

BENEFITS AVAILABLE TO AN INJURED TEACHER

Introduction

WorkplaceNL provides benefits to injured workers or to a worker's dependents if the worker dies as a result of a work-related injury or illness. It is a no fault system in which workers give up their rights to sue an Employer or another worker covered under the WHSCC Act. In January 1995, Provincial legislation governing the application of the Workers' Compensation Commission (now WorkplaceNL) changed. As a result, all injured workers were placed under the same benefit structure.

A. Medical Aid

The Commission will pay:

- All reasonable health care expenses related to the injury. They include:
 - medical doctor's fees
 - chiropractic fees
 - hospital costs
 - prescription drug costs
 - physiotherapy fees
 - occupational therapy costs and for aids such as crutches and prosthesis.
- All reasonable costs associated with travel, accommodations and meals are covered when you have to leave your home community for medical treatment. The Commission will not cover this cost if the medical treatment is available in your home community.

Question: Which medical doctor or chiropractor do I see if I am injured?

Answer: You decide which medical doctor or chiropractor you see after an injury. However, the Commission may later require you to be examined by a specific doctor.

B. Wage-Loss Benefits

- If your claim to WorkplaceNL is accepted for wage-loss benefits, your compensation will start the day after your injury. Your Employer will pay your full wages for the day of the injury.
- Wage-loss benefits are paid while you are away from work for a compensable injury and receiving medical treatment or participating in a rehabilitation program.
- Wage-loss benefits are equal to 85% of your net income. Your net income is defined as your gross pay less EI, CPP and income tax deductions. (Note: Effective Jan. 1, 2020, maximum insurable gross income is \$66,980 annually or \$2,576 bi-weekly.)

C. Recurrence

If a previous injury reported to WHSCC causes further lost time you may reapply for benefits.

- Report the recurrence to your School District as soon as possible.
- Complete and submit a Form 6R to WorkplaceNL.

D. Permanent Functional Impairment (PFI)

A lump-sum benefit to a maximum of \$66,980 paid when an injury has caused permanent disfigurement and/or loss of bodily function, and modification in lifestyle. This benefit is paid in addition to wage-loss benefits and medical aid benefits.

Note: If a permanent injury worsens and this is supported by medical evidence, the individual is eligible for a PFI reassessment.

E. Rehabilitation

To assist a teacher in returning to work, WorkplaceNL offers very flexible rehabilitation programs. The level of rehabilitation provided depends on the significance of your loss of earnings capacity. These programs are developed by your Case Manager in collaboration with you, your School District and your health care providers.

F. Additional Child Care Costs

Additional child care costs over and above your pre-injury costs resulting from your work injury may be covered by WorkplaceNL while you are receiving medical treatment and/or attending rehabilitation programs.

G. Return-to-Work Type Programs/Supports

- Modified Work
- Ease Back to Work
- Trial Work
- Workforce Re-Entry Assistance (WFRA)
- Academic Upgrading/ Formal Training
- Alternate Work
- On-the-Job Training
- Work-Site Modification
- Career Exploration Support
- Entrepreneur Assistance

H. Extended Earnings Loss Benefits (EEL)

If you are unable to earn the equivalent income you earned prior to your injury, you may qualify for Extended Earnings Loss Benefits. EEL benefits are paid when maximum medical recovery is not successful in restoring your ability to earn income equivalent to your pre-injury income level. These benefits are 80% of the difference between the net income you earned before the injury and the net income you are considered capable of earning after maximum medical recovery.

I. Annuities

To qualify at age 65, one must demonstrate that a loss of income from your Canada Pension Plan or your Teachers' Pension Plan is due to your work injury for which you are receiving compensation. You are entitled to the amount of pension lost because of the work injury.

J. Survivor Benefits/Dependent's Benefits

If a teacher dies because of a work-related injury, the surviving spouse and/or dependent may be entitled to benefits.



Information from
WorkplaceNL

This information is provided to teachers with the cooperation of WorkplaceNL.