

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 needs case managers can provide information and assistance to help families adjust to their loss.

At any time if you need help, wish to understand these benefits in more detail, or have questions to help you plan for the future, please give us a call. We know this is a difficult time and you will have many questions. We want to help.

Benefits for dependants

We 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 all 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.

Dependent children may also be eligible for benefits if:

- There is no dependent spouse or partner at the time of a worker's death.
- They did not reside with the dependent spouse or partner at the time of a worker's death; however, were financially supported by the deceased worker prior to death.
- They resided with the dependent spouse or partner at the time of a worker's death; however, ceased living with this person after the fatality.

Additional support available to families

Funeral costs

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

A case manager will guide you through these costs and benefits and any other funeral expense-related matters that may be on your mind.

Survivor benefits

A survivor is defined as the dependent spouse or adult interdependent partner of a deceased worker and/or his or her children.

Your WCB case manager will work you and will be an important long-term contact. He or she will support you as you adjust to the changes in your lives and will help you understand the benefits and support available to help you.

Fatality award – New benefit for claims with a date of accident on or after January 1, 2018

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

Grief Counselling

Grief counselling is important and services are available to all dependants and immediate family members. These services can be facilitated by the case manager with a licensed psychologist in your community.

Pension

In general, compensation for dependants includes a monthly pension and, if needed, appropriate vocational coaching and services for spouses or partners. Our benefit structure, in the case of a workplace fatality is designed to:

- Help the dependent spouse or partner in becoming gainfully employed through the provision of vocational coaching and services and financial support.

- Provide ongoing financial support to spouses or partners who are not capable of becoming gainfully employed.

Policy 04-08 gives additional information on survivor benefits. Benefits also depend on the legislation in effect on the date of the accident.

Your case manager will guide you through all this information and will ensure you receive the benefits you need.

Benefits for dependent children

No dependent spouse or partner

If there are dependent children, but no dependent spouse or partner – or if the spouse or partner later dies – the full pension is divided proportionally according to the number of dependent children.

Dependent children include all children under age 18, with a possible extension to age 25, if still in school. These benefits are paid to the Office of the Public Trustee for the care of the children until each turns 18.

Guardians of the children would have access to these funds to provide for their care until the age of 18. After age 18, benefits are paid directly to the dependent child.

Whenever a dependent child stops being a dependent (i.e., turns 18, stops attending school between the ages of 18 to 25 and has received all benefit extensions to which they are entitled), the full benefits are divided proportionally among the remaining dependent children.

Not living with the dependent spouse or partner

Children who were not living with the dependent spouse or partner at the time of the worker's death, or children who ceased to live in this arrangement after the death, may be eligible for benefits. There are a number of possible scenarios

in this case, including if there are multiple dependent children, with some living with the dependent spouse and some not.

All of the dependents are considered, and the worker's pension is apportioned through WCB-Alberta.

Benefits for other dependants

If there is no dependent spouse, partner or child, other dependants may be eligible for compensation. Other dependants may be a parent, grandparent, step-parent, brother, sister, half-brother or half-sister. They must have been wholly or partially dependent on the worker's earnings when the worker died, or would have been dependent on the worker's earnings if not for the fatality.

If eligible, WCB-Alberta pays an amount that is reasonable and proportionate to the monetary loss caused by the worker's death, on the legislation in effect on the date of the accident. Case managers are able to provide more information on these conditions.

**Please see Policy 04-08 Part II (Application 2) for the criteria of a person who could be eligible for benefits.*

*** Dependent children are those who are under the age of 18, and who were wholly or partially dependent on the worker's earnings at the time of death. In addition to children of a current marriage, they can be a child born out of wedlock, a grandchild, the child of a spouse by a former marriage and any other child to whom the worker stood in loco parentis (in the place of a parent).*

****A non-economic loss payment (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 Jan. 1, 1995.*

