

```
WSIB, or the Workplace Safety and Insurance Board, is an independent agency of the Ontario government. It provides workers compensation benefits to employees who have been injured or become ill due to their work. It also provides workers compensation benefits to employees who have been injured or become ill due to their work. It also provides more injured or become ill due to their work. It also provides workers compensation benefits to employees who have been injured or become ill due to their work. It also provides more injurities or illnesses. WSIB is
funded by employer premiums and is responsible for administering the Workplaces across Ontario. The values of trust, integrity, compassion and helpfulness, are the foundation of the WSIBs
Code of Business Ethics, (COBE), and its corresponding program. WSIBs vision is to make Ontario one of the healthiest and safely return to work. It is an essential
part of the Canadian workforce. It ensures that employees are protected in case of a workplace injury or illness. It also plays a crucial role in promoting workplace safety and preventing accidents and injuries. It helps create a safer work environment for
all employees. By enforcing safety regulations and providing resources for workplace safety. When an employee is injured or becomes ill due to their work, they can file a claim with WSIB for compensation. This can include medical treatment, lost wages, and other benefits. An employee must immediately report his/her injury, or illness related to the
workplace, to his/ her employer. Employers are required to report any workplace injuries or illnesses to WSIB within three days of the incident. All forms to be filed are time sensitive. They then investigate the claim and determines if the employee is eligible for benefits. If the claim is approved, and the employee is unable to work, they will cover the
costs of the employees medical treatment, and provide wage replacement. An employee may be deemed to be placed back to work with modified duties if possible. WSIB will continue to work with memployee may be deemed to be placed back to work with modified duties if possible. WSIB will continue to work with modified duties if possible. WSIB will continue to work with the employee may be deemed to be placed back to work with modified duties if possible. WSIB will continue to work with the employee may be deemed to be placed back to work with modified duties if possible.
Ensure that your business falls under the WSIB coverage. Most businesses in Ontario, Canada, are required to have coverage for their employees. Register your business with the Workplace Safety and Insurance Board (WSIB). You can do this online through the WSIB website or by completing the necessary forms and
submitting them by mail. Provide business information: When registering, you will need to provide information about your business, such as its legal name, business address, contact details, industry classification, and the number of employees you have. Determine the premium rate: WSIB calculates the premium rates based on the industry
classification of your business and the total insurable earnings of your employees. The premiums are typically paid quarterly or
annually, depending on the payment plan you choose. Report any workplace injuries or illnesses: As an employer, you have a legal obligation to report any workplace injuries or illnesses to WSIB. This should be done within three days of the incident or as soon as reasonably possible. Cooperate with WSIB investigations: If a workplace injury or illnesses
occurs, you may be required to cooperate with WSIB investigations. This includes providing any necessary documentation or information requested by WSIB. Maintain accurate records: It is important to keep accurate records of your employees, their earnings, and any workplace incidents. This information may be required by WSIB for premium
calculations and claims processing. Remember, it is always recommended to consult with WSIB or seek legal advice for specific questions or concerns regarding WSIB coverage for your business. The first step is to report the workplace injury or illness to your employer as soon as possible. Its important to notify your
employer within the specified time frame, usually within 6 months of the incident. Seek medical attention: After reporting the injury or illness, seek medical attention from a healthcare provider. They will assess your condition and provide the necessary treatment. Complete the FAF WSIB Form: The Functional Abilities Form (FAF) mentioned in the
article needs to be completed by your healthcare provider. This form helps WSIB assess your functional abilities and determine your employer need to submit the claim to the Workplace Safety and Insurance Board (WSIB). This can be done online or by
mail. WSIB review and decision: After receiving the claim, WSIB will review the information provided, including the FAF form and any other relevant documents. They will assess your eligibility for benefits and make a decision on your claim. Benefit payments: If your claim is approved, WSIB will provide you with workers compensation benefits, which
may include wage replacement and coverage for medical expenses. The amount and duration of benefits will depend on the severity of your injury or illness, WSIB will work with you, your employer, and healthcare provider to develop a return-to-work
plan. This plan aims to help you gradually return to suitable work. Appeals process: If your claim and provide additional information to support your case. Remember, its always important to consult with WSIB or seek legal
advice if you have any specific questions or concerns regarding your WSIB claim. The FAF WSIB form (or the Functional abilities after a workplace injury or illness. This form is completed by the employees healthcare provider. Which helps WSIB determine the employees
eligibility for benefits, and the level of support. You can find the form here. They offer the following health care benefits: Medical treatment Hospitalization, including emergency care and surgery
Prescription drugs Medical devices and orthotics Equipment and supplies Reasonable travel and accommodation expenses associated with your work-related injury or illness These benefits aim to provide comprehensive support to injured or ill employees in their recovery process. WSIB is a vital organization that plays a crucial role in protecting
