

Factsheet The Workers' Advisers Office (WAO)

This factsheet has been prepared for general information purposes. It is not a legal document. Please refer to the *Workers Compensation Act* and the *Rehabilitation Services and Claims Manual, Volumes I and II* for purposes of interpretation and application of the law.

Factsheet #39 Updated: January 2013

WHEN DO WAGE LOSS BENEFITS STOP?

What are wage loss benefits?

Wage loss benefits are paid to you by WorkSafeBC to replace the wages you are losing while you are temporarily unable to work because of a work-related injury or disease. Usually, they are paid every two weeks.

When do wage loss benefits stop?

Wage loss benefits are only payable while you are temporarily totally or partially disabled from working.

Your wage loss benefits stop:

- when you recover from an injury or disease;
- when your condition has stabilized and you have a permanent disability,
- when you reach 65, or two years from the date of injury if later than the date you would turn 65;

whichever comes earlier.

What does "stabilized" mean?

Your condition has stabilized (or plateaued) when it is unlikely that it will improve further or that it will get significantly worse, or when any possible changes are considered a normal part of the condition.

How does WorkSafeBC determine whether my condition has stabilized?

WorkSafeBC will consider your doctor's reports and may also request that you be examined by a WorkSafeBC doctor.

For more information: Website: www.labour.gov.bc.ca/wab

Lower Mainland/Fraser Valley/Kootenays: 1-800-663-4261 Northern & Central Interior: 1-800-663-6695 Vancouver Island: 1-800-661-4066





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If the WorkSafeBC doctor thinks your condition has definitely stabilized and you still have a problem due to the injury, WorkSafeBC will stop your wage loss benefits and assess whether you have a permanent disability. If the medical exam shows that your condition has not stabilized, your wage loss benefits will continue.

If the WorkSafeBC doctor is not certain about whether your condition has stabilized, he or she must assess whether significant changes might take place in the next 12 months. If your condition is expected to stabilize within 12 months, wage loss benefits will continue and you will be asked to return later for another medical examination. The doctor may feel that your condition could still improve or worsen significantly but that any such change is likely to develop gradually over a period of more than 12 months, or it is unlikely to be apparent until more than 12 months have passed. In this case, your condition will be considered permanent, even though some change may still occur. Your wage loss benefits will stop and WorkSafeBC will assess you for a permanent disability award.

If I travel outside the province while receiving wage loss benefits, what will happen?

Generally, WorkSafeBC will continue wage loss benefits while you are away on a trip for family matters, an emergency, or in some cases, a vacation, as long as the trip or vacation will not slow down or prevent your recovery.

You should get approval from WorkSafeBC prior to leaving. However, if there is a possibility that you will not receive necessary treatment because you are away and if this would result in a delay in your recovery, you will be advised not to leave and to continue your treatment. Your wage loss benefits may be stopped if you do not continue treatment.

WorkSafeBC will pay for your medical treatment outside the province up to British Columbia rates only.

Are there other circumstances when WorkSafeBC can stop my wage loss benefits?

If you act in a manner that WorkSafeBC believes will cause your injury to get worse, slow down your recovery, or lead to further injury, your benefits may be stopped. If you refuse medical treatment which WorkSafeBC considers necessary for your recovery, wage loss benefits may be reduced or suspended.

WorkSafeBC must warn you before it reduces or stops your wage loss benefits. However, if your actions or refusal of treatment are based on the advice of your doctor, wage loss benefits should continue until you stabilize.



WHEN DO WAGE LOSS BENEFITS STOP?

What if I am still in pain?

Being stabilized or plateaued does not mean being fully recovered. If you are still in pain but your doctor can offer no further help, it is likely that you have stabilized. However, if your doctor continues to suggest treatment, then you are probably still temporarily disabled.

What happens after my condition has stabilized?

Once you have stabilized, WorkSafeBC must make other decisions. If you are still having problems that your doctor thinks are permanent, WorkSafeBC will make plans to assess you for a permanent partial disability award. If you must change job duties or get a new job because of your injury, WorkSafeBC may give you vocational rehabilitation help. Please read the Factsheet *Vocational Rehabilitation*.

If I wish to request a review or appeal a WorkSafeBC decision to stop paying me wage loss benefits, what evidence will I need?

If your wage loss benefits have been stopped and you are requesting a review of that decision, you will need written medical support from your doctor. Your doctor must confirm that you have continued to experience temporary total disability beyond the date that WorkSafeBC considered your condition plateaued or stabilized. Your doctor will need to confirm some significant change is expected over the next 12 months or so, or that some procedure or treatment is ongoing or scheduled within the same timeframe with a reasonable expectation of significant change. It is essential that your doctor support his opinion with reasons why he believes you have not stabilized.

What if I disagree with a decision?

If you do not agree with the WorkSafeBC decision, you have the right to request a review. You must request a review within **90 days**. If you disagree with the Review Division decision you have **30 days** to file an appeal to the Workers' Compensation Appeal Tribunal.