

TABLE OF CONTENTS

CHAPTER 1 – SCOPE OF VOLUME II OF THIS *MANUAL*

#1.00	INTRODUCTION	1-1
#1.01	Legislative Amendments	1-1
#1.02	Scope of Volume I and Volume II of this <i>Manual</i>	1-2
#1.03	Scope of Volumes I and II in Relation to Benefits for Injured Workers	1-3
#1.10	The Persons Covered by the <i>Act</i>	1-5
#1.20	The Conditions under which Compensation is Payable	1-5
#1.30	The Type and Amount of Compensation	1-6
#1.40	Charging of Claims Costs	1-6
#2.00	WORKERS' COMPENSATION BOARD	1-6
#2.10	Jurisdiction over Claims Adjudication	1-6
#2.20	Application of the <i>Act</i> and Policies	1-7
NOTES		1-9

CHAPTER 2 – WORKERS AND EMPLOYERS COVERED BY THE *ACT*

#3.00	INTRODUCTION	2-1
#4.00	EXEMPTIONS AND EXCLUSIONS FROM COVERAGE	2-1
#5.00	COVERAGE OF WORKERS	2-1
#6.00	DEFINITIONS OF "WORKER" AND "EMPLOYER"	2-2
#6.10	Nature of Employment Relationship	2-2
#6.20	Voluntary and Other Workers Who Receive No Pay	2-3
#7.00	SPECIFIC INCLUSIONS IN DEFINITION OF WORKER	2-3
#7.10	Coverage for Volunteer Firefighters	2-3
#8.00	ADMISSION OF WORKERS, EMPLOYERS, AND INDEPENDENT OPERATORS	2-6
#8.10	Federal Government Employees	2-6

CHAPTER 3 – COMPENSATION FOR PERSONAL INJURY

- C3-12.00 Personal injury
- C3-12.10 Federal Government Employees
- C3-12.20 Commencement and Termination of the Employment Relationship
- C3-12.30 Infectious Agent or Disease Exposures
- C3-13.00 Mental Stress
- C3-14.00 Arising Out of and in the Course of the Employment
- C3-14.10 Serious and Wilful Misconduct
- C3-14.20 Accident – Section 5(4) Presumption
- C3-14.30 Hazards Arising From Nature
- C3-15.00 Injuries Following Natural Body Motions at Work
- C3-16.00 Pre-Existing Conditions or Diseases
- C3-16.10 Pre-Existing Conditions – Specific Injuries
- C3-16.20 Firefighters and Heart Injury
- C3-17.00 Deviations from Employment
- C3-18.00 Personal Acts
- C3-18.10 Clothing and Footwear
- C3-19.00 Work-Related Travel
- C3-19.10 Worker-Owned Tools and Equipment
- C3-20.00 Employer-Provided Facilities
- C3-21.00 Extra-Employment Activities
- C3-22.00 Compensable Consequences
- C3-22.10 Compensable Consequences – Travel
- C3-22.20 Compensable Consequences – Pain and Chronic Pain
- C3-22.30 Compensable Consequences – Psychological Impairment
- C3-22.40 Compensable Consequences – Certain Diseases and Conditions
- C3-23.00 Replacement and Repair of Personal Possessions – Section 21(8)
- C3-23.10 Section 21(8)(a) – Artificial Appliances
- C3-23.20 Section 21(8)(b) – Eyeglasses, Dentures and Hearing Aids
- C3-23.30 Section 21(8) – Wage Loss Benefits During the Replacement or Repair Period

CHAPTER 4 – COMPENSATION FOR OCCUPATIONAL DISEASE

#25.00	INTRODUCTION	4-1
	#25.10 Legislative Requirements	4-1
#26.00	THE DESIGNATION OR RECOGNITION OF AN OCCUPATIONAL DISEASE	4-2
	#26.01 Recognition by Inclusion in Schedule B	4-3
	#26.02 Recognition under Section 6(4.2)	4-4
	#26.03 Recognition by Regulation of General Application	4-4
	#26.04 Recognition by Order Dealing with a Specific Case	4-6
	#26.10 Suffers from an Occupational Disease	4-8
	#26.20 Establishing Work Causation	4-8
	#26.21 Schedule B Presumption	4-8
	#26.22 Non-Scheduled Recognition and Onus of Proof	4-10
	#26.30 Disabled from Earning Full Wages at Work	4-12
	#26.50 Natural Degeneration of the Body	4-13
	#26.55 Aggravation of a Disease	4-13
	#26.60 Amending Schedule B	4-14
#27.00	ACTIVITY-RELATED SOFT TISSUE DISORDERS OF THE LIMBS	4-15
	#27.10 ASTDs Recognized by Inclusion in Schedule B	4-17
	#27.11 Bursitis	4-17
	#27.12 Tendinitis and Tenosynovitis	4-19
	#27.13 Hand-Arm Vibration Syndrome (HAVS)	4-22
	#27.14 Hypothenar Hammer Syndrome	4-25
	#27.20 Tendinitis/Tenosynovitis and Bursitis Claims Where No Presumption Applies	4-25
	#27.30 ASTDs Recognized by Regulation	4-28
	#27.31 Epicondylitis	4-29
	#27.32 Carpal Tunnel Syndrome	4-29