employees and employers in the Canadian workforce. It provides workers compensation benefits for injured or ill employees and insurance coverage for employers to create a safe work environment. By understanding what WSIB is and how it works, both
employees and employers can benefit from this important organization. Employment North is able to assist you in learning more about this important insurance and coverage organization. The content of this article is accurate to the best of our knowledge at the time of posting. Always double check with your employer or WSIB. Skip back to main
navigation Skip to main content Operational Policy Manual The WSIB reviews and sets the following rates after conducting a review of market and related information. Guidelines are refer to the policies as referenced in the table. 2025 Table of rates Benefit Rate Policy document Non-Professional Escort
Fee \$137.60/day 17-01-08 Meal\ Allowance - Breakfast \$16.7917-01-09 Meal\ Allowance \$2.7817-01-09 Meal\ Allowance \$5.015.06 annually 17-06-02 Guide\ and\ Support\ Dog\ Allowance \$2.399.00 annually 17-06-04 Personal\ Care\ Allowance - General\ Care\ C
Attendant Rate$17.20/hour17-06-05Personal Care Allowance - Major Damage$786.04 maximum17-06-05Personal Care Allowance - Major Damage$786.04 maximum17-06-05
07-03Application dateThis policy applies to all expenses incurred on or after January 1, 2025, for all injuries/diseases. Document HistoryThis document replaces 18-01-05 dated January 4, 202218-01-05 dated January 4, 202218-01-05 dated January 4, 202118-01-05 dated January 5, 202318-01-05 dated January 6, 202218-01-05 dated January 7, 2024. This document was previously published as:18-01-05 dated January 7, 2024. This document was previously published as:18-01-05 dated January 8, 202318-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-01-05 dated January 9, 2024. This document was previously published as:18-
January 2, 202018-01-05 dated January 2, 201918-01-05 dated January 2, 201918-01-05 dated January 2, 201118-01-05 dated January 2, 201118-01-05 dated January 3, 201118-01-05 dated January 2, 201118-01-05 dated January 3, 201118-01-05 dated January 3, 201118-01-05 dated January 3, 201118-01-05 dated January 3, 201118-01-05 dated January 4, 201118-01-05 dated January 4, 201118-01-05 dated January 3, 201118-01-05 dated January 3, 201118-01-05 dated January 4, 201118-01-05 dated Januar
January 5, 201018-01-05 dated November 23, 200918-01-05 dated January 3, 200918-01-05 dated January 3, 200718-01-05 dated January 3, 200718-01-05 dated January 3, 200718-01-05 dated January 3, 200818-01-05 dated Janu
dated April 6, 2001. References Legislative authority Workplace Safety and Insurance Act, 1997 Sections 32, 33, 39 Approval Approved by the President and CEO on December 9, 2024. The workplace insurance system provides benefits and services to workers who have been injured at work or who have illnesses related to work. Workplace insurance is
also called workers compensation. To qualify for workplace insurance benefits, you must meet the requirements set out in the Ontario law that governs workplace insurance benefits, you must file a claim with the Workplace
Safety and Insurance Board (WSIB) within the time limit. The WSIB is an agency of the Ontario government that administers the workplace safety and insurance system. If you file a claim, you have the right to get a copy of your file from the WSIB. Types of injuries or illnesses, covered You can file a WSIB claim for most kinds of injuries and illnesses,
as long as they are related to your work. If you are a spouse or dependant of someone who died as a result of a workplace injury or illness, you can file a claim for survivors benefits. Types of workers are not covered by workplace insurance.
If this applies to you, you may not be eligible for WSIB benefits. Duties of worker Once you file a WSIB claim, the law requires you to co-operate Material Change in
Circumstances Role of your employer Your employer Your employer can appeal a decision the WSIB makes about your claim and, in some situations, can get a copy of your file. Employers and Claims Employer Requested Health Examinations If your claim is allowed, you may be eligible for WSIB benefits,
including benefits for lost pay and help to recover and return to work. Benefit for loss-of-earnings: If you miss time from work because of a work-related injury or illness we may pay for your loss of wages. Benefit for non-economic loss: You may be eligible for this benefit if your work-related injury or illness causes you to have a permanent
impairment. Health-care benefits: If you need help with your recovery, we can provide benefits for treatment, medical devices, equipment and supplies, and prescription drugs. Help to return to work: If you need support to get back to work, we can provide services and build a customized return-to-work plan that is right for you. Benefit for loss-of-
retirement income: If you are under 64-years-old at the time of your injury or illness and have been receiving a loss-of-earnings benefit for at least one year, we will put 5 per cent of your benefit into a retirement fund that you are paid starting when you turn 65. Services for seriously injured people: If you are seriously injured on the job we can provide
you with specialized services to help you recover and improve your quality of life. Services for people with occupational diseases: If you have a serious occupational diseases: If you have a serious occupational diseases: If you have a serious occupational disease (e.g., cancer, asthma, silicosis) we can provide you with specialized services to help you recover and improve your quality of life. Survivor benefits: If you are the spouse or
dependent of a person who died as a result of a workplace injury or illness between January 2, 1990 and December 31, 1997. Benefits for claims made before 1990: If you were injured
or made ill at work before January 2, 1990, you may be eligible for WSIB; You have a work-related injury or illness; You or your employer report your injury or illness to us and your claim is allowed; You provide us with the
