the usual course of their seasonal or partial employment, the worker would receive remuneration.	Term Supplement If the worker is 65 years of age or older at the time that their claim is accepted, and can reasonably confirm their employment would have continued, they may receive a term supplement equivalent to their total disability compensation, less any award for partial disability or partial impairment, to a maximum of 24 months from the time they are determined to be eligible for vocational rehabilitation services.	Not stated	Employment Insurance benefits are considered to be employment income

Note: Intended for educational purposes only. Provisions subject to change. Check individual jurisdictions for current law and policy.

- ¹ Jurisdiction refers to national, provincial, or territorial government authority; Agency refers to the unit of government or statutory authority charged with administration of the workers' compensation law and policy. The agency may operate under or be referred to by different names. The most often used name is listed first. Operating names may be contracted to acronyms.
- ² Compensation Rate for Temporary Total Disability describes the basis for determining how much compensation will be paid for the initial period of Temporary Total Disability.
- ³ Waiting period refers to the duration after the day of injury where Temporary Total Disability benefits that would otherwise be payable are not paid.
- ⁴ Retroactive period refers to the duration of a claim or benefits beyond which the waiting period is reimbursed at the compensation rate.
- ⁵ Maximum Insured Earnings refers to the yearly amount of GROSS income against which the compensation rate is applied. Definitions of what may be included in the maximum may vary by jurisdiction.



- ⁶ Minimum compensation refers to legislative provisions or policies that prescribe compensation amounts for lower wage earners.
- ⁷ Rate change or adjustment to initial rate refers to a legislated or policy-based provision for a review or recalculation of the initially established compensation rate. This may differ from a long-term earnings rate used for permanent disability and other compensation calculations.
- ⁸ Duration of temporary total disability compensation benefits refers to temporary total “wage-loss”, “wage-replacement” or “loss of earnings” compensation or benefits only. Other benefits such as medical aid, rehabilitation, prescriptions, orthotics, prosthetics, wheelchairs, etc. continue.
- ⁹ Age Limit refers to legislative or policy guidance that terminates temporary total disability benefits at a given set age, given number of months or years following an injury, or at a later (pre-injury) retirement date
- ¹⁰ Treatment of “Top-up” payments refer to funds paid by the employer to augment workers’ compensation to or near full salary levels. This category does not refer to other payments made by other sources such as group short or long-term disability plans.
- ¹¹ Treatment of Employment Insurance (EI) benefits may be included in the determination of average earnings or income from employment.
- ¹² WCB-Alberta, Policies and Information Manual: Appendix E- Compensation Tables, available at <https://www.wcb.ab.ca/about-wcb/policymanual/appendices/appendix-e.html>
- ¹³ WorkSafeBC, Compensation Practice and Quality Department, PRACTICE DIRECTIVE # C5-1 (INTERIM): DURATION OF BENEFITS – AGE 65, amended July 1, 2020.
- ¹⁴ BC Workers Compensation Act, 2008(4): If income from employment benefits was payable to a worker under the Employment Insurance Act (Canada) during the period for which average earnings are to be determined, the Board may include that income in the determination only if the Board considers that the worker’s employment during that period was in an occupation or industry that results in recurring seasonal or recurring temporary interruptions of employment ¹⁵ WCB-Manitoba, Workers’ Compensation Act, Section 39(3)
- ¹⁶ WSCC administers workers’ compensation for the Northwest Territories and Nunavut.
- ¹⁷ WSIB-Ontario, Operational Policy Manual, Determining Long-term Average Earnings: Workers in Permanent Employment, Document Number 18-02-03, February 15, 2013

Disclaimer:

***This table has 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](#).*