

Workers' Compensation Coverage: A Valuable Investment

WCB Nova Scotia is the province's provider of workplace injury insurance.

Every day, our employees work to reduce the human and financial impact of workplace injury. We support employers in creating safer workplaces, but when injury does happen, we are there to provide security from its impact to workers and their families. We also guide the return-to-work process, helping both workers and their employers achieve a timely and safe return to the job.

Protecting Your Employees

WCB Nova Scotia helps injured employees return to work in a safe and timely manner. We provide income replacement benefits, support rehabilitation and offer return-to-work assistance. We also provide extended benefits in cases where an injured worker is no longer able to work due to their workplace injury or illness, and we support families in the wake of workplace tragedy.

Unique Protection for Employers

Workers' compensation also protects employers. The system is based on the principle of collective liability. And, regardless of who is at fault, an injured worker cannot sue their employer if the employer has workers' compensation coverage. When employers take steps to provide a safe work environment, it not only keeps workers safe, it reduces the financial impact of workplace injury costs by:

- Allowing a skilled and experienced worker to continue as a valuable resource to the company
- Keeping loss of productivity to a minimum
- Reducing the cost of finding and retraining new workers
- Maintaining the morale of the workforce

Safe Workplaces Benefit All

WCB Nova Scotia is a leader in Nova Scotia's growing workplace safety culture. We work with employers to help prevent workplace injuries and to establish strong return-to-work programs. The longer an injured worker stays off the job, the less likely they are to recover and return to work in a timely manner.

While injury prevention is the best way to keep workers safe and reduce overall costs, putting an effective return-to-work program in place is the best way to manage the impact of an injury. **You can learn more about our workplace safety materials, tools and programs at worksafeforlife.ca.**

- Time-loss injuries have declined more than 30 per cent in the past decade.
- More than 9 of 10 injured workers are able to return to work at their full pre-injury earnings.

Work is healthy

When injury does occur in your workplace, we're there to help. The WCB offers a variety of programs to support employers in helping employees return to work. They include:

- Assistance with workplace modifications to provide an injured worker with a safe place to work
- Wage assistance in the form of forgivable loans for employers who hire injured workers
- Risk-free, on-the-job training where the employer hires an injured worker but pays no wages or benefits during the training period
- Financial assistance for employers who accommodate injured workers by training them to do a new job in their company

Our **Working to Well program** is designed to support workers, employers and service providers along the journey to healthy and safe return to work.

Learn more about what we do at wcb.ns.ca.

Summary of Workplace Injury Insurance:

HEALTH CARE BENEFITS	<ul style="list-style-type: none"> Hospital care, visits to a doctor, physiotherapist or chiropractor; surgery, prescriptions, dental expenses or other health care items such as braces and crutches
TEMPORARY BENEFITS	<ul style="list-style-type: none"> Paid every two weeks for as long as employee is medically unable to return to work First 26 weeks – 75% of earnings loss After 26 weeks – 85% of earnings loss
PERMANENT IMPAIRMENT BENEFITS	<ul style="list-style-type: none"> Compensation for permanent impairment due to workplace injury or illness. Determined by a review of medical information, and a medical assessment. Payable for life.
PERMANENT LONG TERM BENEFITS	<ul style="list-style-type: none"> Workers unable to return to work receive 85% of net earnings loss up to age 65 At age 65, receive 5% of total benefit paid as an annuity
SURVIVOR BENEFITS	<p>In the very tragic event a worker dies from a workplace injury, survivor benefits to the spouse and/or dependants are provided.</p> <ul style="list-style-type: none"> A one-time lump-sum benefit of \$15,000 Funeral expenses up to \$5,000 Survivor benefits for spouses and dependent children Benefits for other dependents, depending on the situation Survivor benefits are also only payable until age 65 — then an annuity is payable. <p>To learn more about survivor benefits, please contact us.</p>

Some exceptions apply. Benefits are determined based on the individual circumstances of each worker.

WCB Nova Scotia and your workplace

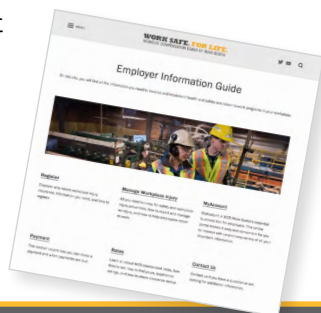
WCB Nova Scotia is your partner in workplace safety and return to work.

We insure about 19,800 workplaces, covering some 335,000 workers in our province. Our social marketing programs and in-workplace safety toolkits are always available to you, and we are a phone call away to assist with other questions about workplace safety. And, if injury happens, we're there to help you navigate the impact on your workplace.

Our new, industry-leading cloud-based insurance software includes real-time access to your claim information, and the ability to quickly and securely interact with us.

Follow us on social media or visit our website to learn more.

Our new **online guide** specifically for employers outlines details about what it means to be a WCB-covered employer.



WCB Coverage: Rates and Premiums

Like other insurance programs, your rates depend on your cost experience. Assessment rates have held steady in Nova Scotia for more than 15 years. They're set by a combination of industry group experience and a workplace's individual experience. Surcharges can be applied to employers whose claim costs are consistently and significantly above the average for their rate group. To learn more about what workplace injury insurance could look like in your workplace, visit our website or contact us.

To learn more:

wcb.ns.ca
employerguide.wcb.ns.ca
 @worksafeforlife
 1-800-870-3331