information we need to make decisions about your benefits; andYou agree to share information about your functional abilities with us and your ability to work. Your treating health-care professional (e.g., doctor, physiotherapist) will complete the form and identify your ability
to walk, stand, sit, lift, and perform other work-related tasks. We use this information to help you plan your return to work. What you need to do when receiving WSIB benefits You have to tell us about any significant changes within 10 days of the change happening. If youre not sure whether a change is significant, get in touch with us. Please see the
COVID-19 FAQs for updates about time limits related to the Government of Ontarios COVID-19 Declaration of Emergency. Follow the recommendations of your health-care provider (e.g., doctor, physiotherapist). Take part in exams and assessments. We may ask you to take part in: health exams to help us make a decision about your benefits,
orassessments to help us develop a return-to-work plan that is right for you. Co-operate in the return-to-work process. If you dont co-operate with the process, your benefits can be affected (e.g., benefits can be reduced, suspended or discontinued). Let us know about anysignificant changes to your situation. Significant changes can include: Returning to
work; Starting to receive other income or government benefits; or Important updates in your medical condition. Provide us with any information that we request about your claim. If you receive benefits from us for lost pay, well send you a T5007 statement at the end of each year. Your T5007 statement shows the total amount of loss-of-earnings benefits,
minus any interest payments, you received up to and including December 31. You must report this amount on your income tax return. The Canada Revenue Agency (CRA) requires you to report your WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax return. The Canada Revenue Agency (CRA) requires you to report your WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as income, but you do not pay income tax on WSIB benefits as inc
about the T5007 Statement and your benefits. Learn about benefit related overpayments. Direct deposit you will receive your regular payments directly through your financial institution instead
of through the mail. Learn more about our direct deposit services. ExpensesWe often pay for expenses related to your benefit at the time of your death, your benefits will not be
benefits, medical coverage and support to help people get back to work. We also make it easy for you to quickly access your basic claim information any time through our online services. Additionally, we can provide you with free professional interpretation for phone calls and meetings, and we can arrange for letters to be translated into your
language if you need them. This guide has information about the benefits and services we offer. These include health care, income replacement and return-to-work services. There is also information about the benefits and services we offer. These include health care, income replacement and return-to-work services. There is also information about the benefits and services we offer. These include health care, income replacement and return-to-work services. There is also information about the benefits and services we offer. These include health care, income replacement and return-to-work services.
health care provider when making decisions about your claim. Benefits and services Responsibilities and services that you may receive after you have filed a claim and it is approved. Health care benefits may be available to you even if you have not missed time at work. If you sign up for online services, you
can see what benefits and services are applicable to you. We are here to help you recover after a work-related injury or illness. We pay for all approved health care costs related to your claim, even if you have insurance coverage. The type of benefits you may receive depends on the nature and severity of your injury or illness. Health care benefits
include: treatment from your health care professional (e.g., doctor, dentist) hospitalization, including emergency care and surgery prescription drugsprosthetics, or orthorics reasonable travel and accommodation expenses attendants, or other measures, to help severely-impaired workers live independently. Most health care treatments, and related
travelneedpre-approval from the WSIB.We may pay your health care provider directly for services. A health care provider directly for services because of your work-related injury or illness. Even if your claim is not for a psychological condition, we may pay for psychological treatment to support your recovery and return to work. In
your claim has not been approved, you may need to pay for health care equipment and supplies from the alth care equipment or supplies and we approve them, we will
pay for the equipment. This may include: assistive devices (e.g., walkers) braces and supports the redical supplies (e.g., wound care supplies) adjustable bed frames and mattresses. You will be provided with choices for approved supplies to help
you and your employer find solutions to support your return to work. Our role is to: Meet with you and your employer to talk about returning to work safely and at the right time, including any accommodations you may need. Provide information to help you understand: what to expect throughout the return-to-work processwhat is expected of you and
your employeryour rights and responsibilities who to ask for helpIf needed, connect you or your employer with specialized services, including workplace visits to evaluate your workspace, arranging for an assessment to determine what type of work might be suitable for you, and/or working with you and your employer so you can work safely. In some
cases, we may recommend a re-training program to develop skills that will help you return to work with your current employer or a new employer or a new employer for a new employer or a new emp
related injury or illness, or you can only safely return to work for less pay, we may pay you up to 85 per cent of your pre-injury take-home pay. There is a limit on the maximum amount of loss-of-earnings benefits you can receive in a year. A Case Manager can give you these details. Loss-of-retirement-income benefit To be eligible for the loss-of-earnings benefits you can receive in a year.