	#27.33	Other Peripheral Nerve Entrapments and Stenosing Tenovaginitis	4-31
	#27.34	Disablement from Vibrations	4-31
	#27.35	Unspecified or Multiple-Tissue Disorders	4-31
	#27.40	Risk Factors	4-32
#28.00		CONTAGIOUS DISEASES	4-38
	#28.10	Scabies	4-40
#29.00		RESPIRATORY DISEASES	4-41
	#29.10	Acute Respiratory Reactions to Substances with Irritating or Inflammatory Properties	4-41
	#29.20	Asthma	4-42
	#29.30	Bronchitis and Emphysema	4-44
	#29.40	Pneumoconioses and Other Specified Diseases of the Lungs	4-45
	#29.41	Silicosis	4-45
	#29.42	Meaning of Disabled from Silicosis	4-46
	#29.43	Exposure to Silica Dust Occurring Outside the Province	4-47
	#29.45	Pneumoconiosis	4-47
	#29.46	Asbestosis	4-47
	#29.47	Diffuse Pleural Thickening or Fibrosis and Benign Pleura Effusion	4-47
	#29.48	Mesothelioma	4-48
	#29.50	Presumption Where Death Results from Ailment or Impairment of Lungs or Heart	4-48
#30.00		CANCERS	4-49
	#30.10	Bladder Cancer	4-49
	#30.20	Gastro-intestinal Cancer	4-52
	#30.50	Contact Dermatitis	4-53
	#30.70	Heart Conditions	4-55
#31.00		HEARING LOSS	4-55
	#31.10	Date of Commencement of Section 7	4-57

#31.20	Amount and Duration of Noise Exposure Required by Section 7	4-57
#31.30	Application for Compensation under Section 7	4-58
#31.40	Amount of Compensation under Section 7	4-59
#31.50	Compensation under Section 7	4-61
#31.60	Reopenings of Section 7 Pension Decisions	4-62
#31.70	Compensation for Non-Traumatic Hearing Loss under Section 6	4-63
#31.80	Commencement of Permanent Disability Periodic Payments under Sections 6 and 7	4-64
#31.90	Assessment of Permanent Disability Awards for Traumatic Hearing Loss under Section 5(1)	4-65
#32.00	OTHER MATTERS	4-65
#32.10	Psychological/Emotional Conditions	4-65
	#32.15 Alcoholism	4-65
#32.50	“Date of Injury” for Occupational Disease	4-66
	#32.55 Time Limits and Delays in Applying for Compensation	4-66
	#32.56 Applicants Who File Within Three Years	4-67
	#32.57 Applicants Who File Beyond Three Years	4-67
	#32.58 Newly Recognized Occupational Diseases	4-68
	#32.59 Discretion to Pay Compensation	4-70
#32.80	Federal Government Employees	4-71
	#32.85 Meaning of “Industrial Disease” under Government Employees Compensation Act	4-71
NOTES		4-72
CHAPTER 5 – WAGE-LOSS BENEFITS		
#33.00	INTRODUCTION	5-1
#34.00	TEMPORARY TOTAL DISABILITY PAYMENTS	5-1
	#34.10 Meaning of Temporary Total	5-1

	#34.11	Selective/Light Employment	5-2
	#34.12	Worker in Receipt of Permanent Disability Award	5-4
#34.20		Minimum Amount of Compensation	5-5
#34.30		Commencement of Payment	5-5
	#34.31	Worker Continues to Work After Injury	5-6
	#34.32	Strike or Other Lay-Off on Day Following Injury	5-6
#34.40		Pay Employer Claims	5-7
	#34.41	Vacation Pay	5-8
	#34.42	Termination Pay	5-8
#34.50		Duration of Wage-Loss Payments	5-9
	#34.51	Other Factors Prevent Return to Employment	5-9
	#34.52	Workers Undergoing Educational or Training Program	5-10
	#34.53	Termination at a Future Date	5-12
	#34.54	When is the Worker's Condition Stabilized	5-13
	#34.55	Subsequent Non-Compensable Incidents	5-14
	#34.60	Payment Procedures	5-15
#35.00		TEMPORARY PARTIAL DISABILITY PAYMENTS	5-16
	#35.10	Meaning of Temporary Partial	5-16
	#35.11	Procedure for Determining Whether Worker is Temporarily Partially Disabled	5-17
	#35.20	Amount of Payment	5-19
	#35.21	Suitable Occupation	5-20
	#35.22	Calculation of Earnings for Workers with Two Jobs	5-22
	#35.23	Minimum Amount of Compensation	5-22
	#35.24	Workers Engaged in Own Business	5-22
	#35.30	Duration of Temporary Disability Benefits	5-23
	#35.40	Manner of Payment	5-25

