

# Your health benefits while you're injured

*(for claims with a date of accident from September 1, 2018 up to and including April 1, 2021)*

Legislation in place from September 1, 2018 to April 1, 2021 requires employers to continue paying for the employment health benefits of their injured workers while they are absent from work or unable to perform their regular duties due to a work injury for up to one year\* following the date of the accident.

If you were paying into that benefit plan before the injury or illness occurred, you must also continue paying into the plan.

For older claims with a date of accident prior to September 1, 2018 and new claims with a date of accident on or after April 2, 2021, employers are not required to contribute to employment health benefit plans for injured workers who are off work due to a work injury. Your employer may voluntarily opt to cover health benefits while you recover. WCB will cover medical and rehabilitation benefits related to your injury throughout the life of your claim.

## Here's what you need to know if you were injured at work between September 1, 2018 and April 1, 2021:

### 1. What is the definition of a health care benefit under Policy 04-02, Part II?

A health care benefit includes services covered under basic health plans. It may also include benefits covered under a health spending account for things such as dental, vision care, medications, hospital services, health services (e.g., nursing care, hearing aids, dressings, foot orthotics, etc.) and paramedical services (e.g., chiropractor, massage therapy, physiotherapy, etc.)

Health care benefits do not include those services covered under a wellness benefits plan (e.g., fitness equipment, yoga classes, etc.) or other health-related benefits not covered under your health benefit plan. Examples could include certain over-the-counter medications, pensions, life and travel insurance, etc.

### 2. Are my dependants covered?

If your spouse, adult interdependent partner or dependants were covered under your health benefit plan before your injury, they are still eligible for continued coverage for up to one year following your date of injury\*.

If a dependant did not have coverage under your benefit plan before the accident, then the dependant still will not have coverage after the accident.

### 3. Are there any people exempt from receiving continued benefits?

Legislation excludes the following people from continued health benefit coverage:

- Volunteer emergency response personnel (e.g., volunteer firefighter, ambulance driver, etc.)
- A worker who has personal coverage.
- Subcontractors—This applies only to individuals who WCB has determined operate a business as a partnership or proprietorship. It doesn't apply to individuals whose relationship with the employer has been determined by WCB to be that of worker/employer.
- Students.
- Employers and workers in exempt industries except when an approved application for optional coverage is in effect.

### 4. What happens if my employer doesn't extend my health benefits?

If you were injured between September 1, 2018 and April 1, 2021 and your employer was making employer health benefit contributions for you when your accident occurred, they're required to continue making contributions towards your health benefits while you are off work, for up to one year following your date of injury\*. If your employer doesn't continue to make contributions, they are liable for any out-of-pocket expenses you have that would have otherwise been covered by the benefit plan. Your employer is also subject to an administrative penalty.

If your health benefits aren't extended by your employer, your case manager will discuss the process for submitting your out-of-pocket expenses.

### 5. What happens if I don't continue paying my share of the premiums?

You must also continue to contribute your share of the premiums if you were paying them before your accident or illness to be eligible for continued benefits.

If you choose not to continue, you won't be covered for any ongoing health care costs. Talk to your employer about the process in place for you to continue your contributions.

If you decide not to continue to contribute, please contact your WCB claim owner to advise them of your decision.

### 6. What happens if I am terminated for reasons unrelated to my injury? Do I still qualify?

Injured workers are entitled to the same benefits they had at the time of the accident. This means your employer needs to continue paying your health benefit premiums as long as:

- you are absent from work or unable to perform your regular job duties or up to one year from the date of your accident, whichever is first,
- your job is not exempt from this legislation,
- you were entitled to the benefits at the time of the accident, and
- you continue to contribute your portion of the coverage paid at the time of the accident.

## Here's what you need to know if you were injured at work on or after April 2, 2021:

### 7. Why does my employer's obligation change based on my date of injury?

Your benefits and your employer's obligations are based on legislation in place at the time of your injury. Legislative changes like these can impact what benefits you are eligible for.

### 8. Am I or my dependants covered?

If you were injured on or after April 2, 2021, your employer may or may not choose to extend your coverage. Please speak with them to confirm whether your employment health benefits will continue while you are away from work.

### 9. What happens if my employer doesn't extend my health benefits?

Effective April 2, 2021, your employer may voluntarily opt to extend your health benefits while you recover, though it is no longer required by legislation. Administrative penalties do not apply. As always, WCB will cover the full cost of your medical and rehabilitation treatment related to your workplace injury but cannot reimburse you for any additional out-of-pocket expenses that would have been otherwise covered by your employment health benefit plan.

[Read more about your obligations after a workplace accident.](#)

**Still have questions?** Please contact us toll-free at 1-866-922-9221.

*\* If you voluntarily end your employment relationship with your employer during the coverage period, you will no longer be entitled to continued employer paid health benefits past the last day of your employment.*