retirement benefit you must:be under 64 years of age at the time of your work-related injury or illness; andhave received loss-of-earningsbenefits for at least 12 continuous months. If you are eligible, we may compensate you for lost retirement income with loss-of-retirement benefits when you turn 65. Before you turn 65, you may also choose to
allocate some funds from your loss-of-earnings benefit to your loss-of-earnings benefits for non-economic loss and survivor benefits for non-economic loss fyour work-related injury or illness causes a permanent impairment, we may compensate you for the physical
functional or psychological loss. Your compensation amount will be based on your level of impairment and age. You may need to be examined by a WSIB-approved health care provider to determine your level of impairment. We may reimburse you for any travel expenses or lost wages that you experience from attending your examination. Spouses or
dependents of people who die due to a work-related injury or illness may be entitled to:survivor payments (lump sum and monthly)funeral and transportation costsbereavement counsellingsupport for spouses looking to re-enter the workforce. Decision making Throughout your claim, we will make decisions to support your recovery and safe return to
work. The WSIB employee(s) assigned to your claim will involve you at every stage. You also have the following options available to your claim status, latest payments, approved benefits and appeal status, if applicable. Receive decisions in writing
We will explain our decisions in writing and give reasons for why we made the decision(s). Examples include decisions abouteligibility and health care. Access to your claim file You are entitled to a digital copy of your claim file at no charge. You must make the request to us in writing. For quicker service, complete aand log in to our online services to
submit this form straight to your file. You can also request your file by mail or fax. Under the Freedom of Information collected by the WSIB. Select a representative You may choose to have someone represent you during your claim. This may include an informal
representative or an authorized representative. Informal representatives may be a friend or family member who supports you and receives verbal updates about your claim. Authorized representatives may receive verbal or written
information (e.g., copies of your claim file) and represent you during the appeals process. Reconsideration or appeal decisions We carefully consider all available information becomes available, or you might feel that we should look at a piece of
information again. If this is the case for you, you may ask us to reconsider a previous decision. If you are still dissatisfied after receiving an answer, you can file a formal appeal. If you plan to appeal a decisions. For quicker service, you can
log in to our online services to submit anto your claim file, or you can notify us by mail or fax. If you are dissatisfied with our decision about your appeal, you can ask the Workplace Safety and Insurance Appeals Tribunal (WSIAT) to review the decision. WSIAT is a separate and independent adjudicative body. We want to get you the health care and
financial support you need as soon as possible. To do this, we need your help. You have some responsibilities when making a claim or receiving benefits. You may find its easier to meet these responsibilities when making a claim or receiving benefits. You may find its easier to meet these responsibilities when making a claim or receiving benefits. You may find its easier to meet these responsibilities if you use our online services. You can sign up for our secure online services account to see your claim status, add your direct deposit details and
check your benefit and payment information. You can also book a WSIB pre-approved taxi to and from your appeal, submit documents straight to your file and send us messages, all in one convenient place. Youll need your claim number and personal identification number to get started, if you dont have a
personal identification number, call us and we can either securely email or mail it to you. Report your injury or illness to the WSIB You must file your claim within six months of the date of your injury or six months after being diagnosed with a work-related illness. You can only
receive income replacement for up to two weeks after your injury without complete your form, you are also authorizing any health professional who treats you to provide information about your functional abilities to the WSIB and your employer. Tell your employer about your injury or illness Your employer.
plays an important role in helping you recover and return to work. You must tell your employer when you experience a workplace injury. Generally, we may share basic information about your injury or illness and related health care with your employer. We will also send your employer a copy of any decision letters that we provide to you. When
requested by your employer, have acompleted Treating health care professionals use this form to tell your employer about your functional abilities and limitations. This is important when planning for your safe return to work. Provide all necessary information to make decisions about your claim We may ask you for information such as how your injury
or illness happened, your health care information and information about your return to work. You are required to share any information by submitting
documents straight to your claim file. Report any relevant changes in circumstance You must report us any changes that may affect your entitlement to benefits and services. This may include changes in your injury or illness, if you are receiving other income (e.g., disability benefits), or if your employment has ended. You must report the change no
later than 10 calendar days after the change happens. You can use our online services to report these changes by submitting documents straight to your recovery, you must attend all scheduled health care appointments and examinations. You are entitled to
select your treating health care professional(s). You may also need to be examined by health care professionals selected and paid for by the WSIB.Co-operate with return-to-work planning and activities You are required to work with the WSIB and your employer to develop a plan to help you return to safe and suitable work. This means regularly
providing updates to your employer about your recovery and functional abilities. Its better for everyone when we treat each other with respect and courtesy. Thats why we have a code of behaviour for our employees and the people that we serve. Find out more about the behaviours we expect from our employees and from you. This also means
 participating in meetings requested by the WSIB about your return to work. If you need to consider a new occupation because of the severity of your new job. If you have questions or need information about your claim, please call us
 If you are unsure who to contact, you can call us at 1-800-387-0750, Monday to Friday (7:30 a.m. to 5 p.m.), and speak to a Customer Service Representative who will be familiar with your claim. When possible, please have your claim number available to help us serve you better. You can visit other parts of our website to find more details about the
information in this guide and other updates. You can also follow us on Twitter. Visit wsib.ca/myclaim to learn more about signing up for an online services account to access your claim information any time. The Fair Practices Commission is the organizational ombudsman for the WSIB. The commission provides an independent, neutral and confidential
service for injured people, employers and service providers who have concerns about the fairness of the service, or treatment, they receive from the WSIB. You can find more information at www.fairpractices.on.ca or by calling 416-603-3010, or toll-free 1-866-258-4383. The Office of the Worker Adviseris an independent agency of the Ontario Ministry
businesses. See Your Guide: Services and Responsibilities Business Edition. Other languages If you suffer aworkplace accident or disease (Form 7) to the WSIB within three days
Get medical attention right away (for example, first aid, hospital emergency, family doctor). Tell the person treating you to send a Health Professionals Report (Form 8) to the WSIB. Report the accident to your union or your health and safety representative, if you have one. How do I file a WSIB claim? To apply for WSIB benefits you should complete the accident to your union or your health and safety representative, if you have one.