NOTES		5-26
-------	--	------

CHAPTER 6 – PERMANENT DISABILITY AWARDS

#36.00	INTRODUCTION	6-1
#36.10	Transitional Provisions for Permanent Disability Awards (see Chapter 1, policy item #1.03)	6-1
#36.20	Canada Pension Plan Disability Benefits	6-1
#36.21	Confirmation of CPP Disability Payments	6-2
#36.22	Determination of the Amount of a CPP Disability Benefit that is Attributed to the Compensable Work Injury	6-2
#36.23	Deduction of Lump Sum Payments of CPP Disability Benefits	6-3
#36.24	Deduction of CPP Disability Benefits in Cases of Minimum Compensation	6-3
#37.00	PERMANENT TOTAL DISABILITY	6-4
#37.10	Commencement of Permanent Total Disability Payments	6-4
#37.20	Minimum Amount of Compensation	6-5
#37.21	Statutory Minimum Application	6-5
#37.30	Reopening Claims	6-5
#38.00	COMPENSATION FOR PERMANENT PARTIAL DISABILITY	6-5
#39.00	SECTION 23(1) ASSESSMENT	6-6
#39.01	Decision-Making Procedure under Section 23(1)	6-7
#39.02	Chronic Pain	6-8
#39.10	Permanent Disability Evaluation Schedule	6-11
#39.11	Age Adaptability Factor	6-12
#39.12	Enhancement	6-12
#39.13	Devaluation	6-14
#39.20	Amputations of Arms or Legs	6-14
#39.21	Amputation of Digits of The Hand	6-15
#39.30	Restrictions of Movement in Arms or Legs	6-16

	#39.31	Finger Restrictions	6-16
	#39.32	Thumb Restrictions	6-16
#39.40		Sensory Losses	6-17
	#39.41	Loss of Taste and/or Smell	6-17
	#39.42	Visual Acuity	6-17
	#39.43	Sexual and Reproductive Function	6-18
	#39.44	Assessment of Awards for Hand-Arm Vibration Syndrome	6-20
#39.50		Non-Scheduled Awards	6-21
#39.60		Minimum Award	6-22
	#39.61	Injury Prior to March 18, 1943	6-22
	#39.62	Injury Prior to January 1, 1965	6-23
#40.00		SECTION 23(3) ASSESSMENT	6-23
	#40.01	Decision-Making Procedure under the Section 23(3) Method	6-25
#40.10		Section 23(3) Assessment Formula	6-26
	#40.12	Suitable Occupation	6-27
	#40.13	Measurement of Earnings Loss	6-29
	#40.14	Provision of Employability Assessments	6-30
	#40.32	Worsening or Improvement of Disability	6-30
#41.00		DURATION OF PERMANENT DISABILITY PERIODIC PAYMENTS	6-31
#42.00		PAYMENT OF PERMANENT DISABILITY AWARDS	6-33
	#42.10	Commencement of Periodic Payments	6-33
	#42.12	Retroactive Awards	6-34
	#42.20	Permanent Disability Award Adjustments	6-34
#43.00		DISFIGUREMENT	6-35
	#43.10	Requirements for Award	6-35
	#43.20	Amount of Award	6-36
#44.00		PROPORTIONATE ENTITLEMENT	6-42

	#44.10	Meaning of Already Existing Disability	6-42
	#44.20	Temporary Disability and Health Care Benefits	6-43
	#44.30	Permanent Disability	6-43
		#44.31 Application of Proportionate Entitlement	6-44
#45.00		LUMP SUMS AND COMMUTATIONS	6-45
	#45.10	Permanent Disability Periodic Payment Categories/Lump Sum Awards	6-45
	#45.20	Criteria for Allowing or Disallowing a Commutation	6-46
		#45.21 Death of Worker Prior to Award under Category A in Policy Item #45.10	6-48
	#45.30	Types of Commutations Permitted	6-48
	#45.40	Purpose of Commutations	6-49
		#45.41 Paying Off Debts	6-49
		#45.42 Investments	6-50
		#45.43 Starting a Business	6-50
		#45.44 Education	6-50
		#45.45 Buying a Home	6-51
	#45.50	Decision-Making Procedures	6-51
	#45.60	Amount Paid on Commutations	6-52
		#45.61 Calculation of Lump-sum Payment or Commutation	6-52
#46.00		REVIEW OF OLD PENSIONS UNDER SECTION 24	6-53
		#46.01 Claims to Which Section 24 Applies	6-53
		#46.02 Calculation of Benefits under Section 24	6-55
		#46.03 Maximum and Minimum Periodic Payments under Section 24	6-57
		#46.04 Date when New Periodic Payments Commence under Section 24	6-57
		#46.05 Reapplication under Section 24	6-58
	#46.10	Reinstatement of Commuted Pensions under Section 26	6-58

