

Permanent Disability Awards and Escalation Benefits - Summary



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.

The Newfoundland and Labrador Workplace Health, Safety and Compensation Act, 2022, became effective on September 1, 2023, along with new regulations. The table has been updated to incorporate these changes. The Summary table will soon be revised to encompass all jurisdictional updates in the near future.

Jurisdiction/	Components of Permanent Disability Benefits	Lump Sum Payments	Maximum monthly payments	Minimum monthly payments	Additional Information
Workers' Compensation Board / Commission					
Newfoundland and Labrador / WorkplaceNL	<p>Non-Economic – Permanent Functional Impairment (PFI)</p> <p>Economic – Extended Earnings Loss (EEL)</p>	<p>Injuries 1984 and later: Lump sum PFI payments are calculated by multiplying the percentage of injury impairment by the MCAE.</p> <p>Max. \$67,985 lump sum for impairment.</p> <p>Min. \$1,000 lump sum for impairment.</p>	<p>Injuries 1984 and later: Maximum monthly EEL payments are based on full EEL, with no capacity to earn, calculated at 85% of the net of \$67,985.</p>	<p>Injuries 1984 and later: Some minimum rules apply if a worker had qualified for minimum compensation under a former provision of the Act, which has since been repealed and replaced</p>	<ul style="list-style-type: none"> • Policy Manual: EN-01 Permanent Functional Impairment • PFI Rating Schedule Workplace Health, Safety and Compensation Act, 2022: (section 82)
Prince Edward Island / Workers' Compensation Board of PEI	<p>Non-Economic – Impairment award for measurable loss of body function</p> <p>Economic – Extended Wage Loss Benefits</p>	<p>Accidents as of January 1, 1995</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.</p> <p>Minimum - \$500.</p>	<p>Lump sum award</p>	<p>Lump sum amount only</p>	<ul style="list-style-type: none"> • Impairment Policy (POL-89) • Workers Compensation Act, Section 49 (Impairment Award) • Workers Compensation Act General Regulations, Section 9
Nova Scotia / Workers' Compensation Board of Nova Scotia	<p>Non-Economic – Permanent Impairment Benefit (for permanent loss of physical ability)</p> <p>Economic – Extended Earnings Replacement Benefit (EERB) for loss of earnings if the workers' financial loss is greater than their PIB</p>	<p>Permanent Impairment Benefit (PIB) paid as a lump sum if Permanent Medical Impairment (PMI) rating is 30% or less.</p>	<p>No set maximum. See additional information for calculation of PIB and EERB.</p>	<p>No minimum</p>	<ul style="list-style-type: none"> • Claim Benefits and Services • Section 3.3 and 3.4 of Nova Scotia's Policy Manual
New Brunswick / WorkSafeNB¹	<p>Non-Economic – Permanent Physical Impairment Award (PPI)</p> <p>Economic – Long-Term Disability (LTD) benefits</p>	<p>PPI - Maximum \$67,100 in 2021 as a lump sum payment for 100% Permanent Physical Impairment.</p> <p>Minimum \$500</p>	<p>2021:</p> <p>Single - \$794.04/ weekly</p> <p>Married - \$842.09/ weekly</p>	<p>No minimum</p>	<ul style="list-style-type: none"> • Policy No. 21-210 Calculation of Benefits: https://www.worksafenb.ca/policy-and-legal/policy/view-our-policies/determining-average-earnings • Policy 21-250 Permanent Physical Impairment: https://www.worksafenb.ca/policy-and-legal/policy/view-our-policies/permanent-physical-impairment • A Guide for New Brunswick Employers: https://www.worksafenb.ca/media/59384/guidefornewemployers.pdf