and sign the Workers Report of Injury/Disease (Form 6). You can get thisformon the WSIB website or you can phone the WSIB benefits, you must agree to allow your doctor (or other treating health professional) to release information about your functional abilities to your employer. Functional
abilities information describes what you can and cannot do at work because of your work-related injury. Functional abilities information does not include details about your medical condition. By signing a Form 6, you allow your doctor to complete the functional abilities form and provide a copy of the completed form to you, your employer, and the
WSIB. Generally, the WSIB will pay no more than two weeks of benefits to a worker who has not signed a Form 6, you need to provide the WSIB with detailed information about your accident. You must provide your employer filed an Employers
Report of Injury/Disease (Form 7) and the WSIB has assigned a claim number to your accident, the WSIB website. You must print the electronic Form 6 before filing it as you are required to give a copy to your employer. Your
employer must provide you with a copy of the Form 7 that they sent to the WSIB. What happens after I file a Form 6? You should receive a letter from the WSIB knows about your claim and has started a file. You should
refer to the claim number every time you contact the WSIB about your claim. You should contact the WSIB about your claim. You should contact the WSIB will tell you how to establish a claim if you do not have a claim number. What if my benefits are delayed? You
could experience a delay in benefits if the WSIB has not received all the information required to make a decision. (For example, your doctors report may be missing.) A delay could also mean that the WSIB is still in the process of reviewing your claim and that a decision has not been made. If you do not receive a letter of
explanation within a few weeks, call the WSIB and ask about the delay. What if my claim is denied? You should receive a letter from the WSIB decision to file an appeal. For more information on appealing a WSIB
decision, seeAppeals at the WSIB. If an injury or disease results from an accident at work, it is the employer must notify the Workplace Safety and Insurance Act. The employer wil
normally fill out the appropriate reporting form, ask the employee to sign it, and submit it to the WSIB. If the employee reporting form. In most cases, in reporting workplace accidents, the employee effectively begins the claim process. In every case,
however, the employee must sign a claim form, otherwise benefits will not be paid. Apart from the claim process, employee for the day the accident occurred. Time for reporting injury or disease Under the law, the initial accident
reporting form should be filed by the employer within three days of when the injury or disease becomes known, and it should be received by theWSIB within seven business days. A workplace injury or disease becomes known, and it should be received by theWSIB within seven business days. A workplace injury or disease becomes known, and it should be received by theWSIB within seven business days.
submitting the forms, the employer must give the employee a copy. Application processOnce the initial reporting form is received by the WSIB, they will send the worker a package with information and a Workers Report of Injury/Disease Form 6 to be filled out and signed. The form includes a release of medical information and the worker apackage with information and the worker apackage with information and the worker apackage with information and a Workers Report of Injury/Disease Form 6 to be filled out and signed.
WSIB. Usually the doctor, nurse, chiropractor, or physiotherapist who is treating the injury or disease will have to fill out a form explaining the employee and the employee is responsible for getting the appropriate
forms filled out and giving appropriate copies to the employer for copies of any forms that the employer submitted. Employees must be diligent in ensuring their claim for benefits is made within six months of the date of the accident or the
date that knowledge of an occupational disease became available. Adjudication process of the accident. Depending on whether all the appropriate
information has been provided, however, the adjudication process may take up-to six weeks from the date of injury or disease before the worker receiving any benefits, then the payment will normally include the entire amount of benefits that the worker is entitled to
based on the time they were off work. For additional information on applying for benefits, you can contact a lawyer with workers compensation experience, or the Workplace Safety and Insurance Board. top of page126 Wellington Street West, Suite 301, Barrie, ON, L4N 1K9Phone 705-725-7355Fax 705-735-4982Inquiries
inquiries@littlejohnbarristers.comMon - Fri: 8:30 AM to 5:00 PMSat & Sun: By Appointment Onlybottom of page Welcome to our comprehensive guide on the WSIB Pension Plan! If youre a worker in Ontario, Canada, its important to understand the ins and outs of this pension plan, as it can greatly impact your financial future. The Workplace Safety
and Insurance Board (WSIB) provides compensation and benefits to injured workers, and the pension plan? Essentially, it is a financial safety net designed to provide long-term income to workers who have suffered a work-related injury or illness that has
resulted in a permanent impairment. Its important to note that this pension plan is separate from the regular retirement pension plan, you can receive monthly payments to support you and your family, helping to cover living expenses and medical costs. These
payments are based on a variety of factors, such as your age, when the injury occurred, and the severity of the impairment. Additionally, the WSIB Pension Plan is a retirement plan that provides financial security to individuals who
 have been injured or become ill due to work-related circumstances. It is a benefit provided by the Workplace Safety and Insurance Board (WSIB) in Ontario, Canada. The pension plan is designed to offer eligible individuals a stable source of income during their retirement years. It is aimed at compensating workers who have suffered a permanent
impairment or disability as a result of their employment. Eligibility Criteria be eligible for the WSIB Pension Plan, individuals must meet certain requirements. Firstly, they must have suffered a work-related injury or illness that resulted in a permanent impairment. The impairment should be demonstrated to affect their ability to perform
employment tasks. Additionally, individuals must have received, or be eligible to receive, loss-of-earnings (LOE) benefits are provided when an individual is unable to work or earns less due to their work-related impairment. Benefits and Features The WSIB Pension Plan provides a monthly pension payment to eligible
individuals. The amount of the pension is determined based on various factors, including the individuals average earnings, the extent of their impairment, and their age at the time of retirement. One of the pension without any
deductions for income tax. This can significantly increase the financial security and stability of retirees who rely on their pension Plan is separate from other retirement plans, such as the Canada Pension Plan (CPP) or private pension plans. Individuals can receive both
WSIB pension benefits and benefits from other retirement plans, as long as they meet the eligibility criteria for each plan. In summary, the WSIB Pension Plan is a valuable resource of income during retirement, helping to ensure financial
security and peace of mind. Eliqibility criteria for WSIB Pension Plan is a retirement benefit provided by the Workplace Safety and Insurance Board (WSIB) for workers who are disabled due to a workplace injury. To be eliqible for the