#46.11	Computation of Twelve Per Cent Disability	6-58
#46.12	Purpose of Section 26 Already Achieved	6-59
#46.13	Term Pensions	6-60
#46.14	Rate of New Periodic Payments	6-60
#46.15	Cost of Living Adjustment After Reinstatement	6-62
#46.16	Commutation of New Periodic Payments	6-63
NOTES		6-64

CHAPTER 7 – PROTECTION OF AND DEDUCTIONS FROM BENEFITS

#47.00	INTRODUCTION	7-1
#47.10	ACTIONS BY EMPLOYERS	7-1
#47.11	Agreements to Waive or Forego Benefits	7-1
#47.20	Contributions from Workers to Employer	7-2
#48.00	ASSIGNMENTS, CHARGES OR ATTACHMENTS OF COMPENSATION	7-2
#48.10	Solicitors' Liens	7-2
#48.20	Money Owing by Worker to Other Agencies	7-3
#48.21	Employment Insurance	7-3
#48.22	Social Assistance Payments	7-4
#48.23	Requirements to Pay	7-5
#48.30	Worker Not Supporting Dependents	7-6
#48.40	Overpayments/Money Owed to the Board	7-6
#48.41	When Does an Overpayment of Compensation Occur?	7-7
#48.42	Recovery Procedures for Overpayments	7-8
#48.43	Recovery of Overpayments on Reopenings or New Claims	7-9
#48.44	Deduction of Overpayments from Permanent Disability Awards	7-10

	#48.45	Deduction of Overpayments from Vocational Rehabilitation Payments	7-10
	#48.46	Reviews and Appeals on Overpayments	7-11
	#48.47	Waiver of Overpayment Recoveries	7-11
	#48.48	Unpaid Assessments	7-12
	#48.50	Payment to Surviving Spouse Free from Debts of Deceased	7-12
#49.00		INCAPACITY OF A WORKER	7-13
	#49.10	Worker Receiving Custodial Care in Hospital	7-13
	#49.11	Meaning of Custodial Care in Hospital or Elsewhere in Section 35(5)	7-14
	#49.12	Nature of the Board's Authority under Section 35(5)	7-14
	#49.13	Application of Section 35(5) in Cases of Temporary Disability	7-14
	#49.14	Application of Section 35(5) in Cases of Permanent Disability	7-17
	#49.15	Application of Section 35(5) on a Change of Circumstances	7-18
	#49.20	Imprisonment of Worker	7-18
	#49.30	Payment of Public Trustee and Committee Fees	7-20
#50.00		INTEREST	7-21
#51.00		COST OF LIVING ADJUSTMENTS TO PERIODIC PAYMENTS	7-22
	#51.20	Dollar Amounts in the <i>Act</i>	7-24
		NOTES	7-26
CHAPTER 8 – COMPENSATION ON THE DEATH OF A WORKER			
C8-52.00		Introduction	
C8-53.00		Meaning of "Dependant" And Presumptions of Dependency	
C8-53.10		Meaning of "Child" or "Children"	
C8-53.20		Meaning of "Federal Benefits"	
C8-54.00		Funeral and Other Death Expenses	

C8-55.00	Lump Sum Payment
C8-56.00	Calculation of Compensation – Surviving Spouse with Children
C8-56.10	Calculation of Compensation – Surviving Spouse with No Children
C8-56.20	Calculation of Compensation – Spouse Separated from Deceased Worker
C8-56.30	Calculation of Compensation – Common Law Relationships
C8-56.40	Calculation of Compensation – Children
C8-56.50	Calculation of Compensation – Foster Parents
C8-56.60	Calculation of Compensation – Other Dependants and Dependent Parents
C8-56.70	Calculation of Compensation – Persons with a Reasonable Expectation of Pecuniary Benefit
C8-57.00	Recalculation of Compensation on a Change in Circumstances
C8-58.00	Apportionment of Compensation
C8-59.00	Death of More Than One Worker
C8-60.00	Enemy Warlike Action
C8-61.00	Special or Novel Cases
C8-61.10	Interest Payment Arising from the Application of Section 19(2)
C8-62.00	Proof of Existence of Dependants
C8-63.00	Death of a Commercial Fisher

CHAPTER 9 – AVERAGE EARNINGS

#64.00	INTRODUCTION	9-1
#65.00	GENERAL RULE FOR DETERMINING SHORT-TERM AVERAGE EARNINGS	9-1
	#65.01 Variable Earnings	9-2
	#65.02 Worker with Two Jobs	9-4
	#65.03 Fishers	9-4
	#65.04 Provisional Rate	9-5
	#65.05 Workers Participating in Non-Board Sponsored Return to Work Programs	9-6
#66.00	GENERAL RULE FOR DETERMINING LONG-TERM AVERAGE EARNINGS	9-7

