

What's changed *(Please read the policy documents for complete information):*

Please note that policy changes since the last issue are indicated by shaded text or shading in the left margin within the policy itself.

Permanent Total Disability (PTD) - Policy 04-04

- As part of our policy project plan, we committed to reviewing entitlement for workers with catastrophic injuries not listed in section 43(2) of the *Workers' Compensation Act* who may be classified as having a permanent total disability (PTD). In addition to the six injuries presumed to qualify as PTD under the Act, policy provides that a worker with 100% permanent clinical impairment (PCI) may also be given PTD status. The revised policy adds a third category of PTD for workers with $\geq 75\%$ to $< 100\%$ PCI rating who are permanently incapable of participating in employment due to their compensable injury.
- Permanently incapable of participating in employment means an inability to perform work unless the work is so limited in quality, dependability, or quantity that stable work does not exist in the general labour market. This occurs when the worker is permanently unable to safely perform any work tasks due to severe and prolonged compensable functional, cognitive, or psychological limitations, *and* they are permanently unable to perform:
 - any work tasks without significant supervision, or
 - the tasks of daily living and self-care without supervision.
- This new category of workers will receive the following non-economic loss payment (NELP) and economic loss payments (ELPs):
 - proportion of maximum NELP based on the worker's PCI rating, and
 - unreduced ELP for life, with no retirement adjustment.
- This new category applies to all claims with a date of accident on or after January 1, 2025. For cumulative PCIs, at least one of the claims that has PCI assessed must have a date of accident on or after January 1, 2025.
- As a result of the changes in Policy 04-04, we updated a cross reference in Policy 07-02, Part II, Application 1.

2025 annual policy updates

- **2025 cost-of-living adjustment (COLA)**

We revised a number of policies to reflect the 2.35% COLA effective January 1, 2025. This includes policies 04-01 – Addendum B, 04-04 – Addendum A, 04-07 – Addendum B, 04-08 – Addenda A and B, 04-10 – Addendum A, and Appendix F.

- **Burial, cremation, and memorial expenses - Policy 04-08, Addendum A**

We reviewed the maximum allowable amount for burial, cremation, and memorial expenses using methodology approved by the Board of Directors. As a result, we increased the amount payable for burial, cremation and memorial expenses from \$16,900 to \$17,200 for 2025.

- **Maximum clothing allowances - Policy 04-07, Addendum A**

We increased the clothing allowance amounts for all six categories effective January 1, 2025, in accordance with the formula approved by the Board of Directors.

- **Allowance rates - Policy 04-02, Addendum A**

We reviewed travel and subsistence allowance rates. There are no changes to travel, meal, and accommodation rates for 2025.

- **Maximum compensable earnings (MCE) - Policy 04-01, Addendum A**

The MCE amount is set at \$106,400 for 2025.

- **2025 compensation tables (Appendix E)**

Complete list of changed documents:

Subject	Document / Policy Application
04-01, <i>Establishing Net Earnings</i> (issue date January 2, 2025)	Part II, Addendum A
	Part II, Addendum B
04-02, <i>Temporary Benefits</i> (issue date January 2, 2025)	Part II, Addendum A

Complete list of changed documents:

Subject	Document / Policy Application
04-04, <i>Permanent Disability</i> (issue date January 2, 2025)	Part I
	Part II, Application 2
	Part II, Application 3
	Part II, Addendum A
04-07, <i>Services for Workers with Severe Injuries</i> (issue date January 2, 2025)	Part II, Addendum A
	Part II, Addendum B
04-08, <i>Fatalities</i> (issue date January 2, 2025)	Part II, Addendum A
	Part II, Addendum B
04-10, <i>Other Home Services</i> (issue date January 2, 2025)	Part II, Addendum A
07-02, <i>Experience Records</i> (issue date January 2, 2025)	Part II, Application 1
Appendix E, <i>Compensation Tables</i> (issue date January 2, 2025)	2025 Compensation Tables
	For accidents on or after April 01, 2003
	For accidents on or before March 31, 2003
Appendix F, <i>Minimum Permanent Disability Awards & Dependants' Pensions, with Cost-of-Living Adjustments (COLA), Minimum Personal Coverage, Maximum Annual Assessable Earnings & Maximum Annual Compensable Earnings</i> (issue date January 2, 2025)	Appendix F