WSIB Pension Plan, you must have been employed in a job covered by the Workplace Safety and Insurance Act (WSIA) at the time of the workplace injury that caused your disability. This means that you must have been working for a company that was required to contribute to the WSIB.2. Permanent DisabilityYou must have a permanent disability as
a result of the workplace injury to be eligible for the WSIB Pension Plan. This means that your disability must be expected to last for the wSIB Pension Plan, the WSIB will assess your level of impairment and how it affects your ability to perform work-related
contribution requirement.4. Application ProcessTo apply for the WSIB Pension Plan, you must submit an application and make a determination on
your eligibility for the pension. Its important to note that the WSIB Pension Plan is separate from any other pension Plan is specifically designed to provide retirement benefits for workers who have been disabled due to a workplace
injury.CriteriaRequirementEmployment HistoryMust have a permanent disability resulting from the workplace injuryAgeUnder 65: minimum 5 years of contributions to the WSIB before the accidentOver 65: may be eligible without meeting
the 5-year contribution requirementApplication ProcessSubmit an application Provides different types of benefits available under WSIB Pension Plan provides financial support and assistance
to individuals who have suffered work-related injury or illnesses. The following are the types of benefits available under the WSIB Pension Plan:Benefit TypeDescriptionLoss of Earnings BenefitsThis benefit provides compensation for the loss of earnings due to the work-related injury or illness. It is calculated based on the individuals pre-injury
earnings and the extent of the disability. Non-economic Loss BenefitsNon-economic loss benefits compensate individuals for the non-financial impact of the work-related injury or illness. This can include compensation for pain and suffering, loss of enjoyment of life, and loss of independence. Loss of Retirement Income BenefitsThis benefit provides
compensation for the loss of future retirement income caused by the work-related injury or illness. It is intended to help individuals maintain their financial security in retirement. Survivor Benefits are provided to help individuals maintain their financial security in retirement.
    lace the lost income and provide financial assistance to the surviving family members. Health Care Benefits The WSIB Pension Plan also offers health care benefits aim to support the recovery and rehabilitation of individuals with work-related
injuries or illnesses. Its important to note that the eligibility and specific details of these benefits may vary depending on the individuals circumstances and the severity of the work-related injury or illness. Individuals circumstances and the severity of the work-related injury or illness. Individuals circumstances and the severity of the work-related injury or illness. Individuals circumstances and the severity of the work-related injury or illness. Individuals circumstances and the severity of the work-related injury or illness. Individuals circumstances and the severity of the work-related injury or illness. Individuals circumstances and the severity of the work-related injury or illness. Individuals circumstances and the severity of the work-related injury or illness.
the WSIB Pension Plan, follow these simple steps: Visit the WSIB website and navigate to the Pension Plan section. Read through the information provided to understand the eligibility criteria and benefits of the plan. Download the application form. Fill out the application form accurately and completely. Gather any supporting documents that may be
required, such as medical records or employment history. Submit the completed application and supporting documents to the WSIB. Once your application is received, it will be reviewed by the WSIB. Once your application and supporting documents to the WSIB. Once your application and supporting documents to the WSIB.
application is approved, you will be notified of the decision and provided with details on how to access your pension benefits. If your application is denied, you may have the option to appeal the decision. Remember to keep copies of all application is denied, you may have the option to appeal the decision. Remember to keep copies of all application is denied, you may have the option to appeal the decision. The decision is denied, you may have the option to appeal the decision and provided with details on how to access your pension Plan
benefitsWhen it comes to determining the amount of pension benefits you may be entitled to under the WSIB Pension Plan, there are a few factors to consider. The first factor is your average earnings prior to your workplace injury or illness. This is calculated by taking into account your pre-injury earnings for the five-year period before your accident
or the date you became disabled. Next, the WSIB will calculate your post-injury earnings, which are based on your ability to earn an income after your injury. These earnings are determined by comparing your post-injury
earnings to your pre-injury earnings. The WSIB will take into account any percentage of permanent impairment you may have as well. It is important to note that the WSIB Pension Plan has a maximum earnings ceiling, which is updated annually. If your average earnings exceed this ceiling, your benefits may be reduced accordingly. For further details
and a more comprehensive calculation, it is recommended that you consult with a WSIB representative or visit the official WSIB website. Lump sum vs monthly payments under WSIB (Workplace Safety and Insurance Board), you have a choice between two payment methods:
lump sum or monthly payments. Each method has its own advantages and considerations, and its important to understand them before making a decision. Lump Sum Payment. This can be beneficial if you have immediate financial needs or if you have a
specific plan for the money, such as starting a business or paying off debts. It allows for a greater level of flexibility and control over your funds. However, its important to note that a lump sum payment may have some downsides as well. Depending on your financial situation and spending habits, you may be tempted to spend the money quickly and
not have a stable income stream for the future. Additionally, a lump sum payment may impact your eligibility for other government benefits, such as income support or housing assistance. Monthly Payments means that you will receive a set amount of money on a regular basis. This provides
a consistent income stream and can help with budgeting and financial planning. Monthly payments can also ensure that you have a stable and predictable source of income throughout your retirement. However, its important to consider that monthly payments may not provide the same level of financial flexibility as a lump sum payment. You may need
to adhere to a stricter budget to ensure that your monthly payments cover your expenses. Monthly payments may also be subject to inflation or changes in government policies, which could impact the value of your pension over time. Ultimately, the choice between lump sum and monthly payments under the WSIB Pension Plan depends on your
individual financial goals, needs, and preferences. It may be beneficial to consult with a financial advisor or explore different options to determine the best approach for your specific circumstances. Early retirement options to determine the best approach for your specific circumstances. Early retirement options to determine the best approach for your specific circumstances. Early retirement options to determine the best approach for your specific circumstances.