#67.00	EXCEPTIONS TO THE GENERAL RULES FOR DETERMINING AVERAGE EARNINGS	9-8
#67.10	Casual Pattern of Employment	9-8
#67.20	Personal Optional Protection	9-10
#67.30	Workers with No Earnings	9-11
	#67.31 Volunteer Workers Admitted by the Board under Section 3(5)	9-12
	#67.32 Volunteer Firefighters and Ambulance Drivers and Attendants	9-12
	#67.33 Sisters in Catholic Institutions	9-13
	#67.34 Emergency Services Workers	9-13
#67.40	Apprentice or Learner	9-13
#67.50	Workers Employed with their Employer for Less than 12 Months	9-15
#67.60	Exceptional Circumstances	9-16
#68.00	COMPOSITION OF AVERAGE EARNINGS	9-19
#68.10	Extraordinary or Irregular Wage Payments	9-19
	#68.11 Overtime	9-19
	#68.12 Severance or Termination Pay	9-19
	#68.13 Salary Increases	9-19
#68.20	Employment Benefits	9-20
	#68.21 Benefit Plans	9-20
	#68.22 Room and Board	9-20
	#68.23 Special Expenses or Allowances	9-21
#68.30	Strike Pay	9-22
#68.40	Employment Insurance Payments	9-22
#68.50	Property Value Losses	9-22
#68.60	Payments in Respect of Equipment	9-23
	#68.61 Workers Deducting Business and/or Equipment Expenses	9-23
	#68.62 Fishers	9-26
#68.70	Payments to Substitutes	9-27
#68.80	Government Sponsored Work Programs	9-27

	#68.90	Principals – Composition of Earnings	9-28
#69.00		MAXIMUM AMOUNT OF AVERAGE EARNINGS	9-29
	#69.10	Deduction of Permanent Disability Periodic Payments from Wage Loss	9-30
		#69.11 Permanent Disability Award Cash Awards and Term Permanent Disability Awards	9-30
#70.00		AVERAGE EARNINGS ON REOPENED CLAIMS	9-31
	#70.10	Disability Occurring Within Three Years of Injury	9-31
	#70.20	Reopenings Over Three Years	9-32
	#70.30	Permanent Disability Awards	9-36
#71.00		AVERAGE NET EARNINGS	9-37
	#71.10	Short-term Average Net Earnings	9-37
	#71.20	Long-term Average Net Earnings	9-38
	#71.30	Insufficient Information	9-40
	#71.40	Adjustments	9-40
		NOTES	9-42
CHAPTER 10 – MEDICAL ASSISTANCE			
#72.00		INTRODUCTION	10-1
#73.00		RIGHT OF WORKER TO HEALTH CARE BENEFITS	10-1
		#73.01 Assessment of Services and Personal Supports Prior to Retirement	10-1
	#73.10	Prior to Adjudication	10-2
	#73.20	Duration of Medical Assistance	10-2
	#73.30	Suspended Claims	10-2
	#73.40	Approved Health Care Plans/ <i>Canada Shipping Act</i>	10-2
	#73.50	Out-of-Province Treatment	10-3
		#73.51 Injury Outside the Province	10-3
		#73.52 Worker Injured Near the Provincial Border	10-3

	#73.53	Worker Leaves the Province to Obtain Specialized Treatment	10-3
	#73.54	Worker Voluntarily Leaves the Province	10-4
#74.00		PHYSICIANS AND QUALIFIED PRACTITIONERS	10-4
	#74.10	General Position of Physicians and Qualified Practitioners	10-4
	#74.20	Chiropractors	10-5
	#74.21	Duration of Treatment	10-5
	#74.22	Scope of Chiropractic Treatment	10-6
	#74.23	Examination by the Board	10-8
	#74.24	Consultation with Another Chiropractor	10-8
	#74.25	Physiotherapy	10-8
	#74.26	Belts and Back Supports	10-8
	#74.27	X-rays	10-9
	#74.30	Dentists	10-9
	#74.40	Naturopathic Physicians	10-10
	#74.50	Selection of Physician or Qualified Practitioner	10-10
	#74.60	Concurrent Treatment	10-12
#75.00		HEALTH CARE RENDERED BY PERSONS OTHER THAN PHYSICIANS OR QUALIFIED PRACTITIONERS	10-13
	#75.10	Physiotherapists	10-13
	#75.12	Physiotherapy Given Privately	10-13
	#75.20	Nursing Services	10-14
	#75.30	Dental Mechanics	10-14
	#75.40	Health Spas and Public Swimming Pools	10-15
#76.00		HOSPITALS AND OTHER INSTITUTIONS	10-15
	#76.10	In-patient Treatment	10-15
	#76.20	Short Stay Patients	10-15
	#76.30	Private Hospitals	10-15
	#76.40	Laboratory Procedures	10-16

