

Your health benefits while you're injured

(effective Sept. 1, 2018)

Under new legislation, employers are required to continue to pay the 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.

This legislation applies to all claims with a date of accident on or after Sept. 1, 2018.

Here's what else you need to know about the legislation if you've been injured at work:

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 the worker's 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.

If a dependant did not have coverage under the worker's 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 your employer doesn't continue to make contributions, he or she is liable for any out of pocket expenses you have that would have been covered by the benefit plan. Your employer is also subject to an administrative penalty.

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

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've been 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.

[Click here](#) for more information 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.*

