

Pension Replacement Benefits

When Extended Wage Loss benefits have ended and the worker has reached the age of 65 years, the worker may be eligible for Pension Replacement Benefits. Pension Replacement Benefits are provided when a worker can demonstrate a loss of compensation from their Canada Pension Plan or Registered Employer Sponsored Pension Plan as a result of the injury. Pension Replacement Benefits are paid to the worker for life.

Consumer Price Index

Extended Wage Loss benefits will be adjusted as of July 1 each year, based on a formula defined in the Workers Compensation Act for application of the Consumer Price Index.

Canada Pension Plan (CPP) Disability Benefits

A worker in receipt of 100% extended wage loss benefits, must apply for CPP Disability benefits and notify the Workers Compensation Board when CPP Disability benefits are awarded. If a worker does not apply, the Workers Compensation Board may determine the amount of CPP Disability benefit to which a worker may be entitled and deduct this amount from the Extended Wage Loss benefit.



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For more information:

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Extended Wage Loss Benefits

Information Guide

Extended Wage Loss Benefits

Extended Wage Loss (EWL) benefits are long term benefits paid to a worker whose accident date is on or after January 1, 1995. A worker with an impairment is eligible for EWL benefits when the medical condition has stabilized, the rehabilitation process is completed, and a loss of earning capacity exists.

Travel

The Workers Compensation Board (WCB) will reimburse a worker at the same rate per kilometer as Workers Compensation Board employees for travel expenditures required for medical services and any meeting arranged by the Workers Compensation Board. To be reimbursed for expenses, a worker must complete and submit a *Worker's Expense Claim* form which is available on the WCB website www.wbc.pe.ca or contact the Workers Compensation Board. The payment of expenses must be pre-approved by the WCB before the expenses are incurred by the worker.

Medical Aid

The cost of all medications, physician visits, and other approved expenses which a worker incurs for treatment of an injury, will be paid by the Workers Compensation Board. All medical aid must be pre-approved. Only costs related to the compensable injury will be covered.

A Physician's Report Form 8 must be on file before medical aid, including prescriptions, can be authorized.

All claims for reimbursement of expenses, including travel, must be made within **six months** of incurring the expense.

If pre-approved, a worker may be entitled to supportive care which includes a maximum of 12 physiotherapy or chiropractic sessions per year.

Review of Extended Wage Loss

A review of a worker's Extended Wage Loss benefits will take place 36 months after the effective date of the Extended Wage Loss.

A second review may take place 24 months after the 36 month review, if the Workers Compensation Board determines that a second review is required.

Reassessment of Impairment

A worker may apply to the Workers Compensation Board to request a review of the degree of impairment, provided 16 months has passed since the last assessment. Medical information must support a change in a worker's medical condition.

Method of Payment

Extended Wage Loss benefits are paid by direct deposit. Changes to bank account information must be submitted in writing at least ten days prior to the payment date.

Temporary Wage Loss

If a worker, in receipt of Extended Wage Loss benefits, returns to work, then becomes unable to continue working due to their injury, the worker may be eligible for temporary wage loss (TWL) benefits. The worker must file a Worker's Report Form 6 for a recurrence of their injury.

Worker Information

It is important that the Workers Compensation Board have current contact information for a worker. Workers are requested to notify the Workers Compensation Board of any change in address or telephone number.

Extended Wage Loss End Date

Extended Wage Loss benefits end when a worker's loss of earning capacity ends, or when a worker reaches the age of 65 years. Where a worker is 63 years of age or older when the loss of earning capacity begins, the Workers Compensation Board may pay the wage loss benefits for a period of time of not more than 24 months following the date of the injury.

After extended wage loss benefits end, a worker may continue to be eligible for pre-approved medical aid for treatment directly related to the injury.