	#76.50	Application of Compensation to Worker's Maintenance in Hospital	10-16
#77.00		DRUGS, APPLIANCES, AND OTHER SUPPLIES	10-16
	#77.10	General Position	10-16
	#77.20	Types of Supplies and Appliances	10-17
		#77.21 Eyeglasses	10-17
		#77.22 Hearing Aids	10-18
		#77.23 Artificial Limbs	10-18
		#77.24 Medical Equipment	10-19
		#77.25 Boots and Shoes	10-19
		#77.26 Belts and Braces	10-19
		#77.27 Home and Vehicle Modifications	10-20
		#77.28 Medical Supplies for Paraplegics and Quadriplegics	10-20
		#77.29 Miscellaneous Items	10-20
	#77.30	The Prescription of Narcotics and Other Drugs of Addiction	10-21
#78.00		DIRECTION, SUPERVISION, AND CONTROL OF HEALTH CARE	10-22
	#78.10	Direction, Supervision, and Control of Treatment	10-22
		#78.11 Authorization of Elective Surgery	10-23
		#78.12 Worker Engages in Insanitary or Injurious Practices	10-25
		#78.13 Worker Refuses to Submit to Medical Treatment	10-26
		#78.14 Acupuncture	10-27
	#78.20	Examinations and Consultations	10-27
		#78.21 Examination at the Board	10-27
		#78.22 Consultation with Specialists	10-28
		#78.23 Psychiatric Treatment and Consultation	10-29
		#78.24 Failure to Attend, or Obstruction of, Examination	10-29

#78.30	Fees or Remuneration	10-30
	#78.31 Adjudication of Health Care Benefits Accounts	10-31
	#78.32 Reversal of Decision on Review or Appeal	10-32
	#78.33 Form Fees	10-33
#79.00	CLOTHING ALLOWANCES	10-33
#80.00	PERSONAL CARE EXPENSES OR ALLOWANCES	10-34
	#80.10 Levels of Personal Care Allowances	10-35
	#80.20 Amounts Payable at Each Level	10-36
	#80.30 Payment Procedure	10-36
	#80.40 Worker Requires Institutional Care	10-37
#81.00	INDEPENDENCE AND HOME MAINTENANCE ALLOWANCE	10-37
#82.00	TRANSPORTATION ALLOWANCES	10-39
	#82.10 Eligibility for Transportation	10-39
	#82.11 Worker Bypasses Nearby Medical Facilities	10-41
	#82.20 Amount of Reimbursement	10-42
	#82.30 Manner of Payment	10-44
	#82.40 Transportation Provided by the Employer	10-44
	#82.50 Flight Changes	10-44
#83.00	SUBSISTENCE ALLOWANCES	10-45
	#83.10 Eligibility for Subsistence	10-45
	#83.11 Travelling Companions	10-46
	#83.12 Visits Home by Worker	10-47
	#83.13 Income Loss	10-47
	#83.20 Rates of Subsistence	10-48
	#84.20 Right of Eligible Workers to Choose Own Accommodation	10-49
#84A.00	HOMEMAKERS SERVICES	10-49
NOTES		10-51

CHAPTER 11 – VOCATIONAL REHABILITATION

C11-85.00	Principles and Goals
C11-86.00	Eligibility Criteria
C11-86.10	Referral Guidelines
C11-87.00	Process
C11-88.00	Nature and Extent of Programs and Services
C11-88.10	Work Assessments
C11-88.20	Work Site and Job Modification
C11-88.30	Job Search Assistance
C11-88.40	Training-on-the-Job
C11-88.50	Formal Training
C11-88.60	Business Start-ups
C11-88.70	Legal Services
C11-88.80	Preventative Rehabilitation
C11-88.90	Relocation
C11-89.00	Employability Assessments - Temporary Partial Disability and Permanent Partial Disability
C11-89.10	Income Continuity
C11-90.00	Spinal Cord and Other Severe Injuries
C11-91.00	Vocational Assistance for Surviving Spouses and Dependents of Deceased Workers

CHAPTER 12 – CLAIMS PROCEDURES

#92.00	INTRODUCTION	12-1
#93.00	RESPONSIBILITIES OF CLAIMANTS	12-1
#93.10	Report to Employer	12-1
#93.11	Procedure for Reporting	12-2
#93.12	Failure to Report	12-2
#93.20	Application for Compensation	12-3
#93.21	Time Allowed for Submission of Application	12-3
#93.22	Application Made Out of Time	12-4
#93.23	Adjudication without an Application	12-7