Jurisdiction/ Workers' Compensation Board / Commission	Components of Permanent Disability Benefits	Lump Sum Payments	Maximum monthly payments	Minimum monthly payments	Additional Information
Québec / Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST)	Non-Economic - Lump sum indemnity amount for bodily injury Economic - No	Maximum \$113, 826 in 2021 at age 18 or less and \$56, 916 in 2021 at age 65 for a permanent 100% disability. Minimum \$1,137 in 2021 paid as lump sum.	NIL	Lump sum amount only	Politique 2.06 – L'indemnité pour préjudice corporel
Ontario / Workplace Safety and Insurance Board (WSIB) ¹	After January 1, 1990: Non- Economic – Non- Economic Loss Awards (NEL) Pre-1990: Permanent Total Disability; or Permanent Partial Disability	The NEL award is calculated by multiplying the percentage of impairment by the adjusted base amount. The adjusted base amount is \$63,152.40, plus \$1,403.91 for each year under age 45, up to a maximum of \$91,219.55, and minus \$1,403.91 for each year over age 45, with a minimum of \$35,085.21. For 2021, the benefit is paid as a lump sum if it is \$14,033.59 or less.	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"> • Benefits for non- economic loss • Policy 18-05-04: Calculating NEL Benefits • Policy: 18-07-04: Calculating Permanent Disability Benefits • Pre-1990 Benefits
Manitoba / Workers' Compensation Board of Manitoba ^{1 & 2}	Non-Economic – Impairment Award for degree of impairment. Economic - Loss of Earning Capacity (Wage Loss Benefits)	Impairment Award - \$1,500 for each full percentage less than 30% and \$45,000 plus \$1,810 for each full percentage over 30%. ²	Wage Loss Benefits \$6,247.23 ³	Wage Loss Benefits \$1,933.12 ⁴	<ul style="list-style-type: none"> • Benefits Policies • Benefits Guide - FAQ • Fact Sheet - Impairment Award • Manitoba Regulation 132/2020, Adjustment in Compensation Regulation • Manitoba Regulation 201/2009, Minimum Annual Earnings Regulation
Saskatchewan / Saskatchewan Workers' Compensation Board	Non-Economic – Permanent Functional Impairment (PFI) and Independence Allowance Economic – lost earnings capacity	Effective January 1, 2003 For impairment: Maximum \$45,200 Minimum \$2,200	If injured between September 1, 1985 and December 31, 2013 (inclusive): \$4799.63 If injured on or after January 1, 2014: \$6832.50. If receiving compensation for 2 years or more, 10% of awards are set aside for an annuity payable at age 65.	Minimum \$2402.60 as earnings loss to age 65. If receiving compensation for 2 years or more, 10% of awards are set aside for an annuity payable at age 65.	Policy & Legislation : Policy and Procedure Manual: PFI: POL 23/2010, PRO 23/2010 Maximum: POL 07/2020, PRO 07/2020, PRO 02/2020 Minimum: PRO 10/2020

Jurisdiction/ Workers' Compensation Board / Commission	Components of Permanent Disability Benefits	Lump Sum Payments	Maximum monthly payments	Minimum monthly payments	Additional Information
Alberta / Worker' Compensation Board of Alberta	<p>Non-Economic - Non-Economic Loss Payments (NELPs) to recognize permanent clinical impairment.</p> <p>Economic - 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>Accidents after Dec. 31, 1994 ⁵</p> <p>Max. \$95,409.26</p> <p>Min. \$1,908.19</p>	PTD (Permanent Total Disability) - \$5,435.13	\$1,877.75	<ul style="list-style-type: none"> • Permanent disability compensation and pensions • Policy: Permanent Disability
British Columbia / WorkSafeBC	<p>Economic:</p> <p>Permanent Total Disability (PTD): Board must pay 90% of average net earnings. (Section 194 (1))</p> <p>Permanent Partial Disability (PPD): Board must estimate loss of earning capacity, and pay 90% of the estimated lost net earnings. (Section 195 (1))</p>		The short-term monthly benefit is \$5,675.83, the long-term monthly benefit is \$5,580.64. ⁶	<p>PTD: \$1,847.73 (Section 194 (2))</p> <p>PPD: Weekly minimum payments are equal to the percentage of the partial disability multiplied by either \$426.33 per week, or 100% of average earnings, if less than \$426.33 (Section 191 (2), 195 (2))</p>	Rehabilitation Services and Claims Manual
Yukon / Yukon Workers' Compensation Health and Safety Board (YWCHSB) ¹	<p>Non-Economic – Permanent Impairment</p> <p>Economic – Wage Loss Benefit</p>	<p>Accidents after Dec. 31, 1992</p> <p>Lump sum awards for permanent impairment:</p> <p>The percentage of permanent impairment x 125% of the Maximum Wage Rate in effect during the year of injury.</p>	<p>Accidents after Dec. 31, 1992</p> <p>Earnings Loss Benefits:</p> <p>The maximum monthly earnings loss benefit for 2013 is \$5,131.56</p>	<p>For Disabilities occurring after December 31, 1992</p> <p>Dual Award System - for earnings loss benefits only: 25% of the maximum wage rate in effect for the year of entitlement.</p>	<p>Policy: Permanent Impairment (EN- 12)</p> <p>Policy: Minimum Compensation (EL-02)</p>
Northwest Territories / Workers' Safety and Compensation Commission (WSCC)	Economic – Partial Impairment (PI) or Total Impairment (TI)	Choice where total PI is less than 10%	\$8,108.33 ⁷	No minimum	Policy: 06.03 Calculation of Permanent Compensation

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

¹ Dual award system - lump sum for impairment and wage loss benefits for loss of earning capacity to age 65. Older workers in Manitoba may receive wage loss benefits for up to 48 months after their date of accident.

² Benefit levels are for 2021 accidents.

- ³ Since January 1, 2006, there is no statutory cap on insurable earnings. The benefit level is based on a worker earning \$127,000. 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. In 2021, this limit is \$127,000. Policy 35.10.120, Terms and Conditions of Optional and Personal Coverage, states the maximum optional/personal coverage level which can be purchased. In 2021, the optional/personal coverage limit is \$528,590 per worker or self-employed person.
- ⁴ Where a worker's average earnings are less than or equal to the minimum annual earnings, they would receive wage loss benefits based on 100% of net average earnings. From October 1, 2020 to September 30, 2021, the minimum annual earnings level is \$24,752. 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.

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](#).*