allow you to retire before the normal retirement age and receive a reduced pension benefit. Its important to understand the details of the plan and how early retirement under the WSIB Pension Plan, you must meet certain criteria. The specific eligibility
requirements vary depending on your employment status and years of service. You should consult the plans documentation or speak with a representative to determine if you meet the necessary qualifications. Reduced pension benefit for the necessary qualifications and years of service.
retirement age. The reduction is calculated based on a formula that takes into account your age, years of service, and other factors. Its important to consider this reduction when making decisions about early retirement and to plan accordingly for your future financial needs. Age at retirement Reduction
percentage530%5625%5720%5815%5910%These percentages are subject to change and may vary depending on the specific terms of the WSIB Pension Plan. Its important to review the plans documentation or speak with a representative to understand the exact reduction percentages that apply to your situation. Early retirement can be a viable
option for some individuals under the WSIB Pension Plan. However, its crucial to carefully consider the financial implications and guidance, you can make an informed choice that aligns with your retirement goals. Understanding WSIB Pension Plan options for
survivorsWhen a worker covered by the WSIB (Workplace Safety and Insurance Board) passes away, their survivors may be eligible for a pension through the WSIB pension plan. This financial support can help the surviving family members cope with the loss and provide some stability during a difficult time. Types of WSIB Pension Plan options The
WSIB offers two main types of pension plans for survivors: the Survivors Allowance and the spouse or partner of the deceased workers earnings at the
time of their death. Survivors Benefit: This is a lump-sum payment provided to the surviving spouse or partner. The amount is a percentage of the workers earnings and is subject to a maximum limit set by the WSIB. Its important to note that family members who were financially dependent on the deceased worker, such as children, may also be eligible
for certain benefits under the WSIB pension plan. Applying for WSIB survivor BenefitsTo apply for WSIB survivor benefits, you will need to fill out an application form and provide the necessary supporting documents, such as a death certificate and provide the necessary supporting documents, such as a death certificate and provide the necessary supporting documents, such as a death certificate and provide the necessary supporting documents, such as a death certificate and provide the necessary supporting documents, such as a death certificate and provide the necessary supporting documents, such as a death certificate and provide the necessary supporting documents, such as a death certificate and provide the necessary supporting documents, such as a death certificate and provide the necessary supporting documents.
detailed information on the application process and required documentation. Keep in mind that there may be specific time limits for applying for survivor benefits, so its important to initiate the process as soon as possible after the workers passed
away due to work-related injuries or illnesses. Understanding the available options and applying for survivor benefits can help ensure financial stability for the family during a challenging time. How does WSIB Pension Plan impact other benefits? The WSIB Pension Plan can have an impact on other benefits that a person may be entitled to. It is
important to understand how this pension plan works in relation to other benefits to effectively plan for the future. Impact on government benefits such as the Canada Pension Plan (CPP) and the Old Age Security (OAS) pension. The WSIB pension is considered income and may affect the
amount of CPP and OAS pension a person is eligible to receive. It is important to take this into consideration when calculating retirement income and planning for financial stability. Impact on private insurance benefits. It is important to review the terms and conditions
of private insurance policies to understand how a WSIB pension may affect coverage. Some private insurance provisions that reduce benefits if a person is receiving a WSIB pension. It is important to communicate with insurance providers to ensure continued coverage and understand any potential changes to benefits. Overall, it is
crucial to understand the potential impact of the WSIB Pension Plan on other benefits. Planning for retirement and understanding how different income sources interact is essential for maintaining financial stability throughout a persons life.WSIB Pension Plan: Appeals and disputesAs an employee, it is important to understand the appeals and
disputes process for the WSIB Pension Plan. If you have been awarded, you have been wrongly denied a pension or if you disagree with the amount of pension you have been awarded, you have been wrongly denied a pension or if you disagree with the amount of pension you have been awarded, you have been wrongly denied a pension or if you disagree with the amount of pension you have been awarded, you have been awarded and you 
stating the reasons why you believe the decision should be reconsidered. The WSIB will then review your case and provide you with a written decision. If you are not satisfied with the outcome of the internal review, you can then escalate the matter to the Workplace Safety and Insurance Appeals Tribunal (WSIAT). The WSIAT is an independent body
that hears appeals related to the WSIB Pension Plan. You will need to complete an Application for Appeals Tribunal Review form and submit it to the WSIAT. Once your appeal has been submitted, the WSIAT will schedule a hearing. At the hearing, you will have the opportunity to present your case and provide any supporting evidence. The WSIAT will
consider all the evidence presented and make a final decision. It is important to note that the appeals process can be complex and time-consuming. It is recommended that you seek legal advice to assist you with your appeal. A lawyer specializing in workplace compensation cases can provide expert guidance and advocacy throughout the process. In
