

Services and support for families coping with a work-related death

Our staff can help those who lose a family member to a work-related accident or occupational disease. We understand compassionate and knowledgeable support is critical and our special care case managers can provide information and assistance to help families adjust to their loss.

If you need help, wish to understand these benefits in more detail, or have questions to help you plan and support your employee's family, please give us a call at any time.

Benefits for dependants

We are here to help and can provide a worker's dependants with a source of financial security during this difficult time and will support them in adjusting to the changes in their lives.

Every person's individual circumstances are different. Our benefits in the case of a workplace fatality are designed to:

- Provide financial support to a spouse or partner until dependent children are 18 years old or up to 25 years old if they are in school, regardless of their employment status.
- Help the dependent spouse or partner in becoming gainfully employed through vocational coaching and services and financial support.
- Provide ongoing financial support to spouses or partners who are not capable of becoming gainfully employed.

Note: *Gainful employment is defined as having earnings that cover at least 75% of the value of the fatality pension payable or of the minimum monthly pension for permanent disability.*

Entitlement

There are four main factors that will determine the nature of benefits that a spouse or partner will receive:

- The date the fatality occurred.
- If there are dependent children under the age of 18 or up to the age of 25 (if still in school).
- The current employment status of the spouse or partner (if there are no dependent children).

- The ability of the spouse or partner to become gainfully employed in the future (if they are not already there).

More information about benefit entitlement in the event of a fatality can be found under Section 70 of the *Workers' Compensation Act*, as well as Workers' Compensation Board Policy 04-08, Part II.

Funeral, cremation and memorial costs

We can help families with costs for burial, cremation or a memorial (up to a maximum amount) and may also help with transportation, if needed.

A case manager will be available to discuss any funeral expense-related matters. They can guide you through these costs and benefits, including what expenses may be covered (e.g., venue rental) and what expenses we cannot cover (e.g., alcohol).

Fatality award (a new benefit for claims with a date of accident on or after January 1, 2018)

A fatality award is a one-time payment. The amount differs from case to case as calculation will reflect the cumulative value of any previously paid non-economic loss payment or payments (NELP)* to the deceased. This payment is subject to a maximum amount payable for the same calendar year as the year of the worker's death.

Grief counselling services

Grief counselling services are available to the spouse or partner and to any immediate family members. These services can be facilitated by the case manager with a licensed psychologist in the family's community.

Additional information

For a general overview of benefits for dependants after a work-related fatality, see the [survivor benefits](#) fact sheet.

*A NELP is a one-time payment applicable if medical evidence tells us there is a permanent clinical impairment relating to an injury/illness that occurred on or after January 1, 1995.