	#93.25	Signature on an Application for Compensation	12-8
	#93.26	Obligation to Provide Information	12-8
	#93.30	Medical Treatment and Examination	12-10
	#93.40	Working While Receiving Wage-Loss Benefits	12-10
#94.00		RESPONSIBILITIES OF EMPLOYERS	12-10
	#94.10	Report to the Board	12-10
	#94.11	Form of Report	12-11
	#94.12	What Injuries Must Be Reported	12-11
	#94.13	Commencement of the Obligation to Report	12-12
	#94.14	Adjudication and Payment without Employer's Report	12-13
	#94.15	Penalties for Failure to Report	12-13
	#94.20	Employer or Supervisor Must Not Attempt to Prevent Reporting	12-15
#95.00		RESPONSIBILITIES OF PHYSICIANS/QUALIFIED PRACTITIONERS	12-16
	#95.10	Form of Reports	12-17
	#95.20	Reports by Specialist	12-17
	#95.30	Failure to Report	12-17
	#95.31	Payment of Wage-Loss without Medical Reports	12-18
	#95.40	Obligation to Advise and Assist Worker	12-19
#96.00		THE ADJUDICATION OF COMPENSATION CLAIMS	12-19
	#96.10	Policy of the Board of Directors	12-20
	#96.21	Preliminary Determinations	12-22
	#96.22	Suspension of Claim	12-24
	#96.30	Disability Awards Decision-Making Procedures	12-24
#97.00		EVIDENCE	12-26
	#97.10	Evidence Evenly Weighted	12-27
	#97.20	Presumptions	12-27
	#97.30	Medical Evidence	12-28

	#97.31	Matter Requiring Medical Expertise	12-28
	#97.32	Statement of Worker about His or Her Own Condition	12-29
	#97.33	Statement by Lay Witness on Medical Question	12-29
	#97.34	Conflict of Medical Opinion	12-30
	#97.35	Termination of Benefits	12-31
	#97.40	Disability Awards	12-31
	#97.50	Rumours and Hearsay	12-32
	#97.60	Lies	12-32
#98.00		INVESTIGATION OF CLAIMS	12-32
	#98.10	Powers of the Board	12-32
	#98.11	Powers of Officers of the Board	12-33
	#98.12	Examination of Books and Accounts of Employer	12-33
	#98.13	Medical Examinations and Opinions	12-34
	#98.20	Conduct of Inquiries	12-34
	#98.21	Place of Inquiry	12-35
	#98.22	Failure of Worker to Appear	12-35
	#98.23	Representation	12-35
	#98.24	Presence of Employer	12-35
	#98.25	Oaths	12-36
	#98.26	Witnesses and Other Evidence	12-36
	#98.27	Cross-examination	12-36
#99.00		DISCLOSURE OF INFORMATION	12-37
	#99.10	Disclosure of Issues Prior to Adjudication	12-38
	#99.20	Notification of Decisions	12-39
	#99.22	Procedure for Handling Complaints or Inquiries About a Decision	12-43
	#99.23	Unsolicited Information	12-43
	#99.24	Notification of Permanent Disability Awards	12-45
	#99.30	Disclosure of Claim Files	12-45

	#99.31	Eligibility for Disclosure	12-46
	#99.32	Provision of Copies of File Documents	12-47
	#99.33	Personal Inspection of Files	12-47
	#99.34	Disclosure	12-48
	#99.35	Complaints Regarding File Contents	12-48
#99.40		Tape Recordings of Interviews	12-49
#99.50		Disclosure to Public or Private Agencies	12-49
	#99.51	Legal Matters	12-50
	#99.52	Other Workers Compensation Boards	12-50
	#99.53	Government of Canada	12-50
	#99.54	Canada Pension Plan	12-50
	#99.55	Ministry of Housing and Social Development	12-51
	#99.56	Police	12-51
	#99.57	<i>Government Employees Compensation Act</i>	12-51
#99.60		Information to Other Board Departments	12-51
#99.70		Media Enquiries or Contacts	12-52
#99.80		Insurance Companies	12-52
#99.90		Disclosure for Research or Statistical Purposes	12-52
#100.00		REIMBURSEMENT OF EXPENSES	12-53
	#100.10	Claimants	12-54
	#100.12	Claims or Review Inquiries	12-54
	#100.13	Medical Review Panels	12-54
	#100.14	Amount of Expenses	12-55
	#100.15	Worker Resides Outside the Province	12-55
#100.20		Employers	12-55
#100.30		Witnesses and Interpreters	12-55
#100.40		Fees and Expenses of Lawyers and Other Advocates	12-56

#100.50	Expenses Incurred in Producing Evidence	12-56
#100.60	Decision on Expenses	12-57
#100.70	The Awarding of Costs	12-57
#100.71	Application for Costs by Dependant	12-59
#100.72	What Costs May Be Awarded?	12-59
#100.73	Decisions on Applications for Costs	12-59
#100.75	Implementation of Review or Appeal Decision Directing Reassessment or Redetermination	12-60
#100.80	Payment of Claims Pending Appeals	12-60
#100.81	Appeals to the Review Division – New Claims	12-60
#100.82	Appeals to the Workers' Compensation Appeal Tribunal – Reopening of Old Claims	12-61
#100.83	Implementation of Review Division Decisions	12-62
NOTES		12-64