conclusion, if you are unhappy with a decision regarding your WSIB Pension Plan, you have the best chance of obtaining the pension benefits
you deserve. Appeals Process Contact Information Internal Review WSIB123 Main Street West, Suite 100 Toronto, ON M5V 3G1 Phone: 1-800-987-6543 Tax implications of WSIB Pension Plan benefits When it comes to the tax
implications of the WSIB Pension Plan benefits are generally not taxable as long as they are paid directly to the worker for a work-related injury or illness, there are some exceptions to this rule. In some cases, if the WSIB benefits are paid to a survivor or dependents, the
benefits may be taxable. This is because the WSIB benefits are considered income and are subject to federal and provincial income tax rules. Its also important to note that the tax treatment of WSIB benefits can vary depending on the specific circumstances and the jurisdiction in which the worker resides. Its recommended that workers consult with a
tax expert or accountant to fully understand the tax implications of their WSIB benefits. Taxable WSIB benefits are paid directly to the worker for a work-related injury or illnessSubject to federal and provincial income tax rulesNot taxableUnderstanding
the tax implications of WSIB Pension Plan benefits is important for workers and their families to ensure they are fully aware of their financial obligations. By consulting with tax professionals, workers can effectively navigate the complexities of the tax system and ensure they are fully aware of their financial obligations. By consulting with tax professionals, workers can effectively navigate the complexities of the tax system and ensure they are fully aware of their financial obligations.
Beneficiaries and Estate PlanningWhen it comes to the WSIB Pension Plan, it is essential to consider estate planning to ensure that your beneficiaries receive the benefits they are entitled to upon your passing. Understanding how the pension plan works and what steps you can take to protect your beneficiaries is crucial for effective estate
planning. How the WSIB Pension Plan WorksThe WSIB Pension Plan provides financial support to injured workers or their dependents. If a worker sustains a work-related injury or illness and is unable to return to work, they may be eligible for a pension. The pension Plan workers or their dependents. If a worker sustains a work-related injury or illness and is unable to return to work, they may be eligible for a pension.
severity of the impairment, and the workers age. It is important to nominate beneficiaries when applying for the WSIB Pension Plan Beneficiaries when applying for the workers passing. Estate Planning for WSIB Pension Plan beneficiaries will receive the pension beneficiaries when applying for the workers passing.
are several factors to consider: Factors Considerations Beneficiary Designations Ensure that your beneficiary designations are up to date and accurately reflect your wishes. This will help avoid any confusion or disputes regarding who is entitled to the pension benefits. Legal Documents Review and update your will and other legal documents to include
provisions for the WSIB Pension Plan benefits. This ensures that your beneficiaries are properly accounted for and receive their entitlements. Tax ImpactConsider the tax implications of the pension benefits for your beneficiaries.
decisions. Communication Openly communicate with your beneficiaries about your pension plan and estate planning. Sharing relevant information and discussing your wishes can help avoid any misunderstandings or conflicts in the future. By considering these factors and taking the necessary steps, you can ensure that your WSIB Pension Plan benefits
are distributed according to your wishes and provide financial support to your beneficiaries. Frequently asked questions plan: What is a pension plan: What is a pension plan is a retirement savings plan that provides a stream of income to individuals when they
retire. It is a way to save money during your working years and receive regular payments after you retire. What is WSIB?WSIB stands for Workplace Safety and Insurance Board. It is an organization that provides compensation for workplace Safety and Insurance Board. It is an organization that provides compensation for workplace Safety and Insurance Board. It is an organization that provides compensation for workplace Safety and Insurance Board. It is an organization that provides compensation for workplace Safety and Insurance Board. It is an organization that provides compensation for workplace Safety and Insurance Board. It is an organization that provides compensation for workplace Safety and Insurance Board. It is an organization that provides compensation for workplace Safety and Insurance Board.
workers may be eligible for. Who is eligible for the WSIB pension plan. Eligibility is determined on a case-by-case basis, and factors such as the severity of the injury or illness and the impact on the individuals ability to work
are considered. How much will I receive from the WSIB pension plan? The amount you will receive from the WSIB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will receive from the wsiB pension plan? The amount you will not you will n
and still receive the WSIB pension? In some cases, individuals who are receiving the WSIB pension may be able to work and still receive a portion of their pension. This is known as a partial pension taxable? Yes, the WSIB pension is
```

considered taxable income. However, depending on your specific circumstances, you may be eligible for certain tax deductions or credits. It is recommended to consult with a tax professional to understand your specific tax obligations. How do I apply for the WSIB pension plan? To apply for the WSIB pension plan, you will need to complete an

How do you apply for wsib. How to apply for wsib coverage. How to apply for wsib ontario. How to apply for wsib insurance. How long does it take to receive wsib benefits. How to apply for wsib benefits online.

Who pays for wsib benefits. How long do wsib benefits last.