CHAPTER 13 – REVIEWS AND APPEALS

C13-100.00 General

C13-101.00 Review Division – Practices And Procedures

C13-102.00 Workers' Compensation Appeal Tribunal

CHAPTER 14 – CHANGING PREVIOUS DECISIONS

C14-101.01 General

C14-102.01 Reopenings

C14-103.01 Reconsiderations

C14-104.01 Fraud and Misrepresentation

C14-105.01 Reviews

CHAPTER 15 – ADVICE AND ASSISTANCE

#109.00	INTRODUCTION	15-1
---------	--------------	------

	#109.10	Workers' Advisers	15-1
	#109.20	Employers' Advisers	15-2
	#109.30	Ombudsman	15-2
	NOTES		15-3
CHAPTER 16 – THIRD PARTY/OUT-OF-PROVINCE CLAIMS			
#110.00		INTRODUCTION	16-1
#111.00		THIRD PARTY CLAIMS	16-1
	#111.10	Injury Caused by Worker or Employer	16-1
		#111.11 Employer or Worker Partly at Fault	16-2
	#111.20	Injury Not Caused by Worker or Employer	16-2
		#111.21 Competence to Make Election	16-3
		#111.22 Form of Election	16-3
		#111.23 Election Not to Claim Compensation	16-3
		#111.24 Election to Claim Compensation	16-4
		#111.25 Pursuing of Subrogated Actions by the Board	16-5
		#111.26 Failure to Recover Damages	16-7
	#111.30	Meaning of "Worker" and "Employer" under Section 10	16-7
	#111.50	Federal Government Employees	16-7
#112.00		INJURIES OCCURRING OUTSIDE THE PROVINCE	16-8
	#112.10	Claimant is Working Elsewhere than in the Province	16-8
		#112.11 Meaning of Working in Section 8	16-9
		#112.12 Residence and Usual Place of Employment	16-10
		#112.13 Employment of the Worker out of the Province has Immediately Followed Employment by the same Employer within the Province and has Lasted less than Six Months	16-11
	#112.20	Claimant is Working in the Province	16-12

#112.30	Workers Also Entitled to Compensation in Place of Injury	16-12
	#112.31 Occupational Disease	16-13
#112.40	Federal Government Employees	16-13
NOTES		16-14

CHAPTER 17 – CHARGING OF CLAIM COSTS

#113.00	INTRODUCTION	17-1
	#113.10 Investigation Costs	17-2
	#113.20 Occupational Diseases	17-2
	#113.21 Silicosis and Pneumoconiosis	17-4
	#113.22 Hearing-Loss Claims	17-4
	#113.30 Interjurisdictional Agreements	17-5
#114.00	PROVISIONS RELIEVING CLASS OF COSTS OF CLAIM	17-6
	#114.10 Transfer of Costs from One Class to Another	17-6
	#114.11 The Amount of Compensation Awarded Must Be Substantial	17-7
	#114.12 Serious Breach of Duty of Care of Another Employer Must Have Caused or Substantially Contributed to Injury	17-7
	#114.13 Discretion of the Board	17-8
	#114.20 Depletion or Extinction of Industries or Classes	17-8
	#114.30 Disasters or Other Circumstances which Unfairly Burden a Rate Group	17-8
	#114.40 Enhancement of Disability by Reason of Pre-Existing Disease, Condition or Disability	17-9
	#114.41 Relationship Between Sections 5(5) and 39(1)(e)	17-15
	#114.42 Application of Section 39(1)(e) to Occupational Diseases	17-16
#115.00	PROVISIONS CHARGING INDIVIDUAL EMPLOYERS	17-16
	#115.10 Failure to Register as an Employer at the Time of Injury	17-16
	#115.30 Experience Rating Cost Exclusions	17-17

#115.31	Injuries or Aggravations Occurring in the Course of Treatment or Rehabilitation	17-20
#115.32	Claims Involving a Permanent Disability Award and a Fatality	17-20
#115.33	Claims Relating to Subsequent Non-Compensable Incidents	17-21

NOTES		17-22
-------	--	-------

CHAPTER 18 – RETIREMENT BENEFITS

C18-116.00	Establishment of Amounts Set Aside and Contributed
C18-116.10	Payment of Retirement Benefits
C18-116.20	Management of Funds Set Aside and Contributed
C18-116.30	Retirement Services and Personal Supports

LIST OF APPENDICES

	Page
1 - Index of Retired Decisions from Volumes 1 – 6 (Decisions No. 1-423) of the <i>Workers' Compensation Reporter</i>	A1-1
2 - Occupational Diseases Listed in Schedule B - #26.01 section 6(4)	A2-1
3 - This Appendix has been Deleted	A3-1
4 - Permanent Disability Evaluation Schedule - #39.10	A4-1
5 - Formulae for Recalculating Pensions Under Section 24 – Policy Item #46.02	A5-1
6 - Maximum Fines for Committing Offences Under the <i>Act</i> Part 1 –section 77(2) - #47.20, #74.10, #94.15, #95.30, #98.12 and #99.00	A6-1
Part 2 – section 13(2) - #94.20	A6-1
Part 3 – section 71(8) - #98.11	A6-2
7 - This Appendix has been deleted	A7-1